

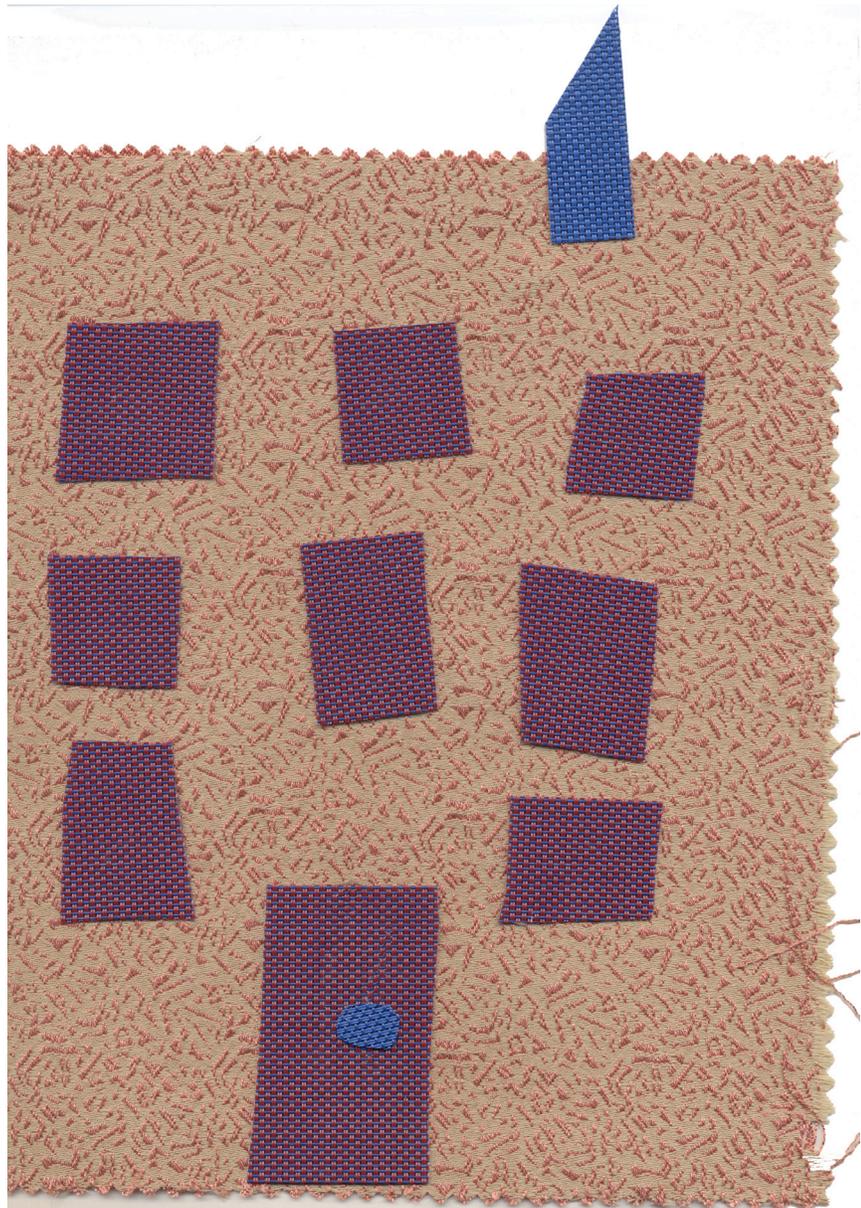


CCPA

CANADIAN CENTRE
for POLICY ALTERNATIVES
MANITOBA OFFICE

Putting Our Housing in Order

State of the Inner City Report: 2008



CANADIAN CENTRE FOR POLICY ALTERNATIVES - MANITOBA

Artwork by Sydney
Morrisseau, age 8.

Created at Art City.

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December 2008

ISBN: 978-1-897569-23-8.



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Acknowledgements

There are many people to thank for their work in bringing this, the fourth *State of the Inner City Report*, into existence.

Advisers

The CCPA-Manitoba each year assembles a steering committee to provide guidance and input into the development of the State of the Inner City Report. This year the following people and organizations participated in the steering committee and we would like to thank them for their contributions:

- Tammy Christensen, Ndinawe
- Cindy Coker, SEED Winnipeg
- Noëlle DePape, Immigrant Refugee Community Organization of Manitoba
- Betty Edel, Mount Carmel Clinic
- Lynne Fernandez, Canadian Centre for Policy Alternatives
- Margaret Howarth-Brockman, Prairie Women's Health Centre of Excellence
- Angelica Jantz, Klinik
- Dilly Knol, Andrews Street Family Centre
- Sandie Komarniski, North End Women's Centre
- Sandra Lawrence, Klinik Community Health Center
- Shauna MacKinnon, Canadian Centre for Policy Alternatives
- Lindsey McBain, Canadian Community Economic Development

Network

- Molly McCracken, West Broadway Development Corporation
- Rob Neufeld, North End Community Renewal Corporation
- Patty Parsons, North End Women's Centre
- Brendan Reimer, Canadian Community Economic Development Network
- Jim Silver, University of Winnipeg
- Kate Sjoberg, Spence Neighbourhood Association
- Diane Redsky, Ma Mawi Wi Chi Itata Centre
- Sister Maria Vigna, Rossbrook House

Funders

We are grateful to the following organizations for providing financial support to this year's project:

- Rob Altemeyer, MLA for Wolseley
- Assiniboine Credit Union
- Canadian Community Economic Development Network
- Daniel McIntyre/St. Matthews Neighbourhood Association
- Government of Canada, Canada Summer Jobs
- Government of Manitoba
- Manitoba Research Alliance
- The Social Sciences and Humanities Research Council of Canada
- Spence Neighbourhood Association
- Andrew Swan, MLA for Minto
- United Way of Winnipeg
- West Broadway Development Corporation

Each of the articles in this report contains individual

acknowledgements to the people who supported the research. The CCPA-Manitoba extends its thanks to them. Furthermore, along with the authors, it extends its thanks to the residents of inner-city Winnipeg who participated in this work.

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Introduction

It is a pleasure for the Canadian Centre for Policy Alternatives-Manitoba to present the 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.

This year's report focuses on a single issue, housing and the inner city. In doing so, it takes as its theme an issue that dates back for over a century when concerns about the quality, affordability, and availability of housing in Winnipeg's inner city attracted the attention of early social reformers. Often trained as missionaries those reformers viewed the inhabitants of Winnipeg's early slums as the "Strangers within our gates." When reading their work, one rarely hears the direct voices of inner-city residents or is provided with a sense of how they constructed their community. By comparison, it is a long-standing commitment of the CCPA-Manitoba to ensure that its research work directly involves the

people who are being studied. This year's report is no different.

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. Working collaboratively, in 2007 CLOUT and CCPA-Manitoba developed a methodology aimed at bringing to light the experiences of inner-city people who are the recipients of CLOUT members' services, and at identifying subtle yet important gains. A total of 89 program participants were interviewed. The interviewers were low-income inner-city residents who were trained for the job. The process yielded a rich harvest of information, much of which used in the 2007 *State of the Inner City Report* study on the impact of community-based organizations. However, there was also a great deal of information on housing in those interviews that was not used in that report. It has been incorporated into this year's lead article on housing policy. Similarly, information on housing from interviews conducted with refugee

women for the 2006 State of the Inner City Report was incorporated into this article.

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 Klinik 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 (including the ongoing bed-bug infestation that was also the subject of a recent CCPA-Manitoba *Fast Facts* report) 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. Both studies demonstrate how complex issues of neighbourhood renewal and inner-city development can be.

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. For most of this period, progress has been mixed at best. Housing values and family incomes increased at a faster rate than those in the rest the city. For the first time in many years, the neighbourhood began to see an increase in population. However, it would appear that until very recently, the overall quality of housing in the neighbourhood continued to decline and, despite SNA's focus on increasing homeownership, the balance between the number of renters and homeowners remained static.

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. If revitalization is not to lead to the displacement of many of the more vulnerable residents of the community the public sector must ensure the availability of adequate housing that is accessible to low-income people. Interviews with residents in this study, which was carried out in cooperation with the Spence Neighbourhood Association, identified a strong sense of community pride, an open attitude towards people from different socio-economic backgrounds moving into the neighbourhood and justified concern over the potential impacts of increasing housing costs in the neighbourhood.

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. Furthermore, low-income people are at greater risk of defaulting on their mortgage given their vulnerable economic situation. 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 hard-won gains could be placed at risk if suddenly faced with unemployment. This suggests that there may be a need for policies and supports to provide these low-income homeowners with a safety net specific to low income homeowners that will assist them in hard economic times.

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.

Housing: policy, people and Winnipeg's inner city

by Sarah Cooper

Introduction

Housing is becoming harder to find and less affordable for many people and families in Winnipeg. This is of grave concern because of how important housing is: it improves health and safety, and provides both stability and a base from which to access services and social networks, including employment (Carter and Polevychok 2004; Bratt, Stone and Hartman 2006). It is inextricably linked with socio-emotional and physical health, educational outcomes, social inclusion,

Whose voices are heard?

In 2006 refugee women living in Winnipeg's inner-city spoke with the Canadian Centre for Policy Alternatives (CCPA) about their experiences in gaining access to decent housing. For some, rents far exceeded what social assistance allocates for housing. As a result, they regularly dipped into their food allowances to pay the rent. For others, housing was affordable but was too small and dilapidated. Many preferred to live in the inner city because it was located close to services they used, but others expressed concerns of safety and poor housing repair.

In 2007, in collaboration with Community Led Organizations United Together (CLOUT), the CCPA interviewed 89 inner-city residents as a part of research for the *State of the Inner City Report*. Housing was clearly an issue for many of those interviewed; only 47 out of 89 found their housing adequate; almost half did not. However, of the 47 who found their housing adequate, many also identified housing related problems.

Comments from both those sets of interviews have been incorporated into this paper. The CCPA extends many thanks to both groups for speaking out strongly and clearly about the need for safe, affordable housing in Winnipeg's inner city.

stability, and access to resources and supports. Safe, stable housing is particularly important for children, as it can have an impact on educational outcomes (Carter and Polevychok 2004). Housing also has an important symbolic dimension since it also serves as a person's 'home'.

This section of the *State of the Inner City* report introduces, and provides some context on the current state of housing in Winnipeg. It begins with a quick overview of housing in Canada, looking at the history of housing policy and the nature of the housing system in Canada. It goes on to describe the three key measures of core housing need—affordability, condition and size—as well as stability and security, and considers these in the Winnipeg context. The section concludes with some directions for housing policy. It uses excerpts from interviews with inner-city refugee women and with community-based program participants to illustrate many housing-related issues in Winnipeg.

History of housing in Canada

Starting in the early post-Second World War period, the Canadian government developed

an extensive housing program. The Central Mortgage and Housing Corporation (CMHC) (renamed the Canada Mortgage and Housing Corporation in 1979) provided loans and funding for the development and construction of social housing of various kinds. In many cases, these loans included 50-year mortgages, as well as operating subsidies to cover the difference between rents and operating costs (Carter 1997). These programs, under the National Housing Act, resulted in the creation of over 650,000 units of housing across Canada. These units now provide housing for low-income families and single people, including the elderly. During this period the broad spectrum of Canada's social and affordable housing initiatives was internationally recognized (DeJong 2000).

However, in 1993 the federal government froze funding to its national housing programs and devolved responsibility for social housing to the provincial and territorial governments. Canada is now one of the very few countries in the industrialized world without a national housing strategy. The result was an immediate drop in the numbers of new social, rental and co-op housing units being built. While subsidy agreements between the federal government and housing providers were put in place to support some rent-geared-to-income housing,

these are now coming to an end, meaning that these units are forced to charge market rent. There are no plans to renew the federal funding or subsidies; unless government action is taken soon, the result is likely to be a further decline in the number of units available for lower-income individuals and families.

Early in this decade, some national funding was restored through the National Homelessness Initiative and the Affordable Housing Initiative. However, these short-term initiatives are scheduled to end in March 2009, and the kind or extent of federal funding that might be available after that date is as yet unknown.

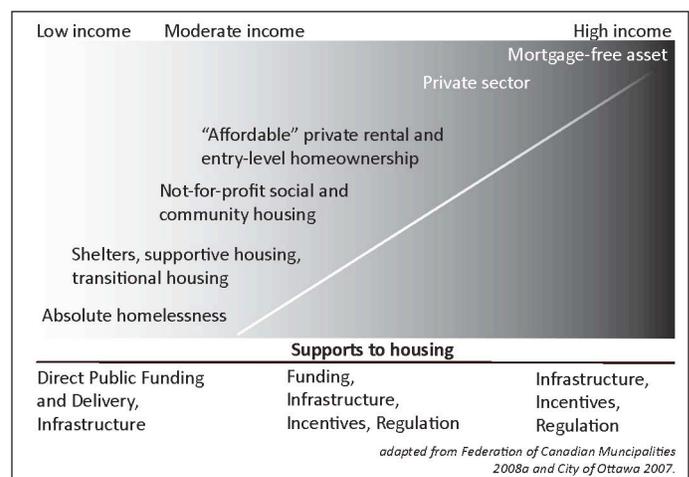
The housing problems created by these changes have been accentuated by the fact that the private, for-profit housing industry, which produces 95 per cent of Canada’s housing supply, does not produce housing, particularly much-needed rental housing, for low-income Canadians.

on and strengthened through a national housing strategy. It portrays housing as falling along the housing continuum (see Figure 1.1), which ranges from sleeping rough (absolute homelessness) to owning a mortgage-free house. Government interventions are present across the continuum. On the left side of the continuum, shelters and social housing attempt to address homelessness and housing instability and associated challenges such as poverty, substance abuse, mental health concerns, lack of income and capacity to earn income (Federation of Canadian Municipalities 2008a). Towards the right side of the continuum, as income increases, government interventions are less obvious, but still present (for example, regulation of mortgage lenders, income tax shelters for savings for home ownership). The continuum represents a variety of different housing types and niches, which can

Housing as a system

The Federation of Canadian Municipalities describes housing in Canada as a complex system with strengths and weaknesses that could be built

Figure 1.1 The Housing Continuum



be appropriate for different people in different contexts. However, markets and government provisions mediate access, particularly on the right side of the continuum.

Since the federal government abandoned social housing, there has been a shift in housing development away from rentals to homeownership. As this has happened, and as many apartment blocks have been converted to condominiums, the availability of rental housing for lower-income people has declined. It is often assumed that as government programs and subsidies are reduced, the free market will step in and private, for-profit companies will provide affordable housing for lower-income households. However, this has not been the case. For-profit developers gear their housing to middle and upper-income households, where profits are greater. In fact, the Federation of Canadian Municipalities notes that not only can lower-income populations not afford what is available through the private, for-profit market, but also the market will not create housing that is affordable to a lower-income bracket (Federation of Canadian Municipalities 2008a). Housing, especially for lower-income Canadians, is a particularly serious example of what economists call a market failure.

Adequate housing is also interconnected with other issues. Concentration of poverty can result in place-based and neighbourhood-wide concerns for safety (Canadian Centre for Policy Alternatives-Manitoba 2005; Comack and Silver 2006), health (Brownell et al. 2004) and decline of overall housing quality (Federation of Canadian Municipalities 2008a). These neighbourhoods often have fewer amenities—recreational facilities for example—and may be less convenient to public transit, schools, and shops; this can increase residents' isolation and lack of social inclusion, and can lower their access to services and supports. Children from disadvantaged neighbourhoods are less likely to do well at school (Brownell et al. 2004; Mueller and Tighe 2007). Inadequate housing can trigger a host of other problems and reduces overall quality of life; a holistic people-centred approach is needed to address residents' concerns and needs.

Housing in the Winnipeg context

The housing system is not working well for many people who find themselves on the left-hand side of the housing continuum. Several respondents from the CLOUT survey

talked about the difficulties of finding good housing. One, a single mother of three, noted that

financially it's not exactly possible to find appropriate housing because there is a certain limit on what you have rent wise and rents are high. It's difficult to find quality housing unless you go through Manitoba Housing or Winnipeg Housing, but the waiting list is so long. I need something ASAP. It's very stressful trying to find a place to suit my needs.

Three measures used to determine adequacy of housing are cost, condition, and size. The CMHC describes household as being in core housing need if they are spending 30 per cent or more of their income on housing, and/or if their housing

requires any major repairs, and/or is, according to the National Occupancy Standards, not large enough to accommodate the household. Stability and security are also important aspects of housing quality.

Affordability

Housing costs in Winnipeg are becoming more unaffordable for lower-income people. With a record low vacancy rate, reaching 1 per cent in April 2008 (Canada Mortgage and Housing Corporation 2008), rental housing is in high demand and prices continue to rise. Winnipeg's average rent in April 2008 was \$648 per month (Canada

Table 1.1 - Affordability of average rent in the Winnipeg Census Metropolitan Area, by income (April 2008)

Income level	Affordable Monthly Rent	Affordability of Average Rents			
		Bachelor (\$453)	One Bedroom (\$592)	Two Bedroom (\$746)	Three Bedroom + (\$908)
Under \$10,000	\$250	Not affordable	Not affordable	Not affordable	Not affordable
\$10,000 to \$19,999	\$250 to \$500	Not affordable to households earning under \$18,120	Not affordable	Not affordable	Not affordable
\$20,000 to \$29,999	\$500 to \$750	Affordable	Not affordable to households earning under \$23,680	Not affordable to households earning under \$29,840	Not affordable
\$30,000 to \$39,999	\$750 to \$1,000	Affordable	Affordable	Affordable	Not affordable to households earning under \$36,320
\$40,000 and above	\$1,000 to \$1250	Affordable	Affordable	Affordable	Affordable

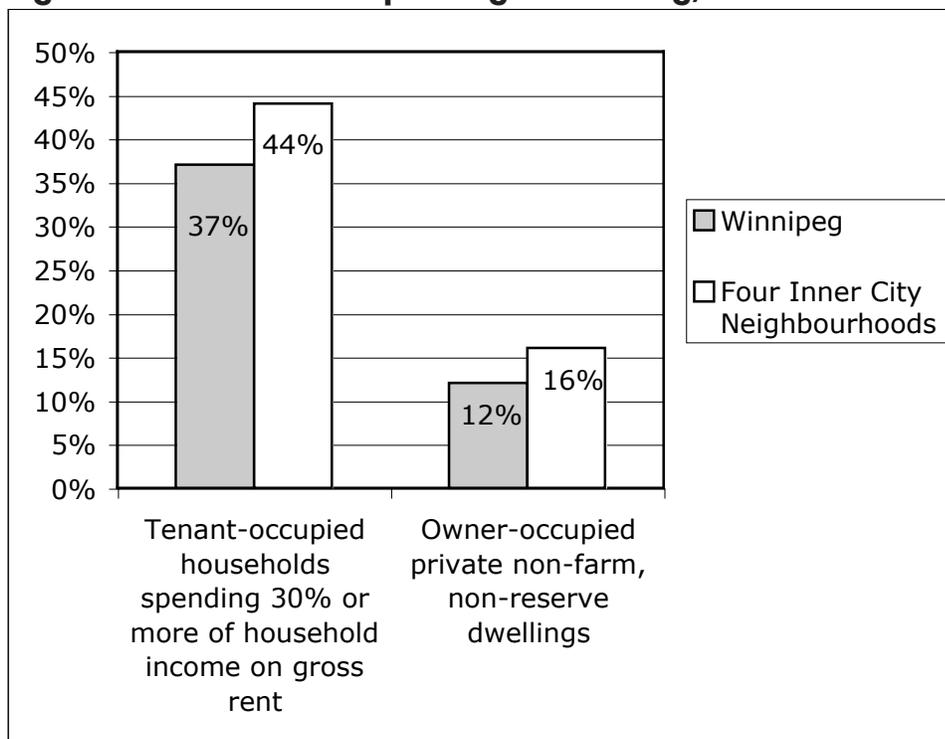
Mortgage and Housing Corporation 2008); this would require annual household income of \$25,600 (see Table 1.1 for a breakdown of affordable rents by income in Winnipeg). In 2006, 37 per cent of tenant-occupied households in Winnipeg spent 30 per cent or more of their household income on gross rent; 12 per cent of owner households were in the same situation (Statistics Canada 2008).

Moreover, poverty is concentrated in particular neighbourhoods in Winnipeg, especially in certain parts of the inner city. In four inner-city neighbourhoods, in 2005 the prevalence of low income before tax in all economic families increased from

41 to 45 per cent, while overall in the City of Winnipeg, the prevalence of low income before tax in all economic families dropped from 14.6 per cent to 13.9 per cent. In these areas, 44 per cent of rental households and 16 per cent of owner-occupied households spent over 30 per cent of their income on housing (Statistics Canada 2008) (see Figure 1.2 for more information on household spending on housing).

In some inner-city neighbourhoods, gentrification is a growing concern. Gentrification is a process where lower-income neighbourhoods are gradually taken over by middle- and higher-income households. This brings a different culture to the neighbourhood, as

Figure 1.2 : Household Spending on Housing, 2006



businesses and services that were relevant and affordable to a lower-income population disappear to make way for those more suited to middle- and upper incomes. As this happens, housing costs rise, with the result that lower-income people can no longer afford to live there and are forced to move to other neighbourhoods to find affordable housing.

In Winnipeg, some downtown inner-city areas have already been gentrified; others are on the cusp of potential gentrification. Even though there is a concentration of lower-income people in West Broadway and Spence, at the same time there is strong and growing evidence of gentrification (Silver 2006; see Toews in this report). Rental costs have been rising, and many rooming houses, which have provided relatively affordable rental housing, are disappearing (see sidebar for more information). While concerns have been raised about the impact of continued processes of gentrification and displacement on lower income populations, there is a tension between the need to reduce urban sprawl and the need to maintain affordable housing for lower-income people. Solutions will require investment in non-market housing that is affordable to lower-income people, with the goal of creating healthy mixed-income neighbourhoods

Single Room Occupancy (SRO) Hotels

In the late 1800s and early 1900s, a hotel row developed along Main Street between the Canadian Pacific and Canadian Northern train stations. The gradual decentralisation of the city, as businesses and residences shifted to the suburbs throughout the twentieth century, resulted in the decline of the inner city. Many of the hotels have closed, or slowly deteriorated, and today need upgrades and renovations. At the same time, many social services, including welfare and mental health support programs, began housing people in these hotels on a temporary basis; however, it often became permanent (Distasio and Mulligan 2005). Today, over 1,000 people live in single room occupancy (SRO) hotels in Winnipeg (Distasio and Mulligan 2005). Residents in the hotels have no right to tenure, and so have few options in case of a dispute with the hotel management, and can be evicted or have their rents raised at any time (Distasio and Mulligan 2005). While living conditions in the SRO hotels are often inadequate, they offer a housing option that, if not available, would likely put people out on the street.

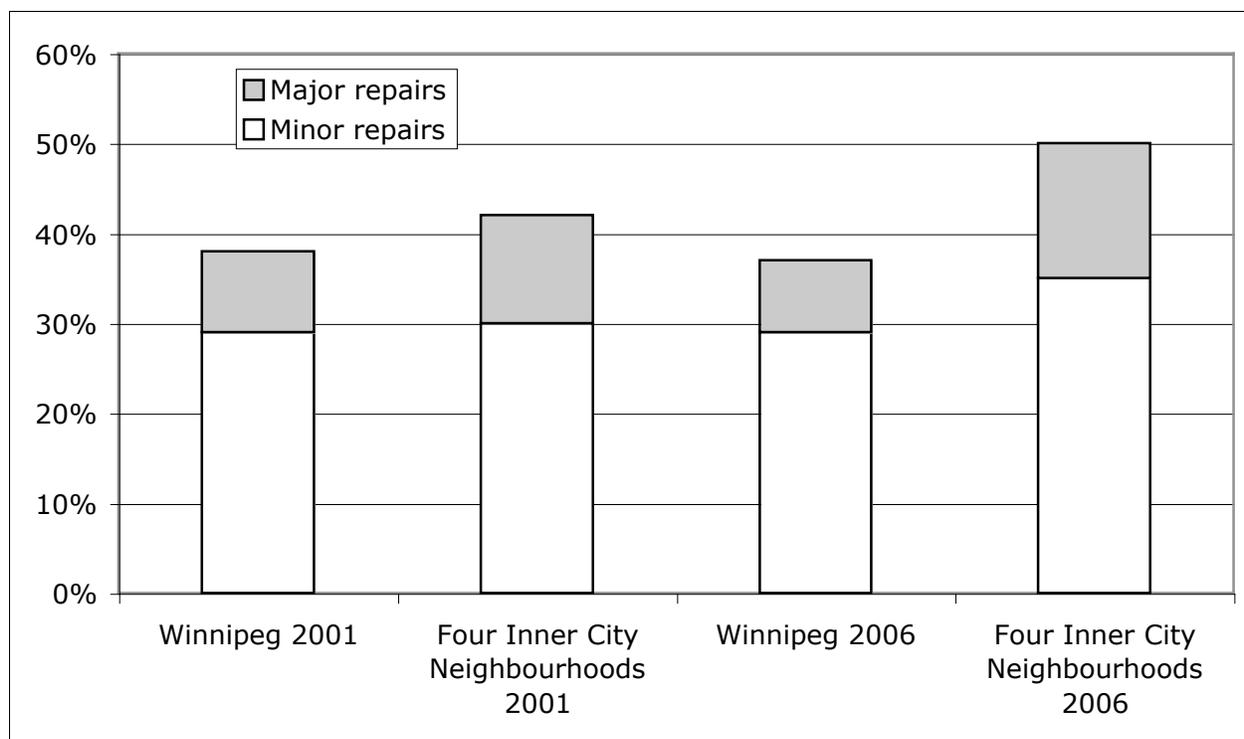
Declining condition

Housing in the inner city is aging, and overall its condition is declining. In 2006, 15 per cent of the dwellings in four inner-city neighbourhoods needed major repairs. This was almost double the Winnipeg average of 8 per cent (Statistics Canada 2008). This gap between the quality of housing in the inner city and the rest of the city is growing. In 2001 the proportion of dwellings needing major repairs in the inner-city tracts was 12 per cent, while Winnipeg rate was 9 per cent (Statistics Canada 2002) (see Figure 1.3). Low-quality housing can contribute to health problems, including asthma and

other respiratory disease, especially when mold and inadequate heating/insulation are concerns.

Common issues raised in the CLOUT interviews with inner-city residents included the presence of mold, serious insect infestations, and poor condition of the housing. A few described mold and insect problems so severe they caused illness, sometimes requiring medical treatment or hospitalisation. One woman who described her housing as “okay,” went on to describe a situation that included mold and a leaking ceiling. She described the building as sinking in the middle and “kinda falling down in the kitchen and there’s big hunks of

Figure 1.3: Proportion of Housing Requiring Repair: 2001 and 2006



black wood falling off underneath my sink...”

One woman reported being hospitalized for one week because of insect bites that she received inside her home. The only positive outcome was that she was expecting a visit from the health department and hoped that this would result in action from the landlord. Another woman was forced to leave her home and stay with friends because of a cockroach problem that her landlord refused to address. There were also reports of entire apartment buildings infested with bed bugs.

These mold and insect problems were coupled with the failure of landlords to adequately respond to requests for repairs and regular maintenance. One woman said that she had not had any electricity for a month because the landlord was rewiring the building. Another said “my fridge is older than I am..... my food was getting bad”; after being refused a new refrigerator by a previous landlord, a new landlord promised to get her one.

An additional concern related to the quality of available housing, particularly as global climate change and sustainability concerns grow, is the relatively ecologically unsustainable character of older housing. Energy efficiency is important not only in terms of ecological conservation, but also in

terms of cost and comfort of house inhabitants (Federation of Canadian Municipalities 2008b). The increasing cost of heating older, badly insulated buildings results in higher housing costs, and as fuel costs rise, this trend will continue; this is a critical concern in a winter city such as Winnipeg.

Size of dwelling

The third indicator of core housing need is crowding. The National Occupancy Standards set out guidelines for the number of bedrooms that a household needs, based on the number of household members and their ages, genders and relationships to each other. These standards are intended to ensure that households, particularly those with children, are not overcrowded. However, it can be a challenge for families, particularly for those who may have only one earner in the household, to find affordable housing that meets these standards.

Many participants in the CLOUT study were concerned about not having enough room. Some were living in one-bedroom apartments with children. Those who were living with extended family while they looked for better housing yearned for a place of their own. One woman from the Native Women’s Transition Centre noted that finding suitable housing for families on a welfare income is hard:

With the welfare they should be giving more on rent, because the places that they have today for that rent they're giving isn't good enough for us and when CFS [Child and Family Services] gets involved with it, saying that the home isn't fit for us and right away the children are taken from our care...

Employment and Income Assistance (EIA) places an upper limit on the amount of money it provides for rent. For a single person, EIA will cover up to \$243 per month (or \$271 including utilities); for a family of four, the amount is \$351 (or \$471 with utilities) (Manitoba Family Services and Housing 2008). This falls far short of the average market rents of \$592 per month for a one-bedroom, or \$908 per month for a three-bedroom apartment. While there are other supplement programs, the EIA housing allowance is clearly inadequate.

Stability and Security

The pressure to find housing that is affordable, in good condition and an appropriate size often forces low-income families and individuals to move frequently, creating a lack of residential stability:

I'm always looking for a better place. I don't like to move, once I get set into something I don't like to move because my kids get used to a [neighbourhood]. Pritchard was home to us but we had to move because [the landlord] wasn't doing anything.

Frequent moves are associated with poor educational performance and increased health problems. When families move often, children may have to change schools, disrupting both their education and their social networks. Moves can also exacerbate stress levels and mental health issues for both adults and children.

Security is another important component of adequate housing. It is broader than just the dwelling itself, and includes the overall sense of security in the neighbourhood. Gangs, drugs, and violence are effects of the concentration of poverty in inner-city neighbourhoods. One refugee woman said that

...it's not somebody specifically looking for me, to threaten me personally, but there is the risk of living side-by-side with people who abuse alcohol, people who abuse drugs, people who are drug dealers and young people who are partying a lot. And the risk of my kids becoming part of that.

Another woman living in a rooming house came to her interview with a black eye. She said that her door does not lock properly, and one of the other residents came home drunk, broke into her room and started beating her. This lack of security contributes to families' frequent moves and their lack of housing stability.

Housing and Aboriginal people

The Aboriginal population in Winnipeg “is more likely to be facing socio-economic hardship, live in poorer quality housing, move with greater frequency, be more concentrated within the inner city, and expend more resources toward shelter” (Institute of Urban Studies 2008: iii). In Winnipeg, there are 2,300 people on waiting lists for housing provided by the members of the Manitoba Urban Native Housing Association (MUNHA), an association made up of fourteen housing providers in Manitoba. That works out to two people and their families for each unit of housing currently provided by MUNHA members. Many Aboriginal people move back and forth between reserves and Winnipeg, and require housing that can accommodate this kind of mobility. With the Aboriginal population expected to grow significantly in the next few decades, safe and adequate housing for children and families must be a priority. MUNHA’s 2008 Aboriginal Housing Plan estimates that the MUNHA members’ housing stock alone currently requires \$12-million of repairs. The self-management of housing and housing programs for Aboriginal people and

families is an important part of self-determination, as it can respond more effectively to their specific needs (Institute of Urban Studies 2008).

Changing demographics

Immigration to Manitoba is increasing dramatically, from approximately 7,000 in 2004 to a projected 20,000 annually over the next ten years. Three-quarters of these immigrants are expected to settle in Winnipeg. Also, as the baby-boom generation ages, its housing needs are changing. Both of these demographic shifts will increase demand for housing, especially housing that is suitable for older adults.

Women, people with disabilities, recent immigrants, single parents, people living with mental health issues, racialized people, Aboriginal people and others have different needs in finding and keeping suitable housing and related supports (the term “racialized people” is used to denote the racial categories imposed on certain groups on the basis of attributes such as skin colour). In addition, without renovation and rehabilitation, many older homes are costlier to heat, have a greater impact on climate change, and are not

accessible to people with disabilities, older adults, and people with young children. Developing and providing for a diverse range of housing options is necessary as the demographics of our city change.

Policy directions

The affordable housing shortage must be addressed effectively and soon. The private for-profit housing market does not produce housing, especially rental housing, for low-income Canadians. Governments must of necessity fill that gap. Because they have not done so adequately for at least the past 15 years, housing problems are growing. Participants in the CLOUT and inner-city refugee women’s surveys identified a number of issues relating to housing that need to be addressed, including a need for more subsidized housing, shelters and supports for homeless people, as well as proximity to amenities such as grocery stores, hospitals, schools and other resources. This last is particularly important since lower-income people are less likely to have cars.

Updating Winnipeg’s housing policy

The 1999 Winnipeg Housing Policy is over eight years old, and needs to be updated. The revised policy should include targets for affordable housing units, and a strategy for working with other levels of government to achieve these targets. It could also use non-funding based methods to encourage the development of affordable housing.

Further, the housing plan should consider the specific needs of groups such as people with disabilities, recent immigrants, single parents, people living with mental health issues, and racialized people, among others. These groups have different needs in terms of access to suitable affordable housing and related supports, and face additional challenges and barriers in finding and keeping housing. As noted above, Aboriginal people also have particular concerns relating to housing. The updated housing policy should reflect the housing concerns of all these groups by including a wide diversity of housing types and programs to respond to different household needs.

The Manitoba Right to Housing Coalition is a coalition of community organisations, faith-based

groups and concerned citizens that has been calling for increased affordable housing in Winnipeg and Manitoba. It has identified four key policies that are required to address the shortage of affordable housing. These are:

1. Housing is an essential tool to help governments attain other public policy objectives.
2. An ongoing, meaningful federal role in housing is essential.
3. Legacy savings (savings accrued by Canada Mortgage and Housing Corporation since the cuts to housing programs in the early 1990s through mortgage revenues) present an unprecedented opportunity to identify existing funds that would both finance the maintenance/repair of existing stock and provide a source of capital for acquiring and building new stock.
4. While a continuum of housing projects and programs is necessary, the need for 300 units of social housing per year in Manitoba for the next five years is a target that the

provincial government must address and achieve, with or without the aid of Ottawa.

The first policy recognizes the importance of housing, and the way it can form a stable basis from which to access healthcare, employment, education, and other services. The second emphasizes the need for senior levels of government to take an active role in housing provision, and particularly for the federal government, to develop a long-term comprehensive national housing policy that includes measurable goals and commitments for funding and implementation. The third presents a possible source of funding, and suggests that since there is a need for housing, and capital available, the Canada Mortgage and Housing Corporation should be spending rather than saving. The fourth policy suggests a target that, while low, represents a beginning to a concrete strategy to respond to the current housing crisis. Together, these four policies would strengthen Manitoba's housing system, laying the groundwork to address Manitoba's housing needs.

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Voicing Housing Experiences in Inner City Winnipeg

by Jil Brody,
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Kleiber

Introduction: A Home, a House, a Dump

The *Voicing Housing Experiences in Inner City Winnipeg* project asked a small number of low-income inner-city residents, and two individuals living in inner-city-like situations, to describe their rental-housing issues. The participants lived in residential or mixed-use areas with an insufficient supply of rental units, much of which is deteriorating. Despite the fact that the issues brought up by the participants deeply affect them, these issues are often not taken into consideration by government policy makers and local businesses in their decision-making.

Acknowledgements

The idea for *Voicing Housing Experiences in Inner City Winnipeg* research project came about during conversations between the Canadian Centre for Policy Alternatives—Manitoba and the Social Justice Committee of Klinik Community Health Centre. The Klinik Committee was instrumental in conducting this project and the researchers extend their gratitude to them for their support and insights.

This project was supported through grants from the Government of Manitoba's Neighbourhood's Alive! program, Daniel McIntyre/St. Matthews Community Association, the Spence Neighbourhood Association, The West Broadway Development Corporation, and the Assiniboine Credit Union. We thank everyone connected with *Voicing Housing Experiences in Inner City Winnipeg*.

Voicing Housing Experiences tells of the daily struggles faced by the 18 individuals who participated in the research project. Our conclusions come from an analysis of one-on-one interviews and participant-taken photographs, and are supported by information that came out of a discussion group with 12 community service providers.

Simply put, where and how one lives is inextricably tied to one's well being and sense of self. The World Health Organization (WHO) came to the same conclusion in 2008. The final report of the WHO Commission on Social Determinants of Health states, "Where people live affects their health and chances of leading flourishing lives" (World Health Organization 2008: 60).

It is not merely a lack of income or money that keeps many people stuck in unsafe and inadequate housing conditions. A lack of decent and affordable rental units is a conjoined and equally major issue. There are also a number of other connected factors over which participants feel no control, including poor landlord relations, policy restraints, and community disorganization. These only complicate and strengthen the connections between low-income, sub-standard rental units, and a lack of rental-housing stock that participants explain

in *Voicing Housing Experiences in Inner City Winnipeg*.

An individual on Employment and Income Assistance receives little more than \$270 a month for shelter. With possible exception of a single room with shared kitchen and bath in a dilapidated rooming house, this is not enough to cover the average rent for most privately owned rental accommodations. There are waiting lists of more than a year for public housing, with no guarantee that the building and/or unit that one eventually moves into will meet household needs. In both cases, better personal finances may not help find better rental housing—it does not exist. Only a large infusion of government funding and private investment will remedy this imbalance.

The following key messages emerged from the interviews:

- It is the responsibility of municipal, provincial and federal governments to deliver sound and co-ordinated social (and other) policies that create better rental-housing conditions in the inner city.
- Realistic income levels, particularly rental allowances,

from Employment and Income Assistance, Disability Assistance and other government transfer payments, as well as respectable minimum wages, must be established by the appropriate governments.

- There must be enough safe and adequate housing available within inner-city neighbourhoods.
- Social or public housing complexes that are subsidised or geared-to-income are also part of the inner-city rental mix. Co-operative housing complexes should also be part of the rental stock.
- Key stakeholders—particularly residents—must collectively plan and implement the emergent solutions if inner-city rental issues are to be effectively resolved.
- Education and awareness of the legal and moral rights and responsibilities of both tenants and landlords/

caretakers/building management are key components of creating respectful environments within rental housing.

- Transitional homes with appropriate support services offer individuals with specific, usually dangerous or at-risk lifestyles the best opportunity to heal as they strive to live independently.
- The current Employment and Income Assistance system restricts recipients to month-end moves only, and should be made more flexible so that damage deposits and moving expenses are available when needed.
- Each rental building must implement and enforce an acceptable and appropriate security policy.
- Endeavours that encourage participation within the community should be expanded to foster a sense of belonging within community residents.

- There is a need for an all-encompassing assessment of the amount of money being spent on housing projects by each level of government, the impact of these projects, and the gaps left unaddressed.

This report is divided into several sections and is illustrated by photographs taken by participants. *The Participants: Been There, Still Doing That—Why?* introduces the participants and describes their current life situations. Participants describe their rental units' states of repair and disrepair in *Housing Described: There's Good If You Can Find It, But You Have to Want to See It*. In *Outcomes of Inadequate Housing: More than Meets the Eye*, they describe the deleterious mental and physical outcomes of poor housing conditions on themselves and family members. In *Today's Issues: Getting to Where I Want to Be, Away From Where I Don't*, participants delve into the barriers that prevent them from either improving current situations or relocating to new buildings or neighbourhoods. In *From the Trenches: Grassroots Service Providers Speak Out*, community workers speak of the shelter challenges they assist their clients with on a regular basis. In *Change Can Happen: Calls for Government, Private and Social Sector*

Action the participants offer the three levels of government and other sectors advice based on their life experiences.

It is noteworthy that many participants, who did not always speak with optimism, envision a more secure and safer community for their children and other neighbourhood residents. All agree with the service provider who said, "When [a troubled person or family] is living in a crappy situation, you're just fighting a losing battle. Get them well-housed and all those other things are much easier to work with." The concluding section, *Next Steps: Towards a Solution*, summarises the findings of *Voicing Housing Experiences in Inner City Winnipeg* and offers ten 'big ideas' from participants' lived experiences and from the experiences of the workers who assist such inner-city residents with their housing crises on a daily basis.

Methodology

Eighteen low-income inner-city residents participated in one to three interviews, lasting between one and three hours each. In addition, 12 representatives from service organizations and agencies (see Appendix 1) that work on inner-city housing issues took part in a three-hour focus group discussion on the rental-housing situation in inner-city Winnipeg and the toll it is taking on residents. They talked about

local neighbourhood initiatives and offer creative small- and larger-scale alternative ideas that, if incorporated into collaborative efforts between residents, governments, the private sector and local agencies, could result in projects that benefit inner-city residents and, indeed, strengthen the city as a whole. In *Voicing Housing Experiences*, these front-line, grassroots workers, advocates and activists share the stories of people they know and have worked with, those who have been hard hit and inescapably affected by the unaccommodating and hostile rental situation that exists today within the inner city.

About the Participants

Participants in research projects such as *Voicing Housing Experiences* share personal information selflessly, often without fully realizing the potential consequences of making public sensitive details, however anonymously. For this reason, this report honours their stories, privacy and confidentiality. Names have been changed, and participants have approved the use of their quotes and ideas. The researchers offer sincere gratitude to each individual for so often going beyond what the interview questions asked, providing answers rich with insights from their lived experiences. The researchers regret that not every piece of every story

could be included. *Voicing Housing Experiences in Inner City Winnipeg* is an attempt to repay these 18 individuals by giving voice to their housing experiences and by asking, on their behalf, for co-ordinated changes in housing policies at municipal, provincial, and federal levels.

Finally, the researchers extend recognition to the 12 focus-group participants and their organizations, as well as to all inner-city agencies, for their dedication, commitment and service to the people of Winnipeg's inner-city neighbourhoods.

The Participants: Been There, Still Doing That—Why?

At the time that they were interviewed all participants were housed; none lived on the streets or in shelters, although many had in the past and some anticipated being there again. Seven individuals lived in subsidized, geared-to-income Manitoba Housing Authority units, and seven in privately owned rental units. Both the public and private units were of various sizes and configurations, ranging from studio/ bachelor to two bedroom apartment suites or townhouses/ duplexes. One of the private apartment dwellers



This Manitoba Housing unit offers a downtown Winnipeg vista that is worth seeing year-round: even in winter, the view is beautiful. Photographer: Haley

It belies, however, the ugliness that lies within the building. For example, this hallway stain outside of one tenant's door happens to be red ink. But, it just as easily could be blood. Photographer: Haley



shared her space with a roommate in order to make ends meet. One individual resided in a rooming house and another in a privately owned and operated group home for people living with disabilities. A third person had recently moved into a newly established group transitional residence financed by the three levels of government, private donors and a number of churches, and managed by one of the latter. Finally, one person was stabilising health-wise and temporarily staying—rent-free—with a 12-step program sponsor and friend (who rented one floor of a privately owned house); he was waiting to move into his own living accommodations. By chance, all of the participants were unmarried (single, divorced, or in a non-cohabiting relationship), less than one-third had one or two children living with them, and one presently lived with her parents. Four of the participants were male, 14 female. Eleven people identified as Aboriginal or Métis. One person immigrated to Canada 24 years ago, when he was 13-years old (see *Vireak's Voice*); one said she was Canadian, with European, Cree and Métis ancestors. The remainder identified with various European ethnicities. Participants were between the ages of 21 and 55 years, with an average age of 40, and a median age of 42. Three of the participants were employed, two casually and one full

time, while nine received provincial Employment and Income Assistance, four Disability Assistance, and one the Canadian Pension Plan (CPP); one said she had taken “early retirement.” Sixteen of the participants resided within the neighbourhoods and communities of inner-city Winnipeg, while two lived in inner-city-like areas, one within St. Boniface and another within Osborne Village. The inner-city neighbourhoods included: Spence, Daniel McIntyre/St. Matthews, the West End, West Broadway, Central, and Downtown. (The term ‘inner city’ will be used throughout this report to also mean ‘inner-city-like.’)

Participants’ experiences reflect a typical and random intersection of inner-city residents and describe a small variety of households and the spectrum of rental-housing stock available to them. Besides having relatively stable shelter and being single, the participants shared two things in common. First, each was connected, however informally or loosely, to one of many service agencies or organizations in the inner city. Second, all lived near, at or below the poverty line. Although Canada does not have an official poverty line, Statistics Canada publishes 35 different Low Income Cut-Off levels (LICOs) that vary according to family and community size. Individuals and families living below the appropriate LICOs are said to be

living in 'straitened circumstances,' and the LICOs are commonly used as Canada's poverty lines (Canadian Council on Social Development 2005). It should be noted that housing issues specific to particular groups (such as women, Aboriginal peoples, and newcomers/immigrants/refugees) are referred to only briefly, being beyond the scope of this project, but do interact with the housing issues and barriers discussed.

Vireak's Voice



was trained to fight

in the war for a while in Cambodia. I ... fought in the war when I was six [years old]...for about seven years. I fought in the jungle...I came here [when I was 13] and I see a lot of difference. I see people different, you know...I see all different ways...Well, most important [for people is] to have to not feel unsafe when they are living in their home. Because a lot of people they feel unsafe. They think they're safe but in their minds they feel something disturbing. But as for me, I like to help that kind of people because where I come from I don't have what I got compared to what I have now. I don't have nothing [then]."

Vireak now lives in a rooming house and voluntarily takes care of and protects residents whom he describes as vulnerable because of diminished mental capacity or mental illness. He says he keeps the peace in the building any way he can, even if it means he becomes so aggressive that others

feel compelled to call the police. He aims to create a peaceful and safe environment for the other rooming house tenants. He chose to leave a Manitoba Housing unit after just six months of residency. He says one day he found what looked to be the building's master key. He thought it wise to give the key to the resident caretaker. Two days later he came home to find most of his possessions gone, but the door to his apartment locked. He strongly suspects that the caretaker was responsible and he did not feel secure living there anymore. He now avoids rental accommodations where there is an active and visible caretaker and/or landlord. Vireak cannot remember how many places he has lived in the past three years: "I have a lot of friends," he laughs after being prompted with "Six? Twelve?"

Housing Described: There Is Good, But You Have to Want to See It



Most participants expressed a sense that today is better than most yesterdays; where each participant lives today is better than yesterday's street, shelter, 'couch surfing', rooming house, slum landlord, party building, or bed-bug infested apartment. But this underscores the fact that others experience these same conditions today. The participants also live with



This picture illustrates both a like and a dislike of one of the participants. The shelf above the stove provides a handy storage space for smaller pans and pots. But, the stove/oven itself is useless. The oven dial is turned to the 'on' position but the oven is not on. The fuse box is open to illustrate that the ancient wiring blows a fuse every time the oven is turned on. Photographer: Doug

Socks, slippers, or shoes must be worn to avoid cuts on the bottom of your feet. The tiles are not just mismatched and stained, they are cracked, peeling, and sharp. Photographer: Doug



the knowledge that just because one has left a problem behind does not eliminate or mitigate the likelihood of running up against the same problem yet again.

Answers to the big questions, “What do you like and dislike about your current living situation?” and “What is safe and adequate about it and what is not?” reveal that, for the most part, the residents appreciate at least one thing, however simple, about their current living space. This section examines the good, the bad and that which is outright ugly about where people living near, at or below the poverty line are forced to reside. It opens with the negative and concludes with the positive.

“Your income decides for you what you can afford to live in, the conditions that people have to put up with when you can’t afford to choose where you live.” Brenda is 40-years old, works part time and lives in a private apartment building. She said her income “decides” that she lives with “little cockroach visitors,” a fridge that freezes food and a freezer that does not, black mould in the kitchen and bathroom, and an uncaulked and always dirty-looking and -feeling bathtub, in addition to old and very noisy plumbing, rusty bars on the windows (that are encased in rotten wood and that do not close properly anyway), and paper-thin

walls that necessitate earplugs to block out late-night partying tenants and street noise. Not one of these complaints is unique to Brenda. Bugs, non-functioning appliances, black mould, windows that do not open and close properly to let fresh air in or keep the weather out, unsanitary and non-functional bathroom and kitchen appliances and fixtures, deep cracks in walls and ceilings caused by shifting building foundations, and unbearable noise from a of number of sources were repeatedly mentioned as being unwanted features included in the rent.

Doug, Charlie, Erica, Lucas, and Felicity all spoke of their experiences with bed bugs, although Felicity (in the new transitional housing), Lucas (living with his sponsor/ friend), and Doug (in a private apartment building) have at least a temporary reprieve. Doug said with relief, “My [present] situation is kind of messy, but at least it’s not an infestation [of bed bugs like I had in the rooming house].” Erica said only that the bugs are “everywhere” in her Manitoba Housing apartment building. When Lucas told his previous landlord about the bed bugs in his suite, the landlord hired a fumigation company, twice. The only problem, Lucas pointed out, is that the landlord did not pay for complete fumigations. The fumigation company, he said, “explained to [the landlord

that] if they didn't lift the carpets and the baseboards, that [spraying] would be a temporary solution, that the bedbugs would end up going underneath [the carpets and the baseboards], hiding from the sprays, and come back out." And the bugs did move back in, and Lucas did move out.

Felicity and Charlie spoke at greater length about bed bugs. Bed bugs can survive up to one year without feeding on blood, but when they begin to feed—which inevitably they do—bed bugs take their toll on a person's physical health (and on the health of cats, dogs and other pets). Their bites cause rashes, severe itching, infections, scars, and lack of sleep. Bed bugs come with an emotional price as well. The stigma of bedbugs can result in intense feelings of shame (often leading victims to isolate themselves from others), anxiety, stress, and, again, lack of sleep to the point of insomnia. Charlie laughed: "What sleep? I would be up all night catching them and putting them in a pill bottle. Hundreds of them." Bed bugs are not attracted to dirt, but are usually transferred through used clothing and furniture. A current and severe problem across North America, they can cause serious psychological illnesses (City of Toronto 2008). Felicity remembers when she lived in a rooming house:

I had like over 100 bites on me...I couldn't sleep at night because of the bed bugs. I had the bed gooped up with lard just so they wouldn't crawl on me. But what they were doing was...they were crawling up onto the wall and then just dropping [onto me], and so they knew how to get to me. And so no matter how I greased or larded up the bed frame, it was, like, it was a living hell, just living in that environment.

Charlie said his entire Manitoba Housing building is infested with bed bugs:

Try sleeping in a room where you know there's bugs crawling all over you and sucking blood out of you...And these things, you put two of them down on a table and they'll scrap it out like two pit bulls. They're vicious. (See *Charlie's Voice*)

Coincidentally, Haley specifically mentioned Charlie's address as being one of the Manitoba Housing projects with the worst infestations in the city.

Covered in black mould, broken, not working, chipped and scratched, defaced by graffiti and generally vandalised, burned, littered, faded and peeling, rotted or rusted, and worn out, in need of replacement. The vast majority of *Voicing Housing Experiences* participants spoke of things falling apart and remaining in disrepair both within units and common spaces. Brenda's old stove burners do not heat up. Doug has purchased a slow cooker and toaster oven because neither his oven nor



This window does not and cannot keep out the harsh sub-zero winds that Winnipeg's winters bring into this apartment renter's bedroom. Not even a good scrape and paint job will help; the window frame is warped and the window does not close. Bed linens scrunched around help, but just a bit. Actually, this tenant moves her mattress into the living room to sleep. Photographer: Karen

Besides the fact that it is easier to block the draft coming in through the gap at the bottom of her front door and thus warmer in the living room, she feels safer in the living room where she can see her door: The door to her unit is so rotten that it can be pushed open, so she braces it with a chair and sticks a knife into it. Photographer: Karen



stove works. Gayle's stove elements do not work either, and are rusty besides. Participants say they have spoken—several times in many instances—to caretakers, landlords, and/or property managers, and been promised repairs; five years later, one individual continues to wait. The hallways and elevators are especially offensive in Haley's building. Not only are the carpets burned, stained (sometimes with blood), torn, and an unsightly patchwork of repairs, but the inside elevator doors are covered in graffiti, painted over, and then re-tagged on a daily basis. Often, Haley is a personal target of offensive spray-painted messages, and she says it is difficult for the maintenance person to keep up with the vandalism in her building. Isabella (along with her 10-year-old child) waits for exposed wires to be fixed and deals with regular basement flooding, even as she copes with a progressive illness. Jenna's building is missing handrails in the stairways. Doug cannot walk across his floors without shoes; the cracked, lifting and torn tiles rip his socks and cut the bottom of his feet. Karen's unit does not have a smoke detector, and last winter she went without a working furnace in her private apartment block unit. When Sophie moved into her apartment with her infant, the landlord still had not fixed the broken windows or heating system, as he had

promised. These are but a sample of the endless annoyances and perils that participants deal with on a regular basis, in addition to negotiating the other tribulations that come with living in the circle of poverty.

Approximately one-half of participants voiced at least one serious complaint against a specific landlord, caretaker or building management company employee. These complaints go far beyond negligent repair and maintenance. Doug summed up the situation when he said, "The caretaker is the ultimate entity who...decides...what goes on within the premises of the building." Maya calls her caretaker "nosey." Why? "She enters my suite without my knowledge, and then she leaves notes saying that it's messy or something." Except in emergency situations, landlords are required to give tenants 24-hours' notice before entering rented suites. Natalie's landlord also has entered Natalie's unit for no apparent reason and without notice. Erica did not elaborate, but listed "poor management" as among her top dislikes, and Felicity has dealt with landlords who come across as just plain "greedy...They are only there for the money, so..."

Mary related a particularly nasty incident about the day her toilet broke:

My toilet exploded. Oh my god. My toilet exploded when I was five months

pregnant and I called [Manitoba] Housing and was, like, freaking out because there was poop all over the place. I don't know whose poop [it was], my neighbours' or whatever. And I called [Manitoba Housing]...so they sent some guy down and he was supposed to clean it up, but he brought me gloves and a mask and I cleaned it up myself. And then, they [Manitoba Housing] send me a bill for \$318 and I called my property manager and was like, 'You know what? I'm not paying for this. Some guy came into my apartment and gave me gloves and a mask and told me to clean it myself.' [The property manager] was, like, 'Well, whatever. You have to pay it.' And I was like, 'I told you, I'm not.' Yeah, and she was, like, 'I'm taking you to court.'...So I went to court.

In the end, the judge ruled that Mary was not responsible for either the toilet exploding or the \$318 plumber's bill.

Charlie's Voice

“ used to catch them [bed bugs] and put them in a pill bottle and take them down to the property supervisor [at Manitoba Housing] and they couldn't care less. Now they're starting to do something about it. Now... it's getting to the point where it's almost harassment with them coming in every couple of weeks, tearing your apartment apart so they can spray.”

Interviewer: “What do they expect you to do to prepare your apartment?”

“Well, [pull] everything out from the walls, wrap all your linen, wash all your linen, all your clothes, take everything out of the cupboards. You've got to totally pack everything up and unpack it again. So it's like moving, pretty much. You've got to take everything off the shelves so they can get in all the little cracks and everything. And they ripped off all the baseboards in my apartment [quite a while ago]; never put them back on. And, then, coming in every week to check their traps. And they've been doing this for five years. They refuse to let me move out to another Manitoba Housing [building]. Now that I've lived there I'm stuck there if I want to live in Manitoba Housing. Like, I've lost all of my furniture [because they used to remove all of the furniture and take it to a warehouse to spray it]. Three times over. I've lost three beds, two couches, a couple of dressers. I don't know how many clothes. And I pretty much caught them red-handed [stealing my stuff] and I got the run around for about six months about a claim that I wanted to be compensated [for]. No. Tough luck. Tough luck. Tough luck... And if I say anything or go to the media or start making noise, they [Manitoba Housing] threaten to throw you out.”

Charlie said that Manitoba Housing did not tell him that this building was bed-bug infested, basement to roof-top, until after he moved in, although he is sure they knew. He asserts that a Manitoba Housing employee told him that the Authority will not move him—or any of the building's 500, mostly senior tenants—into another building now that he has lived in this particular bug-infested building. He was only allowed into the seniors' block after a social worker



Tenants of this Manitoba Housing building can wash and dry their clothes and bed linens free of charge in a clean laundry room. Photographer: Charlie

Upstairs in the suites, however, over time leaky bathroom pipes have corroded the wall in this unit, leaving rusty and nasty-looking pipes exposed. Photographer: Charlie



advocated on his behalf due to his disability. He sleeps on a plastic-wrapped bed to protect his mattress from the bugs, and constantly washes his bed linen. Charlie does not give much consideration these days to what could make his living accommodations acceptable. He is not looking for other housing, as he cannot afford anything in the private market on his below-poverty-level disability income.

Looking for the Good Stuff

Without exception, each participant named at least one thing about their current housing situation that they like or find adequate. There was one common response to the question, “What do you like about your current housing arrangement?” Folks enjoy living in close proximity or within walking distance to family and friends, laundry facilities, bus routes, grocery stores, schools, places of worship, community centres and recreation facilities, parks, health services, service agencies, and similar destinations. Despite the fact that participants have at least some apprehension about living in dangerous and violent communities, many participants are actively involved in their communities and in various volunteer activities. For the most part, participants feel quite attached and partial to their

neighbourhoods. A majority of participants could also say that where they lived now was an improvement, however marginal, over previous housing arrangements.

Abigail and Felicity, both living in supported environments, were for the most part positive about their housing situations. Abigail, at one time homeless and now living in a group home, is grateful for the three meals a day that are included in her rent, although she bristled at all of the house rules. She said, “I like how I’m fed. You know, after being homeless for a while, being fed is good... There was times where I went quite a while without eating, so it’s good that I’m fed.” Felicity, who agreed that rules can be stifling, felt that the supportive staffing and program resources at the transition house were critical to her healing journey. She said, “We’re getting practical experience in how to transition back into society.”

Three participants, Natalie, Brenda, and Isabella, each mentioned liking something about their units related to space: a balcony or veranda, large bedrooms, or lots of closet/storage space. Other positives were one-time mentions only. For example, a Manitoba Housing tenant hesitates to move. Despite the many negative aspects that she tolerates daily, Haley says her breathtaking view of downtown Winnipeg is the only thing she likes about her unit,

which, she stresses, is “not my *home*.” Maya, who has some difficulties getting around, likes that her unit has no stairs, while Brenda appreciates the ethnic diversity of her neighbourhood. Doug appreciates having a kitchen sink.

Tracie, who lives near the Spirit Park community garden (see *Tracie’s Voice*), has perhaps the safest and most adequate housing experience of all participants. Her landlord actually lives in the apartment building, common spaces are cleaned regularly, there are security video cameras inside and outside of the building that the landlord monitors from various locations (including from his cell phone), he responds in a timely manner to requests for repairs, and he ensures that tenants respect each other and the property. She heard that years before she moved into it, the building was under the Manitoba Housing Authority and “red flagged” by Home Care as a dangerous building. When Tracie moved into the building five years ago it was run by what she calls “slum lord” management companies that still “have a very bad reputation in the city.” She initially moved in because, she says, “at the time the price was right.” Now her apartment is “more than adequate...and suitable in the sense that having the landlord that’s like him makes a big difference...[He] volunteers in the neighbourhood with

the kids...[H]e sees what happens in his neighbourhood.”

Tracie used to live in a studio/bachelor suite but found herself “dipping into food money” to pay rent, so she figured that renting a two-bedroom unit and cost-sharing with a roommate was a suitable arrangement. Two out of three roommate experiences have been positive, but she admits that selecting a compatible roommate, usually from among strangers, can be a risky venture.

However willingly Tracie currently shares her living space, she does not believe that anyone should be “forced” to share accommodations. She explains:

Like I say, I can’t afford anywhere else. Even if it was in the poorest of poor areas, we [those living near, at or below the poverty line] cannot afford what they’re asking for a hole in the wall. I’ve seen guys and people in little tiny attic rooms and the room itself is \$250, and that room is smaller than my own bedroom that I’m in, you know...and that’s their whole home. That’s where they bathe, if they’ve got a bath tub, and that’s where their sink is, if they’ve got one...And they’re paying more than I’m paying? And I’m going, boy, I better stay in my two-bedroom...just because of that. I can’t afford to move, ‘cause if I do, where am I going to go? Where am I going to have this good of a deal? Decent landlord, secure building and rent at the amount I can deal with?



Back lanes show some of the most interesting and hidden aspects of housing. Precarious looking emergency stairways, portions of buildings pulling away from main structures are only visible from the back and present serious safety issues. Photographer: Abigail

And, if one should need to make a hasty escape down the rusted emergency escape stairways, would they hold? Have they been tested? Photographer: Abigail



Tracie's Voice

“

can't sit here [in Spirit Park] without people stopping to chat. That's why I wanted you [the interviewer] to sit out here because then you could see how many people walk by...[Once people see this garden, then]...people start sprucing their houses up. [They say, 'We've] got a gorgeous park down the street.' And they're renovating there. [Tracie points to houses around Spirit Park.] This guy just finished renovating, putting in a new backyard with a garden. [Spirit Park] is a nice little pocket, an oasis in an area where people had really underestimated [the value], just because it was inner city. And I even heard a little heresy, 'Well, it's inner city, it's core area. Why put money into it?' They [governments] don't care. [But Spirit Park has] changed the neighbourhood so much. That's what I mean by community. When you can sit out here and it takes you half an hour or more to catch the bus, you miss the bus, too, because you're too busy talking."

Tracie is a gardener at Spirit Park community garden on Young Street in the West Broadway neighbourhood, which is where she was interviewed. The Park is funded by the City of Winnipeg and Neighbourhood's Alive!, an initiative of the provincial government, and co-ordinated by the West Broadway Development Corporation. Being mid-summer, one could see and smell the fruits of her and other community members' labours. People of all ages strolled through the garden, walked down the sidewalk, or bicycled down the street. Almost everyone stopped to chat with her; everyone said

hello and smiled. One can almost feel Tracie's connection to the ground she tends. She points out which vegetables and flowers grow best in the soil conditions in Spirit Park and which trees have been mis-planted. She knows how to winter garden. She is proud of what her neighbourhood has created in Spirit Park. There are no fences and yet the garden has not been raided or defaced in any way. The mosaic sculpture that sits in the park is missing only an occasional tile, probably victim to the foot of a child who played on its round, scratchy-smooth surface. While she is being interviewed, several youths from Resource Assistance for Youth (RaY, a local organization committed to working with at-risk and homeless youth) haul in buckets of water to feed their beds. Tracie points out the two "Help Yourself" community plots. Tracie's story and the Spirit Park example illustrate how adequate and safe housing can contribute to the well-being of inner-city neighbourhoods and residents. They also show how resources that fund such spaces can contribute to the betterment of the housing stock itself.

Outcomes of Inadequate Housing: More Than Meets the Eye

“E

specially if you have a disability and you're on Social Assistance," Sophie emphasised,

“obviously you’re going to get crazier and crazier.” Not only when one lives with a disability and is on welfare does one suffer mentally, she said; those living on minimal incomes just go crazy, period, when faced with inadequate and unsafe housing conditions. The World Health Organization Commission on Social Determinants of Health report supports Sophie’s observation. The report’s analysis regarding shelter needs stresses that society must improve “the circumstances in which people are born, grow, live, work, and age” (2008, 26). Following are examples of why such improvements are so vital according to inner-city residents.

Felicity always had problems with her living arrangements until she moved into the transition house. Her overriding concerns were always her general well-being, safety, and outsmarting the bed bugs. She referred to Maslow’s hierarchy of needs theory to explain the universal and primary importance of housing to people’s well-being and normal human growth and development.

Maslow’s theory posits that there are five ascending levels of basic human needs, with each lower level needing to be satisfied before an individual can continue to the next. The five levels, beginning with the most basic, are:

(1) physiological, (2) safety, (3) love/affection/belonging, (4) self-esteem, and (5) self-actualization (Simon, Irwin, and Drinnien 1987). Safe and adequate housing is necessary to first meet physiological needs (such as protection from extreme temperatures) and then safety needs (such as protection from violent individuals). Both physiological and safety needs must be satisfied before the individual moves on to the other ‘higher’ human needs, such as feeling a sense of community belonging. Felicity explained that having these needs satisfied forms “the backbone of who we are, our foundation, our security, our ground base. If [housing] is not secure and properly put into place,” she explained, “it’s only a matter of time ‘til it all comes collapsing down like a deck of cards.” When Felicity’s house of cards collapsed prior to her move into the transition house, not knowing where to go next and how to get there caused her so much angst that she lost chunks of hair that had yet to grow back over seven months later. She concluded:

So anyways, living in unhealthy environments definitely can cause havoc with the body. Distress and the fear factor...then you throw in the other shame of where you live...[Without taking care of these basic needs] you’re at some point bound for failure.



"In every room, despite the mould, there's a lot of laughter, suffering, closeness and love." Photographer: Gayle

"I went to the storage area and was listening to a tape...and it was a pow-wow tape and I started dancing while I was doing laundry and my son was upstairs sleeping. So, I was dancing and singing for him." Photographer: Gayle



Living in a derelict rooming house meant near-failure for Abigail. She explained that

I didn't want to come home. I would stay out, all day, all night, and just crawl in there to sleep...[Living in a place like that] affects your well-being because you feel uncomfortable...Look at all the psychological damage that one place was doing to me.

Abigail was referring to her severe and debilitating depression: "[The doctors] said that [such depression] would be normal for anyone who went through...nine weeks without housing because [they were forced to leave] bad housing." At that time, Abigail felt she had no choice but to leave the rooming house for homelessness. She contends that she was unable to prevent her homelessness, that her illness demanded that she remove herself from the situation, adding:

The thing is, when you got a problem with your housing situation, if it's domestic abuse, you can go to Osborne House [Women's Shelter] or you can go somewhere else for abused women. But when you're getting abused by the housing, the people within the house...murderers and fighters, like five on one and stuff, and you don't have the money to move out, there's no place to turn. I tried and I tried and I tried to get out of this bad situation and I found that there was a wall up no matter what...It was very dangerous and my nerves were shot.

Charlie said he could "guarantee" that his Manitoba Housing building did *not* contribute to his or any tenant's personal happiness. "Like, I don't have a good feeling living there," he explained.

Mentally, it doesn't do my mental health any good at all. Like, I don't want to go there. I don't want to stay there. I don't want to live there, you know. Uh, it just depresses me to be honest with you.

He was firm that "There's no growing. You're just stuck there, stagnate" and unable to effect any changes to better the situation. Mary agreed with Charlie, saying,

It's, like, impossible to live [if you can't be safe]. You know, before I was clean [from drugs and alcohol], before I lived where I live now—this is the safest I've ever been since I've been sober...I couldn't even do high school because I wasn't, like, in a safe place. At the end of the day, you've got to have somewhere to do your stuff, you know.

Other themes connected to emotional distress, such as safety, run through the interviews. Although only about one-third of participants mentioned safety as a housing concern, nearly every participant saw safety as essential to their household's sense of well-being. In addition to safety-related matters, effective building security ranked high on the list of participants' concerns. They spoke of building security systems undermined by

other tenants who ‘buzzed’ strangers into the building without ensuring that they were legitimate tenants or visitors. They voiced the need for *working* and *monitored* video/ audio equipment to be positioned around the inside of buildings, not just at front doors, or for some other type of effective security arrangement. Haley empathised with the street people she often found sleeping inside her building, but at the same time she did not want her adolescent daughter tip-toeing through dishevelled and odorous people sleeping in their building lobby. Charlie also did not like strangers sleeping in the lobby and hallways. Jenna said, “If you can’t be safe, you can’t grow. It’s, like, impossible to live.”

While many other participants could relate to the scores of their substance-using or -dealing neighbours and those involved in criminal and or violent activities (having been there once themselves, perhaps), they do not want to live beside such behaviour or within neighbourhoods where such activities were prevalent. It causes them to fear for their safety and that of their children and other community members. It keeps them up at night. It angers them. They worry about being ‘jumped’ in the streets or robbed where they lived. They tend to feel mistrustful of strangers as a result. Haley and Charlie agreed

with the other participants about the inconvenience and safety issues that come with living beside people whose standards, values and associated activities differed from their own, but they did not want anyone to become homeless or forced to live in even worse conditions than they already did. They understood why someone would prefer an apartment lobby to the underside of a bridge. They suggested that improved service provision and more creative outreach services could have a positive impact on these underdogs of the impoverished.

Today’s Issues: Getting to Where I Want to Be, Away From Where I Don’t

Even when participants had a little more money in the shelter pot, they said they still could not find what does not currently exist in inner-city neighbourhoods—housing that is adequate and affordable. Although many participants look forward to the day when they are able to move into more acceptable rental housing, at present the best that can be hoped for is that the place one moves into



Although partially hidden by the snow, the wooden stairs leading to this rental accommodation are far from sturdy and safe; the snow hides their decay and disrepair. Photographer: Isabelle.

Despite numerous requests to the building caretaker, this light fixture still dangles, held up by just one wire. Photographer: Isabelle.



is better than the place that one just moved out of. Affordability and availability are two of the most troublesome and interconnected barriers that participants talked about when asked, “What prevents you and your household from moving into safe and adequate housing?”

Mary was expecting her second baby at the time of her interview and was direct and blunt about what keeps her living in an area that this street-wise woman finds intimidating: Monthly cash flow is her primary brick wall, “but,” she was quick to add, “I went to school this year and finished my first year of college, and I’m going to find a good job when this baby comes and move the fuck out of the West End as fast as I can.” Mary is also realistic about the timing of her next move; she acknowledges that she must first graduate from her college course, while raising her two young children. Then, she knows, she will have to find a job that pays a living wage, establish some savings, and pay off some debt before she can realize her dream of leaving her current Manitoba Housing apartment. She knows that it will take more than rent money before she can acquire the housing she has in mind for her growing family. “When I get a job, I’m going to have to work for a while before I leave, because I know my credit is probably screwed from when I was younger,” she explained.

“I’ve got to fix that a little bit...I used to make a lot of different choices than I make now. I used to be on drugs... really messed up things. I ruined my credit when I was young.”

Haley agrees with Mary about what keeps her where she presently lives: “The most important factor is the money,” she said, adding,

I’ve checked in the paper. [Two bedroom apartments] are anywhere from \$500 to \$800 and [my daughter and I] receive \$392 [from Assistance for shelter]. You can’t get a two bedroom apartment for \$392 with heat and water and lights. So, you’re basically stuck in the rut. And people have a hard time getting out, especially when they have more than one child.

She was silent a moment and then continued:

Having transportation to move [and the money to pay for moving is a problem, too]. When first starting in housing, I came from the [women’s safe] shelter, so I had nothing...and apparently welfare doesn’t think furniture is a necessity. I would like to look for other housing, but knowing that I can’t find anything that is within my means of having...I’m [only] wishfully looking, yeah.

Isabella brought up other critical issues, as she sighed:

Ah, but it’s hard to find an apartment that’ll allow cats. But even given that, I think it’s the energy, it’s the ability, it’s the advocating, you know. It’s a lot of work to try to find a place. And you know, the other thing that really sucks is that in any co-op [housing] that we want to be in,



Allowing tenants to beautify the neighbourhood contributes both to Tracie's well being and to that of the community. Photographer: Tracie.

Tracie's landlord has invested in many building improvements, including installing quality, brand-name kitchen cabinets in all suites. Photographer: Tracie



it's, we're like the fortieth family on the list!

Isabella's comments on the waiting list leads back to the availability of rental stock. As Doug discovered, Income Assistance rules also make it difficult to take advantage of the opportunities that do come up.

Sometimes when you do have the opportunity [to rent an adequate place] you have to let it go by. Caretakers and landlords don't make things available [when you can take advantage of them]... You are confined to follow the program rules of welfare. You have to give a month's notice and it has to be at the end of the month. It can't be in the middle of the month. It has to be at the times when your cheque is processed and that is the only time. And then when you do find a nice place, then you do make arrangements for it and you still have to wait 'til the end of the month. Somebody else that pays cash will come and take it from under you.

[Interviewer: And that stops you from finding a better place? You might find a better place mid-month, but then you wouldn't have your damage deposit, your money for rent, and so someone else would get it. Is that right?]

Yeah. That's exactly what I'm saying.

Stigmatization and 'poor-bashing' also commonly influence one's housing situation in the inner city. This is especially true when poverty is coupled with vulnerabilities such as living with a physical/mental/cognitive disability

or illness, immigrant/refugee/newcomer status, single parenthood, a lack of education, Aboriginal ethnicity, or being a member of a visible minority. Charlie, who is of European ancestry and at one time owned his own business, has experienced life from two perspectives. He put it this way:

People, they see me, the way I present myself. Okay. So I've had doors opened for me. But, I also know people who can't, uh, present themselves up to other people's standards, so they don't get the door opened for them. They get shuffled off, you know... The standards for one person are a lot lower for some people than for others. Like, I don't know what makes someone who lives in East Kildonan so much better than me living Downtown. But, there is a difference. There's like almost a cultural difference, is the way they look at it. You live Downtown, well you must be... less than someone that's living in East Kildonan or, let's say, out in West Kildonan. 'Cause I come from EK and I know people who live in subsidized housing there, you know. They're the same as anybody else. They're no different from anybody else.

[Interviewer: Are you suggesting that you see a difference in how someone living in Manitoba Housing in EK is treated as opposed to you living in Manitoba Housing Downtown or the inner city?]

Oh yeah, definitely. Because the people in the Downtown inner city, let's say you run into some money problems. Now, there's been instances where I've had to ask my property manager, 'Can you let me slide for 30 bucks this month, okay,

‘cause I’m a little tight?’ And she runs up one side of me and down the other, and says, ‘If this happens again, you’re out. You’re out.’ Now, my girlfriend paid \$90 on her rent for this month, two days ago, and she doesn’t get a word. [Manitoba Housing] don’t say a word to her about paying her rent late... She’s in EK. Well, not even EK. Elmwood.

Not only does Charlie believe that where one lives makes a difference as to how one is treated by landlords and building management, he also wonders about the impact of skin colour. He gave this example:

Let’s say you’re blond, blue-eyed, Norwegian, compared to a dark-haired Aboriginal person. I think the blond-haired, blue-eyed would get a higher standard of living [and treatment] than the Native person would. And I’ve just noticed that throughout my life. I’ve been with more Aboriginal people than I have White people... Because I’m White, I’ve never experienced it [prejudice and discrimination] directly, but I’ve seen it happen to friends of mine and to other acquaintances. That’s just an ongoing thing in Winnipeg.”

Haley has felt the sting of being poor, young and sick. She said,

Doctors look down on you... because you’re on welfare, and it’s hard. It’s definitely hard. But it’s our reality and it’s got to be told. People look down on me because I’m young. ‘Why can’t you go to work?’ [people ask me]. Well, if you had my disease, sweetheart, you wouldn’t want to get out of bed, either. Your muscles don’t work, you want to stay home. You’re not going to get up and

move around, and they don’t understand. A lot of people look down on people that are on disability but they really shouldn’t look down on them. They should praise them for what they’re doing each and every day.

For her part, Haley is raising her adolescent daughter, who lives with a chronic illness, and actively volunteering in her community, despite living with a chronic illness herself that, among other symptoms, causes her daily pain and fatigue.

From the Trenches: Grassroots Service Providers Speak Out

This section highlights projects currently underway and in the planning or conceptual stages within inner-city neighbourhoods. They are spearheaded and supported by various community-based, non-governmental organizations involved in grassroots efforts to improve the inner-city rental-housing situation. These illustrate the necessity, effectiveness and benefits of government, business, community, and civic society’s involvement and collaboration in cleaning up dilapidated and unhealthy housing conditions. The concerns

that punctuate the daily efforts of practitioners, workers, activists, and advocates came into sharp focus, as they mulled over what one worker described as “the housing crisis that I get called about every day” are also included in this discussion.

One individual quietly declared, “I think we’re in a global situation. [I] spent ten years in Latin America and we were shocked coming back to Canada again by the amount of change in the, especially in the inner cities.” Poignantly he added, “The Third World is here... The Third World isn’t necessarily countries. It’s populations. And we have it here, in Winnipeg.” He went on to talk about what he called the “monolithic” trend toward globalization and capitalism, saying:

[To] a certain extent, social change was the loser compared to capitalism. As part of a philosophy, capitalism has its good points...and that sort of stuff is fantastic, but somehow the people at the bottom are losing...and we have to work against that particular mindset, not take away the innovation but certainly show that there is need to support people.

This individual feels “heartbroken over the phone when I tell them [the many families phoning about places for rent] that I just don’t have anything.” Two other community development workers agreed that the lack of availability of rental stock is a serious issue. One said, “I was just going through some statistics, and I’ve had over 4,000 inquiries into housing, people in all sorts of crisis,”

while another said, “Our complete concentration [at my organisation] is on increasing the rental supply.” In fact, said the latter, his organization “has a real focus on trying to create 200 units of housing in five years, with complete rent subsidies, right down to the Employment and Income Assistance rates.”

The other half of the equation—affordability—was also expressed in the discussion, making clear the complexity of the rental-housing situation. One community worker said:

The thing that we’re dealing with is money. It’s social assistance rates, minimum wage, all that kind of stuff. I think a lot of work needs to be done around living wages...so that we live in a society where nobody should be housed in crappy housing.

One of the strategies being implemented to address this concern is the Raise the Rates campaign, which urges the provincial government to raise welfare rates. About 30 organizations are committed to this initiative of the Social Planning Council of Winnipeg’s poverty committee. One participant said:

The Raise the Rates campaign has penetrated the consciousness of people who have never thought about welfare really...even reporters. So, it’s really been significant because reporters, now when they’re talking about the boarded up...rooming houses that we’re closing, they’re able to quote how much money those people were getting for rent from welfare and ask how much money they



Lucas finds his newly renovated first floor rental unit, with its big, bright living room windows and brand new kitchen cupboards and appliances a 100% improvement over the past few places he's stayed in. However, he does not appreciate that he cannot use his basement because it is only half-finished, yet he is still responsible for heating it. Photographer: Lucas.



were getting for food. So that's been, that's sort of a marker of success for us. That kind of advocacy is having some impact, and it is slow, but I think that's what's going to change things... You cannot house people for what they're expecting people to pay in rent, so it's connected to wages, welfare rates, pension plans.

Other discussion group members supported increasing the flow of income to impoverished individuals and families, but at the same time they feared that more personal income would lead to, as one person put it, "the Residential Tenancy Board allowing every private landlord to run up their, you know, the rents. That," he said, "makes no sense. There really [would be] no rent controls." This led to conversation about the contentious issues of neighbourhood out-migration, stabilisation versus rehabilitation, and gentrification. One person said:

I think we [our neighbourhoods] are being stabilized and that just goes hand in hand with what goes along with revitalisation. It should have been stabilisation as the key, not revitalisation, but you all know what the neighbourhood looked like...in the 90s. It was awful, you know. Gangside. Langside. Murder's Half Acre. It was just awful.

Another person added that "this [revitalisation] displaces people and people don't come back after they've been displaced. So the downside of revitalisation and

renovating the housing stock or putting in infill is that it displaces population." That is, upgrading an area does not always stabilise it, sometimes the reverse happens, as revitalisation can change the entire characteristics of that area, including who lives there.

The West Broadway neighbourhood best exemplifies a Winnipeg community in which gentrification has already pushed out some low-income residents (Silver 2006). According to Jim Silver of the University of Winnipeg, while the process of gentrification improves the rental-housing stock, at the same time it forces many residents to leave because they cannot afford rising rental rates. And, West Broadway community workers confirm that recent rehabilitation of the area has resulted in residents, many of them long-time residents, being forced out of the neighbourhood because of rapidly escalating rents. Steps are now being taken to 'call home' these individuals. A community development worker in West Broadway told the group about the Greenheart Housing Co-operative project under construction on Sherbrook Street. He explained:

One of the criteria for the Greenheart not-for-profit housing co-operative is to actually put it out there—whoever got displaced, we'll definitely put you high on the priority list to come back to West Broadway. There's lots of people

from different parts of the city finding out about the [Co-op]. We'd like to give them the best opportunity to come back and live in the neighbourhood that they came from.

Key among the solutions presented around the lack of adequate housing in inner-city neighbourhoods is the idea of re-using or recycling buildings that are already standing—whether closed up commercial buildings, the empty Kapyong Barracks on Kenaston Boulevard, boarded up apartment buildings, empty warehouses, derelict rooming houses and single occupancy rooms in hotels, or even old elementary schools. Interestingly, this resolution also came from two individual participants. Tracie said,

Don't give me this thing that you don't have a place when you have all these warehouses downtown empty...Make all these empty places into housing. They're beautiful buildings...Not to be putting in no swimming pools [at a hotel with city money]...[I]t's great to have ideas but it's time to get back to practicalities... We've got people living on the street.

Haley would jump at the chance for a housing unit at the vacant Kapyong Barracks so that she could live in the vicinity of the south-end school her daughter attends, instead of having to bus her child to school. The focus group members quickly and easily named a number of buildings around the city that could be rehabilitated for housing,

including a “boarded up...huge big block,” which, if the owners could be contacted and negotiated with, has the potential to offer a number of renters comfortable and affordable living accommodations.

As the individual participants made clear, relationships between tenants and their landlords, caretakers and building management company personnel more frequently than not, were strained. According to the service providers, a lack of respect and communication between the two undermined the security, safety, and health of inner-city renters. Making both groups aware of their rights and responsibilities would ultimately improve the rental-housing situation, particularly within troublesome buildings. One social worker described what happened when an individual, who also happened to be a member of the worker's family, left a mental health facility:

[She] was released into an apartment... and she'd lost her key. They [the landlords] wouldn't replace it. They're charging her \$20 to replace the key and nobody was ever there. I went to try and pay for this, but there was never anybody there. So, her place was left open most of the time. She had all kinds of stuff stolen. And then, [she] went up North to visit her family and during that time people just went into her place and squatted there for probably about a month. They put a padlock on it and left [everything] there in the heat for over a month. And there was a number of us

trying to get in to get her possessions... and [we] met with opposition all the time. So, I got really, really angry and almost threatened, no, not almost, I did. [The group laughed.] No, actually, that can go on the record. I said, 'You know what, I'm going to be there in 15 minutes. And I want you [the landlord] there and I want this place opened or I'll have Mental Health [Canadian Mental Health Association] and the RCMP and every social worker that's ever, you know. So, she [the landlord] met me there and I went in. I had to put garbage bags on my arms to salvage precious household, family items that would have been just tossed and lost if I hadn't gone in there. In my over 20 years in social work, I have never encountered anything so vile and just horrible, in my whole life. It was awful to go into that. And that's someone who's mentally ill, that's terrible. So, and that's one person, right. And that's with a family member advocating. What's happened to people that have nobody? I can't even wrap my head around that.

Much has been said throughout this report of self-serving, irresponsible, nonresponsive landlords, caretakers and building management, who, as in this case, do not respond to reasonable requests. There are, however a number of exceptions, including those who belonged to the Tenant Landlord Co-operation program (TLC) in the West Broadway neighbourhood. According to a founding member of TLC, better building maintenance gives owners of existing buildings an edge over new rental construction. The program's members were "convinced...that

we were doing this neighbourhood reclamation and stabilisation...and they came on board, I think, in a big way." She said about 22 buildings participated in TLC. Tenants, landlords, representatives from local housing organisations, and officials from government departments (such as the Residential Tenancies Branch) sat on the steering committee that oversaw the program. Tracie inferred that her building's owners are represented on it. The TLC member at the focus group said:

We were able to convince landlords that if they [the landlords] were better, the tenants would be better in their buildings. Like, provide some real management and the people who are living in your building will comply. It's just automatic. You do nothing with your building and people have the same kind of non-respect for your building and live accordingly.

Interestingly, several individual participants feel that tenants also have a responsibility to take care of residences, and that tenants can be actively involved in keeping common spaces clean and secure, in addition to their own units. To cite four examples: Tracie suggests that tenants create programs to help with keeping buildings safe and clean. She believes that having "someone who helps out...makes a big difference." Felicity and co-residents formed a Tenants' Association (of which Felicity is Secretary) so

they could work out problems collaboratively. Haley thinks that an outreach program for substance-abusing residents might improve not only the health of individual people, but also the adequacy and safety of an entire apartment complex. Charlie suggested the creation of a “communal security [patrol]...a block [or] community watch.” He said, “There’s no such thing in my block. That would be something that would be a good idea.”

While working directly with community residents to resolve housing issues and crises, many of the focus group members connect regularly with various municipal, provincial and federal government officials. As well as advocating for improved housing conditions and proposing funding for new projects or increased funding for existing ones, many of the service providers are involved on committees and with coalitions that have mandates related to remedying the situations of those who have become immiserated. However, given the piecemeal funding that comes from the various levels of governments and their departments, keeping abreast of projects and funding parameters can be difficult. This was evident in the information and data sharing that took place during the focus group discussion.

The dream wears off

The example shared by one community worker supports what the individual participants had to say.

“One woman in particular, I couldn’t believe what she was living in. I had to drop her off with her baby, not even 24 hours old, and I couldn’t believe where I had to take her to. And, to see her looking at where she is living through the eyes of a mother for the very first time just broke my heart. And so, that was, kind of became my mission, to try to get her housing that was decent. She did get into Manitoba Housing. And that was like a dream for her. But she’s been there for a while and the dream has kind of...[worn] off.”

She was referring to Mary, whose dream began to wear off when her toilet exploded.

Change Can Happen: Calls for Government, Private, and Social Sector Action

The housing needs identified by the 18 participants are not extreme, nor are they unreasonable or unachievable: they want clean, well-maintained, quiet, bug-free

apartments that are large enough to be comfortable, and that offer a modicum of privacy within a safe, friendly neighbourhood close to friends and services. Often, participants said that the neighbourhoods in which they currently reside are quite acceptable if not preferable to relocating to new, unknown areas. While many do not foresee any improvement to their current housing situation any time soon, many participants are optimistic about the future of their communities. Reasonable landlords, caretakers and building managers who respected residents and maintained properties (inside and out) were mentioned throughout the interviews as realistic and attainable goals—but this can only be achieved with the participation of the government and private sectors.

Some of the basic issues of importance to inner-city people have been discussed in this report. Participants voiced their concerns about the inadequacy and outcomes of substandard, indecent housing situations. Individual participants and service providers also identified factors that contribute to the betterment of personal and household situations. Most of their ideas require individual citizen and community involvement, alongside initiatives with co-ordinated funding from all levels of government, collaboration with and investment from the local business sector, and co-ordination or

expertise from local grassroots service organisations and agencies.

This section contains messages to various governments and their departments, as well as to private landlords, caretakers, and building management companies. Additionally, it stresses the importance of community involvement, support services, and alternatives to the currently restrictive mix of rental housing available to residents of Winnipeg's inner city that, if put in place, would greatly increase the likelihood that all citizens could afford a safe, adequate, and healthy place to call 'home.'

Without exception, participants strongly believe that all levels of government—municipal, provincial and federal—are responsible for remedying the deleterious housing situations of inner-city Winnipeg residents living in 'straitened circumstances.' They say that government policies must establish concrete plans to work with residents and communities, as well as provide the funding necessary to implement and support creative solutions on a long term basis. Additionally, they believe that consistent government funding should be provided to local agencies and organisations that are involved at the grassroots level with residents.

The sense portrayed by participants, often with anger, is that

government officials, business leaders, and, indeed, Winnipeg's mainstream citizens, have not experienced first-hand the wide-reaching restrictions imposed by abysmal income levels and do not, cannot, understand the issues connected to living without even a subsistence income. "You've heard that old adage?" Felicity asked. "You really don't know what you're talking about until you've walked a mile in my moccasins. That's so true," she stressed. "That's so true." Social policies have short- and long-term implications for those in unsafe and inadequate housing situations. Policymakers must seriously reflect upon how their decisions will come to bear upon the impoverished. The outcomes of social (and other) policies must be a primary, and not a tertiary, consideration upon which such determinations are made by governments. Charlie, who has tried repeatedly and unsuccessfully to remedy the bed-bug infestation in his Manitoba Housing building, including contacting the media and a well-known anti-poverty advocate, is particularly pessimistic about any elected government official taking bold steps to remedy the housing problem. He no longer sees himself as holding any rights as a citizen. However, he issued this invitation and message to all government employees and elected officials:

I want them to come and spend a week in a bug-infested apartment. And I want them to count the hours that they sleep...And we'll see how fast the problem gets solved...I don't see it [government policy that impacts housing issues] changing. It's going to cost more money to change it than it will to continue letting it go the way it is.

Tracie spoke out more boldly to government officials and others, and issued a similar challenge:

I want you guys to come and really show you what it's like. Don't do this, 'Oh, I'm just going to live on what they live on.' No. No. Let me take you and give you, out on the street...Get your \$6.25 a day. Let you start out with nothing, like what everybody else starts out with. They don't start out with having a big-ass home and a full pantry and a car. You have to give all that up before you get that \$6.25 day. And it's not time limited. You're not poor for a week. It's day after week after month after year. And you don't have at the back of your mind, 'Oh, this is going to end on this date and I can go back to eating my steak or having my Chardonnay.' Like excuse me, I raised a kid on the same amount as I get now as I did 20 years ago, \$10,000 a year.

Participants also spoke out in support of healthy government support for social housing. Jenna asked rhetorically, "Aren't they the ones who make buildings for low-income families [and individuals]?" She believed that government bodies do have "the responsibility to provide safe places." Karen echoed this same sentiment almost word for word.

And Felicity gave the example of her current housing situation that, while she said is not perfect, is a model of what all three levels of government can accomplish in partnership with the private sector and faith community when the people affected are involved from the outset. She said that collaboration with the people of a community is essential.

Tracie spoke at some length about government's responsibilities concerning housing.

I think if [governments] are supplying the housing and receiving rents, then they have all the responsibility because they've taken on that role, to be a landlord...If you're going to complain about other landlords, then you'd better be a darn good one, because how can one listen to you if you aren't [a good landlord] yourself?...It makes you shake your head and wonder where tax money is going to...[B]efore I became disabled I contributed...So did my grandparents and great grandparents and everybody else's.

Although she is now on a disability income and no longer contributes to the income tax base, Tracie does give back to her community through many, many hours of unpaid volunteer work. Tracie also posed a question that was left lingering in the air, unanswered: "Why is it that we are still fighting and living in homes that are deplorable?" She wondered why governments continued to offer subsidised social

housing if they do not keep it in good repair. Tracie felt that if the goal of social and public housing projects was to satisfy the shelter needs of low-income earners, such projects should be properly maintained. She questioned the government's rationale for not condemning, tearing down, and replacing those Manitoba Housing Authority complexes that are not fit for human habitation. Funding issues, she felt, were to blame.

In addition, participants said that better co-ordination and provision of services between and by Income Assistance (Family Services and Housing), the Manitoba Housing Authority and the private sector would greatly enhance inner-city residents' opportunities to secure safe and adequate housing. Adequate shelter income, rent-g geared-to income, and subsidised rent plans would also increase the likelihood that people could live in decent and healthy rental environments.

In an effort similar to the TLC initiative described above, several inner-city organizations have attempted to compile housing registries that people can access in their search for safe, adequate and affordable rental accommodations. According to the focus group participants, housing registries have met with varying success, particularly given the current minimal vacancy rate city-wide. Regardless, a

centralized housing or rental registry is envisioned as a valuable tool for landlords as well as those seeking accommodations, and could work well in conjunction with other measures to provide a valuable resource for individuals and families seeking adequate shelter.

Participants raised a wide range of issues that speak to the safety of and respect for person and property. Both individual and service provider participants see issues of safety and respect as connected, and believe that a combination of education, mentoring and support networking could address these. Mary said adequate housing means “not having to worry about when you’re coming home [that there will be] violence in the hallways.” Lucas said that adequate housing means that he is “respected as a person, not only as, I guess, as a tenant, but also as an individual person.” One service provider elaborated on the difference that awareness of others as human beings can make when she said,

I think that the support piece is really, really important because a lot of times landlords justify crappy housing by saying, ‘Oh, well, the tenant isn’t going to take care of it.’ And I’ve seen so many people where a bit of support, a bit of education about how to be a tenant changed [that person’s] way of being a tenant and then, therefore, it’s easier for them to maintain their housing and harder for the landlord to say, ‘Oh, well, you don’t deserve a decent building.’

Another said that education is:

important not only in terms of actual living circumstances but also in terms of decision making and policy making as well, because I think the landlords that we’ve seen that do really constructive, really innovative things in the neighbourhood are landlords who actually know people and hear the stories, and realize what it’s like to live in some of the circumstances...I think there’s probably lots of people in suburbia and landlords, and others, who, given the opportunity to know what it is actually like would probably be much more supportive.

Yet another worker said:

Mostly what I do is help people to maintain housing, so [that involves] residential and tenancy issues, and just some of their own behaviour in terms of living as a resident in an apartment or whatever.

A service provider who works “mainly one-on-one with women who have left the sex trade or are contemplating leaving the sex trade, including transgendered women,” described the housing stories she has heard from these women as “atrocious.” She said these women experienced extreme stigmatization in the rental marketplace, while their transient lifestyles closed doors and burnt bridges.

And transgendered women, there’s absolutely no place, and the places there are, are very hostile. And the one woman who was living in a car, an abandoned

car, for a long time, and was beat up pretty badly, with no place to go. And so, I mean, the increase of violence, of all kinds of things take place when there's no place for them to go. I don't know. I don't have any ideas for solutions, even at this time. They need a place to belong, a place where they're going to be accepted, a place that has, I think, support built in to help the different stages of existing [the sex trade], the transition points are really important, and safety away from the trigger spots, away from the street, away from the places that keep taking them out.

Felicity's remarks about the value of transitional housing support this worker's field experience. Further, from Felicity's perspective, the directive of her program is to assist people to transition from wherever they are at, whether it be from situations of "sexual abuse to exploitation to addictions to violence to gangs" by continually encouraging residents to "at least take baby steps."

Next Steps: Towards a Solution

There are no magic policy solutions that will put every family and household in the inner city into basic and decent housing overnight, or even within the decade. However, there can be an orchestrated beginning to serious change in their neighbourhoods. The residents who

participated in this study described the inadequacies that must be addressed and what is important to them in terms of adequate and safe housing. The community workers provided a picture of the variety of efforts they and their colleagues working at the grassroots level are involved in on a regular basis. The following recommendations are based on their comments.

1) Sound social policies

It is the responsibility of municipal, provincial, and federal governments to deliver sound and co-ordinated policies that create better rental-housing conditions in the inner city. To this end, a national housing strategy that directs and influences all policies is a must. Policies, regardless of which level of government authors them, should be created to dovetail with pre-existing policies.

2) Realistic incomes and affordable rates

Participants say that realistic income levels, particularly rental allowances, from Employment and Income Assistance, Disability Assistance and other government transfer payments, as well as respectable minimum wages, must be established by the appropriate governments. Rental rates for public, private and co-operative units must

be set in accordance with these income levels to ensure that rents are affordable for inner-city residents, while providing investors with an adequate return.

3) More rental units

There must be enough safe and adequate housing available within inner-city neighbourhoods. Current vacancy rates are abysmally low, and it is unlikely that new and renovated rental units on the drawing board will satisfy the demand. Public, private, and co-operative housing is needed, from studio units to one bedroom and larger units suitable for households with children. Participants support public, private and co-operative rental developments and encourage all sectors to create appropriate rental-housing strategies. As a current example, government could heed the Right to Housing Coalition’s call for 300 new social housing units in Manitoba each year, for the next five to ten years.

4) Quality public housing

Social or public housing complexes that are subsidised or geared-to-income must be part of the inner-city rental mix. Existing public housing buildings need to be cleaned up and, where necessary, brought up to health and safety standards and maintained at that level. All three

levels of government should create an all-encompassing housing strategy that would provide more funding for new, high-quality subsidised housing, as well as for the immediate upgrading or demolition of existing complexes that require such drastic actions.

5) Collaboration

Key stakeholders—critically, inclusive of residents—must collectively plan and implement the emergent solutions. Participants already benefit from the limited number of collaborative projects underway in the inner city. All too often, residents are either left out of discussions altogether or an overt or covert hostile oppositional atmosphere undermines negotiations between the public and private sectors, tenants, landlords, management companies, and/or community workers.

6) Rights, responsibilities and respect

Education and awareness of the legal and moral rights and responsibilities of both tenants and landlords/caretakers/building management are key components of creating respectful environments within rental housing. The Tenant Landlord Co-operation program is a model that could be

instituted throughout all inner-city neighbourhoods.

7) Transitional support, outreach, and group living

Transitional homes with appropriate support services offer individuals with specific, usually dangerous or at-risk lifestyles the best opportunity to heal as they strive to live independently. Outreach services within buildings help connect residents in need of assistance with community workers, while at the same time improving building environments for other residents. Individual citizens living with chronic disabilities, particularly those with mental health issues and/or cognitive impairments, require permanent living environments to ensure their ongoing physical and mental well-being.

8) Improved systems

Inner-city residents who receive Employment and Income Assistance or Disability Income need to be able to acquire new rental accommodations as they find them. The current systems restrict them to month-end moves only and should be made more flexible so that damage deposits and moving expenses are available when needed.

9) Safe housing

There is a need for a two-prong approach to improving inner-city safety. First, each rental building must implement and enforce an acceptable and appropriate security policy—whether video monitoring, security personnel, or a tenant community watch. Second, endeavours that encourage participation within the community should be expanded to foster a sense of belonging within community residents.

10) All stakeholder assessment

Voicing Housing

Experiences in Inner City Winnipeg did not assess the amount of money being spent on housing projects by each level of government, the impact of these projects, or the gaps left unaddressed. However, whatever is being done is not, according to participants' perceptions, enough. The renter-residents and service providers would benefit from an all-encompassing assessment of these programs: They want to know what is going on in their communities.

Inner-city residents have made some strong statements about their housing situations in this study, as they have described sub-standard to condemnable rental accommodations. Participants have offered suggestions and ideas to

help remedy what is unwell in their neighbourhoods. What they truly ask for is for things to get better; they want *action*. What is indicated is a gathering of Winnipeg's stakeholders—elected and appointed officials from all levels of governments, service providers, landlords, developers, investors, building managers, caretakers, and, most importantly, tenants—a coming-together at which each party is assumed to have an equal voice and a common goal of providing safe and adequate rental housing to each and every individual and her or his household.

Appendix 1

Focus Group— Service Agency/ Organization Participants

- Winnipeg School Division
- Spence Neighbourhood Association
- Daniel McIntyre/St. Matthews Community Association
- West Broadway Development Corporation
- Tenant Landlord Co-operation Program
- Wolseley Family Place
- Stepping Stones Program, Klinik Community Health Centre
- HOMEs Program, West Central Women's Resource Centre
- Poverty Committee, Social Planning Council

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From revitalization to revaluation in the Spence neighbourhood

by Owen Toews

Introduction

This paper takes as its subject the Spence neighbourhood, the area in Winnipeg bounded by Portage Avenue, Balmoral Street, Notre Dame Avenue, and Sherbrook Street. After decades of decline, the last decade has brought notable changes to Spence. In many ways, Spence remains a struggling inner-city neighbourhood: the overall deterioration of the neighbourhood’s housing stock has continued, poverty is still very present, and many of the old stigmas still exist. While many rooming houses and low-income rental properties have been converted to single-family homes, the proportion of residents who are tenants has continued to rise slightly, and still constitutes a large majority of the population. However, the neighbourhood is also undergoing

Acknowledgements

This paper is the result of the Spence Neighbourhood Association’s (SNA) curiosity concerning the impacts of the University of Winnipeg on neighbourhood housing patterns. Don Miedema, SNA’s housing coordinator, and Kate Sjoberg, SNA’s director, provided crucial guidance. Jim Silver and Shauna MacKinnon, of the CCPA, also provided regular input and direction. Spence’s Community Research Hub conducted the

majority of the primary research. Their experience, professionalism, and detailed knowledge of Spence were invaluable. Sandra Leone of the Research Hub was particularly engaged in the project. Doug Smith offered insightful edits. Finally, this project would have been impossible without the voluntary participation of Spence residents, landlords, and the University of Winnipeg’s staff and students.

a clear revitalization and revaluation, with mixed results for local residents.

Three major forces have contributed to these changes. The first is Spence Neighbourhood Association (SNA), which has kick-started a process of investment in Spence, largely through its leveraging of public money for housing rehabilitation. This investment has led to a dilemma for SNA—one that is inherent in the problematic nature of housing rehabilitation, attendant decreases in affordability and the resulting displacement of low-income residents, a process that amounts to incipient gentrification.

The second is the University of Winnipeg (U of W), as it enters a period of expansion, property acquisition, and construction. Responding to the cramped confines of its urban location and mobilized by a vision of the transformation of the historic spatial and social divisions between campus and community, the U of W is spreading out on all sides. As investors and developers, SNA and the U of W are major sources of confidence for private sector property-owners in Spence.

The third player, landlords and property developers, have reacted to the climate of re-investment nurtured by SNA and the U of W by investing heavily in capital improvements to the Spence housing stock. Taking their cues from earlier

processes of investment in adjacent West Broadway, developers now see significant potential for the revaluation and transformation of the Spence neighbourhood.

This paper will examine the impacts of all three actors. It concludes that the public sector must intervene to ensure that neighbourhood revitalization does not amount to displacement for the most economically vulnerable of Spence's residents.

Methodology

To construct a picture of housing trends in Spence, we conducted a series of focus groups and interviews with relevant groups throughout the summer of 2008. We conducted six focus groups with an average of eight residents each, for a total of 48 residents. Twenty homeowners in Spence were also interviewed to determine their capacity and willingness to house U of W students in any extra, unused housing space. We interviewed twenty landlords who owned, together, approximately 678 units of rental housing in Spence, and conducted a focus group with five Spence landlords, two of whom each owned over 100 units of rental housing. We also interviewed three U of W officials

and conducted a focus group with five U of W students.

Spence Neighbourhood: History and Context

Originally developed at the beginning of the twentieth century, Spence was a working-class and middle-class community with a strong Icelandic component for the first half of that century. By 1948, the original neighbourhood housing stock was beginning to show signs of age. A city housing survey

in that year described Spence as a “desirable”, but “slowly deteriorating” neighbourhood. By comparison, inner-city railroad neighbourhoods such as Centennial and Salter-Jarvis were considered abject “slums” (City of Winnipeg 1948). As suburbanization took hold in the following decades, Spence residents and their children began abandoning the area’s aging housing stock for more spacious new homes on the city’s booming fringes. Between 1940 and 1970, Spence gradually saw more and more of its single-family homes sold off and transformed into rooming houses, mostly for low-income single people. Even as housing conditions and values continued to decline, Spence remained a generally untroubled, respectable working-class neighbourhood (Burley and Maunder 2008). Table 1 shows the neighbourhood population trends from 1951 to 2006.

By the late 1970s the decline of the Spence neighbourhood had accelerated. For most of the next two decades Spence experienced accelerated population loss, devaluation of housing stock, and an influx of Aboriginal people (see Table 2) and other racialized groups. Between 1991 and 1996, two out of every three Spence residents left the neighbourhood (Housing Policy Neighbourhood Housing Indicator Data, City of Winnipeg Community Services, 2000).

Table 1. Spence Neighbourhood Population, 1951-2006.

Year	Population
1951	7,649
1956	7,651
1961	7,490
1971	6,230
1976	4,980
1981	4,895
1986	5,115
1991	4,870
1996	4,067
2001	3,912
2006	4,400

1971-2006 City of Winnipeg Census Data; 1951-1961 Millennium Library Census Collection

Table 2: Aboriginal Identity Population in the Spence Neighbourhood, 1991-2006

Year	% Spence Residents of Aboriginal Identity
1991	17.0
1996	28.0
2001	32.3
2006	30.7

City of Winnipeg census data

Housing conditions also deteriorated rapidly. By 1999, the median selling price of a house in the area was \$16,500, giving Spence the lowest property values of any Winnipeg neighbourhood (City of Winnipeg Community Services 2000). Table 3 summarizes information on neighbourhood housing prices from 1989 to 1997.

Table 3: Average House Selling Price in Spence, 1989-1997.

Year	Avg. Selling Price
1989	\$44,100
1990	\$43,800
1991	\$38,700
1992	\$36,600
1993	\$35,000
1994	\$37,800
1995	\$34,000
1996	\$28,000
1997	\$30,200

Winnipeg Real Estate Board, June 1997

As rents and housing values plummeted in the 1980s and

1990s, Spence saw a concomitant rise in poverty levels. By 2001, 62.8 per cent of households in Spence lived below the low-income cut-off (LICO), while 92.7 per cent of Aboriginal families in Spence lived below the LICO in 1996 (SNA 2007).

At the trough of the decline, a small group of homeowners seized the initiative. This group, tired of talking about the sorry state of the neighbourhood created Inner-City Home Ownership Inc., which was aimed at reversing the neighbourhood’s decades of decline.

By 1997, the group had secured government funding through the tripartite Winnipeg Development Agreement (WDA) and expanded to include local homeowners, tenants, landlords, business owners, and non-profit workers. Tasked with the creation of a strategic neighbourhood revitalization plan, the group came up with several priorities, chief being the renovation of the deteriorated housing stock, raising neighbourhood property values, and re-establishing higher levels of homeownership. The neighbourhood group, which would eventually evolve into the Spence Neighbourhood Association (SNA), received relatively substantial government funds through the WDA. It later received (as it does today) core operating funding from the province’s Neighbourhoods Alive! program. This investment has had a significant

impact on the character of the Spence neighbourhood.

Neighbourhood resources

Despite the deterioration described above, Spence residents can draw on a number of meaningful assets and supports from their community. The Magnus Eliason Recreation Centre (MERC) is a heavily used resource for all residents, particularly parents and children. When compared with North End Winnipeg, there is good access to public transit, downtown Winnipeg and Polo Park. Free or affordable programs and services offered by Spence’s extensive network of grassroots community-based organizations (CBOs), quality schools, and the Health Sciences Centre round out the list. In interviews, the most commonly mentioned asset, however, was the proximity of friends and family, and a keen sense of community and of people working together. Spence is evidently a vibrant, active neighbourhood in many aspects, and is highly valued by many who live there. Spence offers material and social supports to its residents—often people with serious social and material challenges—and functions as a source of strength for those who call the neighbourhood home.

Spence is also a place where Aboriginal people survive

and often thrive despite centuries of attacks on their families, culture and economy by European colonizers. As an urban space, Spence is a particularly valuable tool for Aboriginal people attempting to strengthen their communities in the face of colonialism, which, at its base, is a spatial process. While colonialism has deep social consequences and is aimed at a particular social group by another group, it is rooted in the desire to gain power over a defined space (for example, North America, the prairies). This process subsequently necessitates gaining power over the social group that already occupies that space. Thus, any process of decolonization necessarily includes a spatial power logic whereby particular spaces and places are “taken back” from the colonizer, and power over those spaces is regained. In Spence, a process similar to this has developed since about the 1960s, as Aboriginal people have broken down rural-urban modes of segregation and created urban communities of support and representation.

Gentrification

As noted at the outset, the Spence neighbourhood appears to be at an early stage of a process that has come to be known as gentrification. Gentrification entails a

transformative infusion of economic value into devalued urban spaces. As space (and thus real estate) in a neighbourhood becomes more attractive (via renovated housing, new development, enhanced perceptions of safety and new, different kinds of businesses) and thus more valuable and expensive, those who lack the means to pay become excluded from the neighbourhood. Gentrification changes the social character of entire neighbourhoods. Since it displaces low-income families and individuals from their homes and neighbourhoods against their will, allowing a more affluent group of people to use and enjoy the neighbourhood, gentrification is a political conflict between two (or more) groups over the right to urban space.

Gentrification is essentially about the right to housing. Private housing stock, which can be owned, controlled, bought and sold, is the key site of gentrification and the key source of power within the struggle over urban space. Urban housing markets produce gentrification as they cluster similar classes and similar housing stock in homogeneous zones.

Proponents of gentrification tend to uncritically embrace this process, presenting it as simple, objective improvement and renewal, when in reality gentrification rearranges spatial and class divisions.

Those who benefit from gentrification—the revaluation of space—are generally those who own property in the area undergoing gentrification. Those who construct gentrification as mere improvement ignore the political dimensions of a process through which a class of property-owners benefits, and a class of low-income tenants loses out. Celebratory descriptions of the transformation of inner-city neighbourhoods negate the fact that this process often simply shifts poverty and social problems from one section of a city to another.

Community- University Relations

The University of Winnipeg, situated on the eastern edge of Spence neighbourhood, is presently in the process of a considerable expansion into the Spence community. This expansion needs to be seen in the context of relations in other cities between inner-city universities and the communities that surround them. “Almost from the beginning, the relationship between the university and its surroundings has been as conflictive as it has been important—captured most commonly in the timeworn phrase ‘town-gown’ relations”, Perry and Wiewel write

(2005: 3). The power imbalance between “town and gown”, that is, between universities and the residents of their surrounding neighbourhoods, can be significant, especially if such residents are already marginalized low-income tenants, “when a university is in growth mode, the wariness intensifies, because residents may believe their homes and quality of life are threatened by campus expansion” (Perry and Wiewel 2005: 198).

Neighbourhood Change in the 2000s

Spence remains very much an inner-city neighbourhood struggling with serious problems. Statistics indicate that processes of renewal and investment co-exist with impoverished families and deteriorating housing stock. For example, the proportion of housing in need of major repair increased from 10.6 per cent to 17.0 per cent of all neighbourhood housing units between 2001 and 2006 (see Table 4). Most residents remain renters: in 2006, 83.0 per cent of Spence residents rented their homes, up slightly from 81.5 per cent in 2001 (see Table 5). Moreover, almost half (44 per cent) of Spence tenants spent more than 30 per cent

of their income on housing, leaving fewer resources for other day-to-day needs (Statistics Canada 2006). These trends are mirrored by a growth in neighbourhood rooming houses. Between 2002 and 2004, the number of rooming houses in Spence grew by 30, to approximately 145—or 20 per cent of the neighbourhood’s total housing stock. This is a further indication of the concentration of poverty and dire need for affordable housing in Spence (Institute of Urban Studies 2005: 1).

Table 4: Spence Housing in Need of Major Repair

Year	% in need of repair
1996	11.0%
2001	10.6%
2006	17.0%

City of Winnipeg census data

Table 5: Spence Housing Tenure, 1996-2006

Year	Owned %	Rented %
1996	19.4	80.6
2001	18.5	81.5
2006	17.0	83.0

City of Winnipeg census data

However, Spence has steadily improved in many ways. Indicators of improvement include an increased population, rising average household incomes, a smaller proportion of residents paying more than 30 per cent of their income on housing, skyrocketing

property values, and higher rents. After decades of population decline, the population of Spence grew by 12.5 per cent between 2001 and 2006, adding 488 people (Statistics Canada 2006). By comparison, the City of Winnipeg as a whole grew by only 2.2 per cent during this period. Between 2001 and 2005, average household incomes in Spence rose from \$21,253 to \$26,888 (see Table 6), even as median family incomes in the city as a whole dipped by nine per cent from \$69,229 to \$62,955 (Statistics Canada 2001 and 2006). As incomes rose in the first half of this decade, people in Spence spent less of their money on housing, leaving more money for food, transportation and childcare. While still high, at 44 per cent, the proportion of Spence rental households spending more than 30 per cent of their income on housing decreased 3.6 percentage points from 2001 (see Table 7). In the case of households that owned their home the number of households spending more than 30 per cent of their income on housing dropped even more precipitously, going from 14.8 per cent to 8 per cent (Statistics Canada 2006). Our interviews with landlords indicate this rise in neighbourhood incomes is due, in part, to higher-income households moving in to the neighbourhood.

Table 6: Average Household Incomes in Spence, 1996-2005.

Year	Average Household Income
1996	\$17,674
2001	\$21,253
2005	\$26,888

City of Winnipeg census data

Table 7: Spence Households Spending 30 Per cent or More of Their Income on Housing

Year	Renters	Homeowners
1996	58.0%	25.4%
2001	47.6%	14.8%
2006	44.0%	8.0%

City of Winnipeg census data

With more and higher income people now living in Spence, the value of housing in the neighbourhood has risen to remarkable levels. In 2000, homes in Spence and neighbouring West Broadway sold for an average of \$28,522. By 2007, the same homes sold for an average of \$80,000 (see Table 8). This 180 per cent increase in property values in seven years nearly doubled the city-wide increase of 94 per cent over the same period (Winnipeg Realtors Association, 2000, 2003 and 2006). Today, some homes in these neighbourhoods sell for over \$100,000 (Focus Group with Spence landlords, August 6, 2008; the Institute of Urban Studies 2005, 12).

Residents' Housing Experiences

This section discusses the state of housing in Spence as experienced by residents; the impacts of the U of W and its student presence on these residents; and resident perceptions, experiences, and opinions regarding related issues.

The people in the Spence community face serious challenges in their quest to secure affordable, safe, good-quality rental housing. There is not enough of this housing to meet demand in Spence, nor in the inner city, nor in Winnipeg (Mulligan 2008). Tenants in Spence have cultivated valuable relationships in their neighbourhood—with neighbours, community centres, schools, and a network of CBOs—and value the community's location and amenities. For these reasons, people in Spence try actively to stay in Spence.

The most powerful barriers people face in attempting to secure housing are rents that are too high, housing that is too poor and/or too small, and various forms of discrimination and prejudice exhibited by landlords.

SNA efforts to improve housing quality have had at least one potential and unintended consequence, since rents often rise as housing quality improves. Residents also say that an increased U of W presence in the neighbourhood has made it harder for them to find affordable quality housing, and they foresee greater difficulties as the University and its students expand into the neighbourhood.

Despite these fears, though, Spence residents appreciate the U of W and its students as educated citizens, volunteers, friendly neighbours, and good role models for neighbourhood children. People in Spence do not want to insulate themselves from an increasing student population. Rather, residents want to

Table 8: Changes in Average MLS Sale Price for Residential Detached Homes

Multiple Listing Service (MLS) Area	2000	2003	2006	July 31, 2007	% Change From 2000 to 2007
5A (Spence and West Broadway neighbourhoods)	\$28,522	\$37,951	\$68,502	\$80,000	180
City of Winnipeg	\$93,259	\$113,068	\$158,468	\$180,000	94

Winnipeg Realtors Association. Annual Averages, 2000, 2003, 2006

enjoy the benefits of this population while avoiding the difficulties it poses to their access to housing. To this end, residents proposed several housing solutions, including increased public, subsidized housing; co-operative housing; rent-to-own housing for low-income people; and housing specifically for disabled people and neighbourhood elders

Barriers to Housing in Spence

Winnipeg has suffered from a serious shortage of affordable housing for at least the last 67 years; in 1942 the *Winnipeg Tribune* reported “a housing shortage of unprecedented scale was reported in the 1941 housing survey” (*Winnipeg Tribune* January 28, 1942 in Silver, 2006b: 12). While Winnipeggers and their governments have known this and experienced its ill-effects since the 1940s, little has been done to ameliorate the situation. In 2008, the circumstances appear to be worsening (Mulligan 2008). Affordability came up repeatedly in every focus group with Spence residents. Rents in Spence are not aligned with residents’ incomes. This gap between incomes and rents is debilitating since it takes money away from food budgets and other costs to pay landlords. “If you

are on social assistance” one Spence tenant said, “you cannot find market value rent. You have to take it out of your budget”. Another told us “the rent is high for a decent place, or a place that suits your needs. Then you have to take money from your food budget to cover your rent. Then you run out of food and have to go to Harvest”. Social assistance rates do not correspond with the actual cost of housing. A single person on provincial Employment and Income Assistance in Manitoba receives \$243 for rent, while a family of four receives \$351 (see Table 9). The average gross rent of a rental unit in Spence in 2006 was \$430 (City of Winnipeg census data 2006). Other financial factors, such as security deposits, were cited by residents as preventing them from

Table 9: Employment and Income Assistance Housing Allowances, 2008

Family Size	Basic Rent
1 Person *	\$243
1 Person– Disability	\$243
2 Persons	\$285
3 Persons	\$310
4 Persons	\$351
5 Persons	\$371
6 Persons	\$387

*A single person in this first category who shares rent or rents a suite with a shared kitchen or bathroom will get a maximum of \$236.00 per month for rent.

Manitoba Family Services and Housing, 2008

being able to afford housing in the neighbourhood.

As a result of the work of SNA and its partners over the past ten years, and the more recent work of private developers, Spence residents often see the neighbourhood's housing stock improving, but cannot afford to rent it. This has been the primary contradiction of non-profit housing revitalization in Spence. One neighbourhood tenant told us: "There is a house that was renovated. It had four suites and each had two bedrooms but too much rent". Since physical improvements to Spence's housing stock have not come with, or have outpaced, any economic improvements in the lives of lower-income residents, rental costs remain a key barrier to housing for Spence tenants.

The housing that low-income Spence tenants *can* afford is of exceedingly poor quality. "What is decent is taken," said one resident. As such, low-income people in Spence are left with neglected housing. The worst rental units in Spence are in severe disrepair. Things break and deteriorate over time and are not fixed. "Lots of places are broken down or damaged" said one participant, "the slum landlords say they will fix it up and then they don't". Many rental units in Spence are also filled with bugs—bed bugs especially—and mice, according

to residents. "There is a bed bug crisis going on" one resident said, "It's kind of hard since bed bugs are out" said another. "I viewed a two bedroom. There was a storage room and one bedroom. She called the storage room a bedroom and it was mice-infested" one resident said. The pattern of "slum landlords"—landlords who allow homes to deteriorate without investing in repairs—was a frequent concern of residents. Private, for-profit, housing in Spence, then, is either too expensive for low-income tenants to afford, or too dilapidated.

Evidently there are simultaneous processes of decline and investment in Spence, with many properties being remodelled and filled with higher-income tenants, while many are still neglected. But even bad housing has become more expensive, residents say. "I went to see an apartment—it had three rooms. The rent was \$500. It was filthy and full of junk. He said he would fix it up. It was really disgusting," said one resident. "Places are slummy", said another, "with high rent".

Families, especially, have trouble finding adequate housing in Spence. There are simply not enough large rental units in the neighbourhood. "There are no vacancies, what vacancies there are, they are not family- or child-oriented," said one resident. "It's hard when

you have more than one kid” said another. “There’s a lack of housing, huge (extended) families are living together,” another observes. Tenants with children also often have a hard time gaining access to non-profit housing programs: “(There are) long waiting lists for appropriate housing like Kinew, especially if you have a large family”, said one participant.

A large number of Spence residents feel that the discretionary power of landlords leads to the exclusion of particular households from rental housing in Spence and their concentration in the worst of the worst housing stock. “If (landlords) don’t like you, they say it is rented” one resident said. Tenants feel that landlords unjustly discriminate against them on a number of grounds, including race, employment status, family size and composition, and gender.

“(There is) prejudice” one resident said, “(Landlords) will not rent to you if you are not of the same culture”. When looking for a place, “(I’m) told it’s rented, because I’m Native” one participant said. “My landlord is racist” said another “and wants to kick all of us out. They only want working people. (My landlord) went as far as calling us ‘Dirty Indians’”.

Many people in Spence are turned away from potential housing if they do not have an

employer reference. “They take advantage of immigrants and people on social assistance” one resident asserts. “Welfare people” said another “are not looked at as a good business investment”, and are excluded by landlords. Single mothers on welfare face particular difficulty: “There is a social stigma—‘take what I give you’—towards single women and people on social assistance,” said one participant.

Families with children face their own brand of discrimination. “Landlords don’t want children in their units” one resident said. “For women with children, on welfare” said another “it is harder to get housing”. Many residents say single people, and especially single men, have far better opportunities to secure housing than do low-income, often single-mother, families. “There are apartments that are just for adults” one resident said, “there were two apartments that were renovated and cleaned. One is a rooming house and one with suites. They are for adults only and preferably men”. “There are quite a few rooming houses for men” another said “(but) there is nothing for a woman who wanted to rent with one child”. Thus, Spence tenants point out, there is both a racialization and a feminization of the housing problem in Spence.

Landlords favour university students over unemployed

people or single-mother families, often giving available rental units to this more desirable group. “Young white people are preferred (by landlords),” one participant said, while another recalled noticing rental signs around the neighbourhood stating “students welcome, working people, or 55+”. At least one “students only” rental sign has been reported to SNA’s housing coordinator. Spence residents perceive that many landlords discriminate in a multifaceted, comprehensive way, barring Aboriginal people, single mothers, and the unemployed from neighbourhood housing, while moving students and employed people into this housing.

Impacts of the U of W and its Students on Spence Housing Experiences

The U of W’s official student housing presence in Spence has increased significantly since the 1980s when the University had no student housing units in Spence. Since then, the U of W has added 32 units on Spence Street; two majority-student apartment blocks and a house owned by Kinkora, a private-sector developer that had specialized in

student housing; and approximately 125 units in Lions Manor where the University began developing housing units in 2001. A majority (60 per cent) of Spence residents, who took part in our focus groups, say they have seen an increase in the number of students in Spence in recent years. When asked about the impacts of this student presence in the neighbourhood, residents had both negative and positive things to say.

Residents’ negative experiences reflect an intensification of existing housing barriers, as well as increased displacement, as a result of the increased student presence. For many Spence residents looking for housing in the neighbourhood, more students mean fewer rental opportunities. The phenomenon has also always had a seasonal dimension: “Summer is easier (for finding housing) because all the students are gone. In the fall it gets harder” one resident said. SNA itself has experienced first-hand the impact of students on neighbourhood housing. Before changing its policy in 2007, SNA sold at least three of its infill-construction houses to U of W students. Application requirements were subsequently changed to favour local families of two or more people.

One of the biggest challenges residents see as a result of the student presence is an inability to compete financially. “Students can

financially cover the rent”, whereas many low-income households cannot, one resident said. “Rent has gone up since there are more students” one participant said, the student presence has “pushed the (rental) rate up” and “even grocery stores have raised their prices,” added another. The student presence in Spence “can cause rent to go up” one resident said, “because students have more money, with big grants”. “Remodelling of properties is good for standards” another participant said, “but prices of housing are high” because of it.

The presence of university student renters in Spence also fuels landlord discrimination, residents say. In almost every focus group this phenomenon was mentioned. Low-income Spence residents feel they simply cannot compete with university students as rental applicants. “Between the students and the people that want to live in the community, I am sure that the landlords will give it to the students. Especially if the students have money” one resident said, “finding housing is hard for the people in the community and the landlords will give to the students” another added. “Landlords choose students over residents” said another—“it’s pushing people out of here”. Displacement of Spence residents was a concern of many focus group participants. The presence of the

U of W causes difficulties for low-income Spence tenants. But these are structural difficulties, and are caused by the structural realities of inequality, not the ill-intent of people at the U of W or its students. Spence residents recognize this, but are nonetheless aware that when students move into the neighbourhood, their housing options shrink.

As one resident put it: “It’s a matter of (the U of W) needs housing and the families down here need housing”. Pointing out the often-inequitable results of these competing needs, another resident added: “(students) tend to take space from people that have been there longer”. A third resident said: “you can’t displace one group for another group. You can’t provide for one group and displace another group. This can cause some serious conflicts between two groups”. Statements such as these imply a need to provide housing options in Spence that do not force low-income households to compete with students.

Displacement as a result of rising housing costs is on the minds of many residents. While one participant wondered where displaced families would be able to find affordable housing, one offered an answer: “With more student housing, community people can be displaced, usually to the North End”. The spectre of displacement—motivated by the lack of quality affordable housing in

Spence, and stoked by the possible encroachment of university students—sparks fear in some neighbourhood residents who value Spence as their home. “I am afraid I may have to move out of the area to get decent housing. That would be a real drawback for me because I’m really involved in the area. Organizations are not transferable and not in other areas of the city”.

But as much as Spence residents experience the student presence in the neighbourhood negatively, they identify many positive aspects as well. One of the benefits most often cited in the focus groups was a feeling of increased neighbourhood safety and security. The more students in the neighbourhood, residents said, the more university security will affect the neighbourhood, and the safer everyone will feel. In the eyes of Spence residents, this is a major benefit of the presence of university students.

Another benefit is the positive influence university students have on youth in Spence. As tutors, mentors, coaches, and volunteers, U of W students have made a positive impression on Spence residents and are highly valued for these contributions. One resident said that the presence of university students may “motivate others to go back to school”.

Residents also perceived students as supporting existing businesses and bringing valuable new ones to the neighbourhood. “More cafés and businesses”, one resident said, are a valuable result of having more students in the neighbourhood.

Finally, students are generally well regarded—except for the occasional noise and partying—as neighbours and citizens. “Students are friendly and well-mannered” one resident said, “(they) tend to want to help people” said another. “It would be nice” to have more students in the neighbourhood, one resident said, “because there (would) be more smart people around”. One resident noted that university students probably increased the number of politically aware people in Spence, helping the neighbourhood politically.

Even though university students are seen by residents as taking needed housing away from pre-existing residents, contributing to prohibitively high rents in Spence, and offering a preferred alternative to discriminatory landlords, most (approximately 70 per cent) of the residents in our focus groups did not agree that the student presence in Spence should be limited to avoid these adverse affects. Having experienced housing discrimination and exclusion themselves, many residents expressed a strong conviction that university students

have a right to live wherever they choose. As one resident put it, “if we stop them, that will be discrimination against students”. Another participant said: “students are human beings, they have the right (to live in the neighbourhood)”. Indeed, the idea of universal housing rights came up often: “Give (students) a chance to live where they want to, they have the right to (live where) they want, like us”; and “(students have) the right to choose like anyone else”.

“It goes back to the shortage of housing, there needs to be substantial housing starts in this neighbourhood because of demand” one resident noted. “It isn’t about the people [that is, students vs. low-income residents], it is about the shortage of housing” said another, emphasizing the importance that “women and children get homes”. To address this shortage of quality affordable housing, residents suggested several housing solutions.

In every focus group, the need for more publicly subsidized housing in Spence was expressed. People in Spence want good-quality affordable housing that allows them to stay in their neighbourhood. Although the actual quality of public housing is a concern for residents, the capacity of public housing to provide units large enough for families, at an affordable rate, was seen as a particular strength. Cooperative housing was also

mentioned several times by people in Spence who want to take control over the state of their housing. These people tended to view cooperative housing as a way of achieving things—such as maintenance and sanitation—that slum landlords are unwilling to provide.

Many focus group participants also expressed a desire for more rent-to-own or “affordable ownership” housing. The desire for ownership is a pertinent one in a neighbourhood subject to rising rents and property values, as this process generally rewards property owners while penalizing tenants.

At the other end of the spectrum, an equal number of residents pushed for more rooming house units, saying that housing for single people is also badly needed in Spence.

Residents in every focus group emphasized that Spence needs more housing for people with disabilities and neighbourhood elders. These groups are particularly vulnerable in the housing market.

Investment and Housing Revitalization: the Spence Neighbourhood Association

Housing re-investment has always been at the fore of SNA's agenda. Much of SNA's original strategy for housing revitalization focussed on encouraging homeownership, since it was perceived to be an important potential source of stability in a neighbourhood where 80 per cent of households rented. Inner-City Homeownership Inc.'s (the SNA's forerunner) founding goals included assisting residents and non-residents alike in purchasing homes in Spence; improving the quality of owner-occupied homes and demolishing abandoned houses; creating opportunities for landlords to buy housing in Spence for the purpose of renovation and re-sale to homeowners; eliminating illegal rooming houses and creating better options for childless households; improving the attractiveness of housing exteriors; and improving the quality of rental housing (City of Winnipeg Community Services Department 1998). With these goals,

SNA embarked on a mission, in partnership with several other non-profit groups, including Lazarus Housing, the Housing Opportunity Program, and Winnipeg Housing and Rehabilitation Corporation, to improve the quality and attractiveness of housing in Spence, bolster non-resident perceptions, and increase the market value of property in the neighbourhood (Canada Mortgage and Housing Corporation 2005: 118). Little attention appears to have been given as to how low-income Spence residents were to afford re-valued neighbourhood housing. Potential displacement of low-income tenants was not on the SNA radar at this point.

After almost ten years of SNA activity and active support for homeownership, in 2005, housing values began a precipitous rise, a significant number of once rented homes had been converted to single family ownership, rents had increased much faster than in the city as a whole (see Table 11), and for only the second time in fifty years the neighbourhood's population had grown. The goals of increased homeownership SNA originally brought to neighbourhood revitalization were now being realized. In its 2007 five-year plan, it wrote:

In 2000, 67.8% of "residential dwellings"—or houses—were rental. In 2005 the number was 64.9%. This means that approximately 50 houses moved from rental to owner occupied. While in a larger community this may not seem like

a large amount, it is a significant enough change that people in the Spence area are noticing the movement. (SNA 2007)

“SNA officials attribute this [12.5 per cent population increase from 2000 to 2005] to their substantial efforts in the last decade rehabilitating existing housing and building infill housing that targeted stable families and owners” (Kohm 2007: 9). Many non-profit housing groups, including Lazarus Housing and the Manitoba Housing and Renewal Corporation (MHRC), have been actively involved in the conversion of neighbourhood rooming houses to single-family occupancy (Interview with SNA staff, June, 2008)

These new “stable families and owners” brought in by SNA were now generating a somewhat self-sustaining process of neighbourhood revitalization. By 2005, many small non-profit groups, including SNA, could no longer afford to purchase houses for renovation; housing prices were simply too high.

Table 11. Average Gross Rents in Winnipeg and Spence 2001-2006

	Spence Avg. Gross Rent	Winnipeg Avg. Gross Rent
2001	\$345	\$541
2006	\$430	\$617
% increase	24.6	14.0

City of Winnipeg census data

To some extent, private investors had picked up where SNA and its non-profit partners had left-off.

As SNA drew government funding into Spence, it encouraged the activities of a number of other non-profit housing organizations and worked with several state-sponsored programs, including the Winnipeg Housing and Homelessness Initiative. By 2007, “over 100 homes (had) been renovated by Winnipeg Housing Renovation Corp, Lazarus Housing and Housing Opportunities Program and sold for private ownership” (SNA 2007). Between 2000 and 2008—but largely before 2005—SNA and its partners renovated and created a total of more than 200 housing units in Spence, or roughly 12 per cent of the neighbourhood’s housing stock. Over this period, these organizations renovated 99 rental units and 45 owner-occupied houses, adding 16 new rental units and 42 new houses for private ownership.

The organization was also making progress towards its goal of eliminating illegal rooming houses and “houses of concern”—eyesores where people with substance-abuse issues, sex-trade workers, loud noises, and troubling behaviour often concentrated. Thirty-three of these houses were closed down between 2006 and 2008, often with the help of

the province's new *Safer Communities and Neighbourhoods Act*.

Through this investment, SNA achieved its goal of re-valuation in Spence. As average selling prices in Spence and West Broadway reached \$80,000, the Winnipeg Realtors gave their assessment of the neighbourhoods' recent changes:

The dramatic turnaround in MLS housing prices in the designated inner city neighbourhoods [Spence and West Broadway] is testimony to the work of the many housing providers working in these communities. This neighbourhood resurgence would not have happened without the coordinated financial support of the Winnipeg Housing and Homelessness Initiative. Despite this progress, much work remains to be done and the continued involvement of the WHHI is essential. (City of Winnipeg 2007: 1033)

By 2005, Spence was the site of two new, simultaneous processes—the in-migration of new, stable, home-owning families (Kohm 2007: 9; Canada Mortgage and Housing Corporation 2005: 118) and the steep rise of housing values (Winnipeg Realtors Association, 2000, 2006). These trends—both, the realization of clearly-stated SNA goals—were met with concern by many residents, who were beginning to see the consequences of rising housing prices, and thus rising housing costs. A 2005 CMHC study found that the lowest-income residents

of Spence were having increasing difficulty affording housing in Spence (2005: 121). Many residents felt left out of SNA's housing programs, which were often aimed at "low to moderate income" people, but were thought generally to exclude most low-income residents (CMHC 2005: 118).

As an example, the report pointed to SNA's rent-to-own housing program, which excluded households reliant on social assistance or with similarly low-income levels, by restricting itself to applicants with incomes above the LICO up to \$46,379. Because of the economic requirements of homeownership—mortgage payments and reserve funds for maintenance and repairs—it does not make economic sense to encourage those citizens with the lowest incomes to own homes. Homeownership as a goal of revitalization inherently leaves out the neediest residents of any area. With its above-LICO minimum income requirement, SNA's rent-to-own program essentially left out the approximately 90 per cent of Aboriginal households in Spence who live below the LICO (SNA 2007).

While many homes in Spence continued to deteriorate, by the second half of the 2000s, SNA had generated considerable renewal within Spence. By leveraging of government money and injecting capital into a significant proportion of neighbourhood housing it had become

a key source of confidence in the neighbourhood's housing stock.

The University of Winnipeg: An Era of Expansion

Around the time SNA began to see significant results, the U of W began a new era of expansion and investment in its surroundings. Lloyd Axworthy, the University's new president, led an aggressive fundraising campaign, landing a \$25-million provincial commitment to the U of W's expansion—the largest single injection of government funding in the U of W's history.

Like inner-city universities everywhere, the U of W was and is motivated by both internal and external factors in its decision to expand. It is driven internally by its needs as an institution to remain competitive, offer state-of-the-art facilities, attract and retain students and faculty, and accommodate the everyday needs, such as housing, of those people. But it is also driven by the desire to transform the community that is external to the University since its fate as an institution is vitally bound to the health of its surroundings. In this way, the U of W is motivated by the desire to make Spence as safe, comfortable, and

attractive as possible for its students, professors, and visitors.

The University is cramped in its existing confines, wedged between two older low-income neighbourhoods—Spence to the north and west, West Broadway to the south—and the city's central business district to the east. Its existing campus (until the completion of its Langside Street expansion in fall 2009) was constructed to accommodate a relatively small student population of 3,500. Today its buildings and classrooms play host to a dense and bustling student population of over 9,000 (Interview, July 29, 2008). The U of W has never emphasized student housing on its campus, indeed, it has never had room to do so (Interview, July 29, 2008). In order to sufficiently accommodate its existing student population, the U of W feels the need to expand into its adjoining neighbourhoods.

The U of W plans to grow both demographically and spatially (Rattray, July 18, 2008; Interview, July 21, 2008). To this end, the University has been actively recruiting international students, particularly from Asia. It believes the Richardson College for the Environment and Science Complex now under construction on Langside Street will attract significant numbers of Asian students (Interview, July 17, 2008). In addition to international

students, the U of W also anticipates an increase in rural and out-of-province students (Interview, July 21, 2008). Increases in the number of “new Winnipegger” students automatically create a requirement for the U of W to house these students. Expansion of student residences in the planned McFeetors-Great West Life Student Residence Hall on Langside and in its existing Lions Manor complex on Sherbrook Street is intended, in large part, to meet this need. Proximity to the University is very important in this respect, as the U of W moves toward the provision of increased amounts of student housing in and around the Spence neighbourhood (Interview, July 21, 2008).

More than just meeting its basic institutional needs for growth, the U of W’s recent expansion and development is motivated by a drive to transform the character of its surroundings. The University has long faced challenges related to the fear generated by the concentrated, racialized poverty on its doorstep. In its current development plan, the U of W includes as a driving principle the concept of “University as Urban Village”—that is, of transformative integration of the University into the surrounding low-income neighbourhood (U of W Development Plan 2007). Within this plan, the U of W consciously views itself as a partner

in the larger revaluation of Spence, as initiated by SNA and other non-profits:

The new village will fuse the University into the surrounding residential neighbourhoods. The revitalization of the University will go hand in hand with the continuing community development of adjacent urban neighbourhoods and the wider downtown. Like European precedents, the new village will break down the isolation of the University and interconnect it within the fabric of the city—town and gown will become more closely interrelated. (U of W Development Plan, 2007: 13)

The University’s mission of transformation for Spence includes, in principle at least, the desire to include Aboriginal people. This clearly stated principle of development (U of W Development Plan 2007: 16) appears to reveal the University’s recognition of what Spence has become to Aboriginal people over the years—a source of strength, community, and decolonization—and is to the U of W’s great credit. To clarify, though, the U of W’s development plan consistently emphasizes the inclusion of Aboriginal people as *students at the University*, rather than as residents of Spence:

The new village must have a strong Aboriginal presence in order to provide a place of belonging for Manitoba’s growing First Nations, Métis and Inuit *student* community. The University of Winnipeg, as an urban campus, is uniquely situated to become the academic home for this growing

population. (U of W Development Plan 2007: 16, emphasis added)

This subtle emphasis on Aboriginal people as students, rather than as residents, or tenants, is important. Most Aboriginal people living in Spence do not attend university. Many, living in poverty, raising families, and scraping by everyday, will never attend the U of W. These are the people vulnerable to displacement through the revaluation of Spence, a process in which the U of W is an active participant.

“Community Development” in Spence is another driving principle of the U of W’s recent expansion (U of W Development Plan 2007: 18). In many ways, the University’s conception of community development is constituted by the desire to strengthen local commercial businesses and make the neighbourhood as consumer-friendly as possible.

The University will strengthen the economic fabric of the surrounding community by continuing to develop an alliance with local businesses. The West End BIZ and Downtown BIZ districts work to promote the economic and cultural vitality in the areas surrounding the University. By encouraging Winnipeg residents and tourists to visit downtown and the urban neighbourhoods, the BIZ organizations hope to create a safe and prosperous area to live, work and play. (U of W Development Plan 2007: 18)

Problems such as unemployment and low incomes

in Spence, though, most often have their roots in structural and personal barriers to employment, as well as the poor quality of post-Fordist working-class jobs, rather than in a lack of local economic strength or the availability of such jobs (Broad 2006).

The UWCRC and Community Consultation

With the goals of inner-city and downtown transformation in mind, the U of W under the new direction of Lloyd Axworthy created the University of Winnipeg Community Renewal Corporation (UWCRC)—an internal body tasked with the development of priorities and plans for expansion. From the start, the University stressed a combination of sensitivity to its low-income neighbourhood and a desire for private commercial investment to lead the way.

After six months, numerous research projects and over two hundred consultations with the community we launched the University of Winnipeg Community Renewal Corporation (UWCRC) which was designed to deal directly with the community and based in part on their recommendations to investigate private sector partnerships to create new retail and office space. (Axworthy 2005)

Between 2004 and 2006, the U of W initiated extensive community consultations in Spence,

including a series of open houses and design charettes (essentially community consultations around design and development). The plans presented at these events organized by the University were given a positive reception by 83 per cent of the participants (Ratray, July 18, 2008). The power of the community within this process was evident in changes made to the initial plans. For instance, neighbourhood residents vetoed a two-storey parking garage planned for the University's proposed Langside expansion. The University has included neighbourhood residents on the boards of the UWCRC and a sub-group that helped create the 2007 development plan. This inclusion has provided the community with a formal and legal voice at the table where development decisions are made (Ratray, July 18, 2008).

Despite these overtures significant dissatisfaction with university real estate practices has emerged. The demolition of an historic and still much-used neighbourhood roller rink—one of the oldest in western Canada—has been a point of controversy between the community and the U of W. In a neighbourhood with often debilitating youth gang activity, on good nights the Galaxy Roller Rink provided hundreds of inner-city children and teenagers with a safe night time recreation opportunity. That the University

would demolish this resource, even though it had been declared unsafe by the City, seemed hypocritical to many Spence residents familiar with the U of W's repeatedly expressed sensitivity to community needs. One former UWCRC board member explained that while the Renewal Corporation was initially very receptive to community interests, the receptiveness was not sustained. Instead, after the early phase, the corporation became increasingly unreceptive and unresponsive to community interests (Interview, June 17, 2008).

Present and Planned Expansion

In the mid-2000s, the U of W received government funding through the Winnipeg Partnership Agreement (WPA) to plan its new expansion (U of W Development Plan 2007: 2). The University's 2007 development plan includes the development of its Canwest Theatre and Film complex on Colony Street, the expansion of the Duckworth Centre athletic facility, and expansion into the bus depot complex at 491 Portage Avenue (in addition, the U of W has added space in the nearby Rice building, acquired the former Army Surplus building, and considered acquisitions in the Hudson's Bay building and Holiday Inn tower). One of the most significant initiatives will be the science building and student

residence on the site of the now-demolished Galaxy rink.

The \$30-million (Macdonald, March 12, 2007) Richardson College for the Environment and Science Complex will replace the U of W's outdated laboratory facilities with a "highly visible", "state-of-the-art" complex on Langside Street (U of W Development Plan, 2007: 38). To aid its western expansion, the U of W plans to create a new "loop road" and "green corridor" system to connect the new college to the existing campus (U of W News Release, July 11, 2008). The college is key to the U of W's strategy to remain competitive and attract more students. These new students, many of whom are expected to come from outside Winnipeg, will require housing nearby.

To this end, the U of W has broken ground on its estimated \$9-million McFeetors-Great West Life Residence Hall, a stone's throw from the site of the science building. Expected to open for the fall 2009 semester, the Hall will bring approximately 176 students into Spence to live, eat, study, and shop (Interview, July 17, 2008). Student housing is, after all, a vital component of the U of W's planned "urban village": "in order to define the University as an urban village, it is *essential to reach a critical mass of residents on campus*. Increasing residents on campus will

also help support the new retail and food service facilities" (U of W Development Plan 2007, emphasis added). The Hall will be comprised mostly of dorm housing for single students, with 25 units allocated to families. Of these 25 larger units, half will go to students of the U of W or any other local post-secondary institution who have children, and half will go to low-income families already living in Spence. Manitoba Housing and SNA, according to the U of W, will assist in finding families to fill these units. The inclusion of housing for low-income families connects with a \$500,000 grant from the provincial government's new Housing Development and Rehabilitation Fund, which redirects government profits from new suburban housing developments to inner-city housing (Province of Manitoba News Release, November 22, 2007). The addition of 12 to 13 units of quality affordable housing in Spence will allow low-income families to remain in the neighbourhood even as neighbourhood rents and housing costs continue to rise. This is an important development, but it would be preferable if there were an agreement that ensured that the U of W would have to continue to make these units available to low-income people in the future.

The remainder of the U of W's current student housing

strategy focuses largely on units in Lions Manor—the high-rise seniors’ housing complex on Sherbrook Street and Portage Avenue. By 2010, the U of W hopes to have its students occupy the entire south tower of Lions Manor (Interview, July 17, 2008). Although the U of W owned and operated 32 units in 4 homes on Spence Street in 2008, the University is moving away from this small-scale model of student housing, towards the larger developments exemplified by McFeetors Hall and Lions Manor (Interview, July 29, 2008).

The U of W’s latest housing expansion signals a new step in its gradually increasing student housing presence in Spence. In the 1980s, for instance, the U of W operated no student housing around its main campus (Interview, July 29, 2008). By 2001, the U of W had acquired and renovated seven mostly low-income rooming houses for student occupation, and struck a marketing agreement with Kinkora Developments whereby the University directed its students to the developer’s three neighbourhood properties—two apartment blocks, on Young and Furby Streets and a house on Furby. The apartment block on Young Street was initially intended to house both students and low-income residents, but has since come to be filled almost entirely with U of W students (Interview, SNA

Housing Coordinator, June, 2008). Today these three properties are filled with upwards of 70 per cent U of W students whose rents are governed by U of W standards, rather than provincial Residential Tenancies Branch regulations (Interview, July 17, 2008). Eight years after this initial foray into housing development in Spence, the U of W will open its first major new residence hall on Langside Street in 2009.

The U of W, however, does not intend to halt this process with the construction of McFeetors Hall and its Lions Manor acquisitions. Once established, the latter two clusters will comprise approximately 418 student-housing units (Interview, July 17, 2008). But the U of W needs more than this; “The University presently anticipates a need for an additional 500 student residences over the next five years to meet the needs of international and rural students” (U of W Development Plan 2007). The University has not confirmed the nature and location of the remaining 82 units, which it would like to acquire by 2011. The UWCRC’s property manager, however, notes that the University is interested in leasing an entire privately owned apartment block in Spence to fill this need (Interview, July 17, 2008).

In 2006, approximately 3,652 Spence residents were tenants. With the addition of 176-unit

McFeetors Hall and 82 more student-housing units, this figure would rise to 3,910. If 500 of these tenants were students, as the U of W plans, students in official student residences (not including those students renting non-university housing) would represent approximately 12.8 per cent of renters in Spence, and 10.7 per cent of the total population (500 of 4,656 residents). The U of W has its sights set on housing in the immediate vicinity of the University campus; even Beverley Street, at seven blocks from McFeetors Hall, is too remote for the University to consider (Interview, July 17, 2008).

Urban space in the vicinity has also come under intensified surveillance and security from the U of W, in the name of student safety. The U of W has, in recent years, ramped up its surveillance of the neighbourhood. The University's mobile patrol, on foot and from inside its vehicles, patrols Spence day and night, mostly between Portage and Sargent Avenues and between Sherbrook and Balmoral Streets. Night security guards and patrols, especially, have been intensified and now make regular and frequent rounds of the neighbourhood after dark (Interview, July 17, 2008). With the advent of the U of W's expansion beyond its main campus, the University has seen the need for increased foot patrols in the area surrounding the western

expansion and has negotiated with the Downtown BIZ to have that organization's patrol unit watch over neighbourhood university students. Electronic video surveillance of Spence has increased ten fold in recent years.

These security measures represent a double-edged sword for the low-income community in Spence. Most neighbourhood residents welcome any effort to make the neighbourhood safe and recognize that everyone has a right to live in a safe neighbourhood. But safety can also be the number one factor, according to landlords in our focus group, in determining neighbourhood attractiveness, in-migration of different groups of people and significantly increased rents. Increased safety can, then, contribute to rising housing costs, potentially excluding many of Spence's most vulnerable low-income tenants, people for whom enhanced security would likely hold the greatest benefit.

The U of W in Spence: analysis and conclusions

The U of W's "university as urban village" is an intriguing and in some ways troubling concept. It is based in the notion that currently two separate entities exist—the U of W and the Spence neighbourhood—and seeks to fuse these two entities. What will this look like? Will one have

more influence over the other, and if so, which one? Will the University transform the Spence neighbourhood in its image, or vice versa? It is again a question of power and values. The U of W is more powerful, and more economically valuable, inch-by-inch, than the Spence neighbourhood. The U of W has stated its intentions—as have universities across North America—to transform the surrounding neighbourhood so as to offer a safer, more comfortable, and more attractive environment to those groups whose interests it exists to serve. As such, it must be asked: will the U of W’s transformative agenda preserve Spence’s existing residential community, and protect its lowest-income residents from displacement? Or will it change the character of the neighbourhood entirely, so that there is no longer a distinction between university and community, leaving only the University’s “urban village” of students, faculty, and other middle-class households able and willing to afford property in the newly re-valued area?

For one indication of the future, we can look to the many socially responsible actions the U of W has taken towards Spence residents. In many ways, the U of W has been an exceedingly good neighbour to low-income Spence residents (to use its own language). One of its greatest contributions to

neighbourhood residents has been the Wii Chiwakanak Learning Centre—a building on Ellice Avenue that offers drop-in educational and recreational resources to approximately 4,000 people per month. Hundreds of children and teenagers participate in programs offered through the University’s Innovative Learning Centre in ten inner-city schools (Interview, July 29, 2008). Community groups have been given space within the University campus for events and meetings, and neighbourhood residents are offered a discounted \$10 rate for monthly memberships at the new fitness facility. The U of W has even introduced several community-minded programs to its course offerings, including an Aboriginal science program and an Urban and Inner-City Studies degree (Rattray, July 18, 2008). President Lloyd Axworthy consistently emphasizes Aboriginal issues, and has been integral in the Aboriginal Education Roundtable that brings together 23 western Canadian university presidents to discuss ways to increase Aboriginal enrolment. The University has a consistently voiced interest in sharing its resources with the community, and being respectful of its needs (Interview, July 29, 2008).

These initiatives, however, have little to do with land and rent. That is, little to do with the U of W’s transforming of neighbourhood

space in such a way as to contribute to a process of rising housing costs that may well displace low-income Spence tenants from their homes, intensify inequality, and increase the polarized nature of the city (Walk and Maaranen 2008: 293). President Axworthy has stated “The University of Winnipeg’s commitment to inclusion speaks to participation and equity for all Winnipeg citizens”. It has only in a limited way, yet, shown a willingness to significantly invest in practical solutions to keep low-income residents in their homes and in their neighbourhood. If the U of W does, indeed, value the inclusion—that is, the actual, literal residential inclusion in the Spence neighbourhood—of low-income people, it must consider the potential gentrifying effects of its real estate and expansion policies, and take action to ameliorate them.

Will the U of W do this? The University is a particular institution with a particular set of interests that must be acknowledged. The U of W has demonstrated commitment to low-income people in Spence through its programs, consultations, and new course offerings. But the U of W must also meet its own needs as an institution; expanding when it needs more space and making its surroundings safer and more attractive for its students, faculty, and visitors. It makes sense for the U of W to prioritize the latter—it is, after

all, a university, not a neighbourhood Renewal Corporation—and that when the two commitments come into conflict, as in the case of revaluation and potential gentrification, it will prioritize its own needs as an institution above the needs of the low-income community. Thus, it may sometimes be necessary to assert the needs of low-income tenants in Spence against the needs of the U of W, as in cases where university development has a negative, if indirect, impact on the ability of low-income families to secure neighbourhood housing.

Private Sector Investment

Our interviews and focus group with landlords in Spence revealed several neighbourhood housing trends, which have developed in only the last two to three years. First, Spence has received significant private capital reinvestment through the restoration of its housing stock. Second, the neighbourhood’s increasing attractiveness has resulted in a new, higher-income group of people (of still quite moderate incomes, compared with the city as a whole) moving into Spence resulting in the displacement of pre-existing low-income residents. Finally, much of this renovation and private investment

has been prompted by SNA and other non-profit housing grants, as well as by investor confidence generated by the U of W's recently announced "urban village" expansion and transformation of Spence. While our initial hypothesis was that an increased student presence was having a significant impact on neighbourhood housing patterns, this seems not to be entirely the case. Instead, while many landlords certainly consider them to be more desirable than many existing low-income tenants, U of W students appear to represent merely a single piece of the broader trend of confidence and revaluation in Spence.

Renovation and Investment

The prospect of increased profits and gentrification is very much alive in the minds of Spence landlords. "(Spence) will be exactly like Wolseley," said one landlord. One developer, who does not actually own land in Spence, observed that land speculation and demand for property in Spence has been particularly strong recently and that Spence "seems like a replication of West Broadway"—referencing the broad-reaching investment Spence's neighbour to the south has received (Silver 2006). When asked to comment on any changes to the neighbourhood in the past few years, the majority of landlords said Spence has changed for the better and

overwhelmingly cited improvements to the housing stock. Spence landlords say they have revamped many more properties since 2005 than in any period in recent memory: "Apartments are getting better, there are more students, I got grants for fixing windows from SNA, (it's been) very positive" one landlord related. Another said "we have personally renovated ten buildings, raising their rent (and) attracting better tenants—that's our business". "(There have been) huge improvements in the area, new buildings, and renovations" said another. Yet another added "Values are going up, (there have been) more renovations to properties, (change has been) very positive". These are only a few of many similar statements we received from landlords.

For many landlords, rent-control regulations that only allow significant rent increases in the wake of minimum capital expenditure on renovations provided the incentive to make large-scale, transformative renovations. Looking to increase profits beyond the small annual rent increase allowed under rent control, landlords have gone big. "Huge capital investment" is the only way to qualify for larger rent increases one landlord said. As such, "the bar has been raised" for housing quality in Spence, as landlords strive to reach the new standard and prospective tenants

come to expect better houses and apartments.

Conversion of rental housing to homeownership is a trend landlords identified in Spence. Focus group participants described a sweeping process of ownership taking hold in the neighbourhood. Rental houses, especially, are being sold for homeownership as values rise. Either through demolition or capital improvements, low-income rooming houses are being replaced by owner-occupied housing. In a neighbourhood where some homes now sell for more than \$100,000, homeownership becomes the “higher and better” use of many rental houses. Rooming-house revenue, after all, is almost always fixed at the rate of social housing allowances, multiplied only by the number of bedrooms in a house. Increased selling prices have eclipsed the value that can be derived from renting rooms to low-income people. Where this conversion has not happened already, owners of rooming houses keenly await it. Moreover, a number of rental units in Spence are currently being converted to owner-occupied condominiums. North Central Properties is in the process of converting two large apartment blocks in Spence—one on Maryland Street and one on Notre Dame Avenue—into condo developments (Interview with SNA staff, June, 2008; Focus Group, August 6, 2008). The

consequence of this trend toward ownership, landlords told us, is that the number of rental vacancies in Spence is dwindling. Between 2001 and 2006, however, the proportion of rental housing in Spence rose slightly, suggesting that what landlords tell us about shrinking rental availability may be a very recent trend. This is consistent with the two to three year timeframe most landlords described.

Increased Rents and Housing Values

What few vacancies do remain, however, will be subject to significant neighbourhood-wide rent increases. When their rental units become vacant, landlords say, the opportunity arises to remodel them and raise rents to much higher levels. In Spence, where tenant turnover is relatively high, this process can be achieved more quickly. Indeed, landlords say that above-guideline rent increases in Spence are common today, as landlords “get creative” in their struggle against rent control. This outlook is confirmed by statistics from the provincial Residential Tenancies Branch (see Table 12) that show above-guideline rent increases to be far more frequent in Spence than in other nearby neighbourhoods, with the exception of West Broadway. The result is the gradual erosion of Spence’s affordable housing stock.

Higher rents in Spence are mirrored, as previously described, by much higher property values. Unprecedented increases in property values are both cause and effect of these housing-stock improvements. As landlords make improvements to their properties, the improved housing stock contributes to a self-reinforcing process, and values rise even higher. One landlord told us he would never have guessed, ten years ago, as he purchased a house with his credit card for under \$5,000, that a house in Spence would sell for \$100,000. Today this is a reality, an occasion that has “shocked” at least one Winnipeg housing developer. What’s more, landlords say the changes of the past few years are “only the tip of the iceberg,” that even with current levels of improvement and revaluation, there remains ample room for improvement, and that significant reinvestment will almost certainly occur.

Improved Safety and Attractiveness

With these housing improvements and processes the neighbourhood has gradually become safer and more attractive in the eyes of landlords. While Portage Avenue still serves as a dividing line between valued housing to the south and devalued housing to the north, one developer said the north-of-Portage stigma is being steadily overcome. With its proximity to the U of W, CBC, Health Sciences Centre and other downtown institutions, Spence contains many individual sources of value and attractiveness to professionals and middle-class people. To these are added a plethora of unique small businesses and services that lend Spence a distinctive appeal. Spence is home to a high number of

ethnic restaurants, small grocery stores, hairdressers, laundromats, pizza places

Table 12: Rent Increase Applications in West Broadway, Spence, Centennial and Dufferin for the period October 2005 to September 2008

Neighbourhood	# of Rental Units Affected	# of Applications	Total Capital	Average Capital	Average Rent Increase Requested	Average Rent Increase Granted
Centennial	0	0	\$0.00	\$0.00	0.0	0.0%
Dufferin	16	1	\$8,651	\$8,651	7.6	7.4%
Spence	328	14	\$1,077,730	\$76,981	23.9	17.4%
West Broadway	882	31	\$1,820,046	\$58,711	17	15.1%

and doctor's offices, which serve the residents. This is an element which is not found to the same extent in any other inner-city Winnipeg community. (2007 SNA 5-Year Plan)

Landlords have taken note of the increase in the number of student-friendly storefronts; one landlord said there are "a lot more houses spruced up, the neighbourhood is looking better, and it's more vibrant, (with) more cafés and funky little shops (that) attract students".

Landlords say that the decrease in the number of "houses of concern" or "problem properties"—the phenomenon of drug-addiction, noise, and violence concentrating in particular houses or apartment blocks—has added to the neighbourhood's attractiveness. "Many of the problem neighbours have moved out, including criminals" one landlord said. Landlords say that by getting rid of drug dealers and taking back the neighbourhood people have come to feel empowered. Spence is getting safer, landlords say, and housing demand will become even greater because of it. The landlords in our focus group believed that perceptions of crime and safety are directly correlated with housing prices in Spence.

Apart from safety concerns, Spence is, in the view of these landlords, a highly desirable neighbourhood. Its proximity to the

central business district, quality public transportation, and historic housing stock make it so. Moreover, landlords in Spence are highly aware of the attractiveness of downtown living in other Canadian urban centres, and with rising gas prices making suburban living more expensive, they see considerable potential in the Spence housing market. The only mitigating factor that landlords see is the perception that Spence is unsafe. As this perception disappears over time—as landlords say it is, and as the U of W, West End BIZ, Downtown BIZ, SNA and other non-profits are committed to working towards improved safety—housing demand and prices in Spence will rise concurrently.

A New Group of People Moves In

As this process of increased neighbourhood attractiveness coincides with rising housing values, accelerated renovation, increased rents, and conversion of rental housing to homeownership, the social character of tenants—and thus the neighbourhood—has gradually changed. Landlords talked to us repeatedly of a higher calibre of rental applicants in Spence coming to them in recent years. Whereas a few years ago several landlords said their tenants were almost exclusively

unemployed people on social assistance, today they are receiving higher numbers of applications from employed individuals, and have therefore “tightened up” their application standards. Even though rents in many cases are still far lower than the city average, landlords say a different group of people have come to fill their rental units. The change for instance, from a unit renting for about \$270 to someone on social assistance, to one renting for \$350 to a working person is significant. The result is that Spence’s most vulnerable families and individuals—those on social assistance—are losing their homes and being replaced by a slightly more affluent, or less down-on-their-luck, group of households.

For their part, landlords say that renting to people with small social housing allowances, or at restricted rent-control rates is simply not profitable. The nature of the private, for-profit, housing market, and the way in which it is regulated by governments, has produced these results. Landlords are business people, their capital flows to where profit can be maximized. Because they are not forced to pay the social cost of displacement and gentrification, landlords have no built-in motive to avoid it. The landlords we interviewed are aware of the negative impacts of displacement and gentrification and empathize with the people who are

going to be negatively affected by these changes, but the structure of the private, for-profit, housing market drives them to seek profits in such a way as to result in these processes.

For this reason, the establishment of affordable *non-market* housing is the most viable way of ensuring the provision of affordable housing for low-income families. Even the most empathetic landlord, working within the dictates of the private, for-profit, housing market in a neighbourhood the likes of what Spence has now become, has little incentive to provide housing to low-income people.

Student Perspectives on Spence

Our focus group with U of W students revealed a familiar narrative of neighbourhood improvement and increased attractiveness in Spence. Though U of W students still have safety concerns about Spence and are aware of the degree of disrepair that many buildings are in compared to those in suburban neighbourhoods, they told us these concerns have been reduced over the past couple of years. “(Spence) is starting to clean up” one participant said. “It’s *way* better than

it was four years ago,” another added. Spence is safer, according to students, its housing stock is improving, and the visible social character of the neighbourhood has changed, with fewer intoxicated people and sex workers on the streets. The U of W’s security measures have improved student perceptions of safety (“we have back up”) and students are pleased by the introduction of new kinds of businesses in the neighbourhood (“you don’t have to go to the Exchange for a coffee anymore”) and welcome the U of W’s “urban village” concept. Participants also said Spence has become much more of a student neighbourhood. “The amount of students (in Spence) has doubled (in the past few years) at least” one student estimated. Another added, “There are more students (in Spence) than people know about”. Several student participants foresaw living in the neighbourhood for years after they graduated.

The Role of the U of W and its Students in Private-sector Confidence

University students fit well into the new group of Spence tenants who can afford slightly higher rents of \$350 or \$400 a month. While it is not evident that huge numbers of U of W students are moving into Spence, given a choice, landlords tend to favour a strong student presence in the neighbourhood. Seventy per cent, or 14 out of the 20 landlords we interviewed, said they would welcome a greater student presence in the neighbourhood and half said they had tried explicitly to attract students to their properties. University students, with their high turnover and unstable incomes, are not most landlords’ ideal tenants, but there is a general consensus that they are more desirable, and cause fewer headaches than many low-income Spence residents, especially those who are unemployed or have mental-health issues “(The student presence) brings a new type of tenant to the area—they are young and they are working” one landlord said. Other landlords said that “(Students are a) better type of person, seeking to improve

themselves”, and “students have fewer stresses”. One landlord and soon-to-be developer told us: “When I start developing my place I want students. I want to buy the building behind me and put in underground parking and commercialize the main floor, with a place where students can study”. “More students”, landlords believe, “are better for the (Spence) economy”. “We hoped that students would come because of there being fewer per suite (compared to a family), and less hard on the property” one landlord said. “They are more peaceful, and they often rent parking spaces,” said another. “If it reduced the number of the worst tenants”, one landlord put it bluntly, “it would be a good thing”.

The relative desirability of student tenants, coupled with the U of W’s huge investment in neighbourhood transformation, plays a significant role in the confidence of private-sector housing developers. Landlords in our focus group said the U of W is the single largest player in the future of the Spence housing market. One developer told us the U of W plays a key role in private-sector confidence in Spence. “I think that (the student presence) has inspired others to fix up their properties” another landlord said, reaffirming the University’s instrumental role in the revaluation of the community.

The area adjacent to the U of W’s now under-construction

expansion between Langside and Furby Streets certainly seems to illustrate this process. Property owners on the block of Furby Street between Portage and Ellice Avenues—across from the new development—have shown a strong interest in renting to students. The owner of Victory Hall, a boarded-up 12- to 13-unit private apartment block at 432 Furby, has expressed interest to SNA in converting to student housing (Interview, SNA staff, June, 2008). The landlord of a building at 460-462 Furby, which currently houses people on social assistance, has discussed major renovations with the goal of replacing the existing tenants with students. A duplex built by a private developer on property that used to be a public park directly across from the residence hall site now houses U of W students (Interview, SNA staff, June 2008).

A vintage clothing store, directly across the street from what will soon be the U of W’s Langside campus, is another example of speculative real estate activity seemingly driven by the University’s expansion. SAM Management has considered renting its pocket suites—publicly funded and originally intended for low-income tenants—to U of W students. The University itself receives almost constant calls and emails from property owners looking to convert their units to student

housing (Interview, July 17, 2008). In most cases, though, these are the owners of rental houses—something the U of W is no longer interested in developing. The U of W is well aware of the scope of this speculative activity, acknowledging that Spence property owners seem to have perceived that the University is growing and investing in Spence, and would like to latch on to this growth in whatever way possible (Interview, July 17, 2008).

To summarize, Spence has seen a gradual process of investment throughout the past decade that has accelerated in recent years. This process was commenced under the leadership of SNA and has been taken up in recent years by the private sector and now accelerated by the U of W. Together, these three players have constituted a veritable Spence neighbourhood growth-machine, bringing capital into Spence in a process of astonishing revaluation, generating increased rents and at least some resultant displacement of Spence’s lowest-income, most vulnerable residents. Traditional arguments say that gentrification emerges when developers identify a gap between rental income and property values, causing them to invest in an area that had been previously disinvested (Silver 2006; 8). The case of Spence seems to constitute a slight variation to this explanation. Instead of capital seeking

profit as the result of a sufficiently large gap between existing ground rents and potential ground rents, the initial investment in Spence was the product of a sufficiently large gap between existing housing conditions and the housing conditions to which Spence residents aspired. This gap motivated Spence residents to form SNA, which then leveraged significant public funds for the re-valorization of the neighbourhood’s housing stock. It was this grassroots movement that laid the foundation for private developers—capital seeking profit—to enter Spence. Smith (1986: 30) relates a similar sort of process in his study of gentrification, whereby state-led inner-city urban renewal “absorbed the early risks associated with gentrification” and demonstrated to the private sector the possibility of large-scale urban restructuring. In Spence, 2000s-era publicly funded grassroots renewal and now university-led revaluation, have served the same function.

Summary

The Spence neighbourhood is in a period of transition. After decades of decline, rents and property values in Spence have increased, at an accelerating pace, at well above city averages throughout the 2000s. SNA and other non-profit housing developers, after

a decade of revitalization activity, in most cases can no longer afford to renovate homes—the new cost of purchasing them is too high. The private, for-profit, sector has taken up this work, investing in significant capital improvements, converting rental housing to homeownership, raising rents and attracting a new, somewhat higher-income group of residents. Low-income tenants are feeling the squeeze, as they struggle to find safe, quality affordable housing in the midst of an on-going housing crisis in Winnipeg. Thanks in large part to SNA—one of the best-regarded neighbourhood Renewal Corporations in Winnipeg—Spence is steadily overtaking the reputation that has stigmatized the neighbourhood for decades. To this has now been added unprecedented U of W investment and expansion into Spence, with a transformative vision for the neighbourhood as a university-driven “urban village”. Private-market housing investment—and the conversion to homeownership, raised rents, and new resident base this entails—has drawn added confidence from the U of W’s investment. And the U of W’s incremental increases—soon to be large-scale increases—in student housing in Spence have served to intensify the housing barriers low-income residents already face.

But the process is contradictory. Despite these processes,

Spence remains in many ways a struggling inner-city neighbourhood. While many properties have been remodelled for higher income people, the overall deterioration of the neighbourhood’s housing stock has continued. Similarly, while many rooming houses and low-income rental properties have been converted to homeownership, the proportion of residents who are tenants has continued to rise slightly, and still constitutes a large majority. At this point, displacement of low-income tenants and in-migration of higher income groups is evident, but incipient. What is important to note is that a very early stage of gentrification is identifiable in Spence and, crucially, that certain powerful actors have an interest in the revaluation and in increasing the desirability of Spence—chief among them the U of W. For these reasons, low-income community residents in Spence have cause for concern.

Gentrification in Spence: Injustice for Low-income Tenants

Up to this point we have focused on certain damaging consequences of gentrification for low-income residents. As the poorest of the poor are displaced from their homes they seek lower-quality housing in lower-cost areas of the city—the only

housing they can afford. In Winnipeg, as residents told us, this likely means a move to the North End. The North End is further from downtown and affluent south-end neighbourhoods than Spence is, further from mainstream shopping nodes such as Polo Park, more intensely stigmatized by violence, poverty, and destitution, and therefore less valuable. Moreover, North End housing is generally older, smaller, and plotted on smaller lots. This move means the abandonment of neighbours and familiar, well-loved community institutions, and the network of support these things provide to Spence residents. This is a common element of the gentrification literature. “As rents rise (in gentrifying neighbourhoods)” Grengs (2007: 343) writes, “many poor people are forced to flee their established social networks”. The political strength of marginalized groups is also diluted by gentrification (Grengs 2007: 343), which, in Spence, means the gradual dissolution of a key urban space of strength, empowerment, and decolonization for Aboriginal people. Those not displaced from their homes will withstand rental increases by eating less. Households that find homes elsewhere will be subject to moving costs and the emotional trauma—anger, sadness, feelings of powerlessness, and so forth—of displacement against their will. But these will be the fortunate ones. For

many, especially residents of low-income rooming houses—the last rung of the housing ladder—homelessness will be the inevitable step down.

Gentrification in
Spence: Private, not
Public Good

But neither does gentrification solve any great problem for a city as a whole. Winnipeg has a serious problem of inner-city poverty and has attempted to address this issue by investing hundreds of millions of dollars in revitalization initiatives over a half-century. Spence is one such neighbourhood with inner-city problems, and desperately needs strengthening. But if all that is done is to change certain neighbourhoods from “bad” to “good”, devalued to valued, while moving low-income people out of them, and concentrating them in existing or incipient “bad” neighbourhoods, all we have done is re-sorted the “bad”—the concentrated poverty—within our city. Winnipeg will have just as many pockets—or swaths—of concentrated poverty as before, and just as many low-income people living (or not, as homelessness grows) in just as much deteriorated housing as before. As a city, none of our problems will be solved.

The problems of the U of W and other property owners in Spence will be solved by moving the challenges and stigmas associated

with concentrated poverty away from their property. Tenants—those who do not own land in the neighbourhood, and who are thus denied any legal right to stay put in that place—are the most vulnerable to displacement. They are gentrification’s losers. Those who do own land in the neighbourhood, and who are thus legally entitled to stay put and reap the benefits of enhanced neighbourhood desirability are those most likely to profit from gentrification. They are gentrification’s winners.

Gentrification, then, cannot be seen as a public good. The city as a whole has not solved any problem, just moved it around. Rather, it should be seen as a private, spatially-specific good which benefits property owners, the U of W being by far the largest and most powerful of these beneficiaries in Spence. It is therefore problematic that the U of W has received public money for its role in a process that may well be closer to “revaluation” than “revitalization”. In part, this government funding has been provided to the U of W in the name of “neighbourhood renewal” and the public good this represents. In reality, governments have funded the private good of Spence property owners, including the U of W. The benefit of this publicly funded real estate activity—which is separate from funding education—does not trickle down to most Winnipeggers.

Instead, it goes against the public interest, further concentrating the most vulnerable residents in the city’s most marginal and de-valued areas, thus enhancing the divisive, segmented character of the city.

What governments need to fund, if they are committed to revitalization in Spence, is the creation of a valued neighbourhood that remains home to the people who lived in the former devalued neighbourhood. This requires funding for significant amounts of affordable housing. And this, in turn, means de-commodified housing, that is, housing that is removed from the volatility of the market place and profit-making, and exists as a dignified place for low-income people to live. Anything else will push the lowest income tenants out, to the material benefit of existing property owners.

Anti-gentrification
but pro-affordable
housing

We must not confuse, however, the desire to halt displacement with the desire to insulate Spence from private investment and in-migration, including that of university students. Residents in Spence, as described earlier, appreciate the presence of new and different kinds of people and the positive contributions students can make to the neighbourhood.

They also hold strong convictions about the right of anyone, including students, to live in Spence if they so choose. But low-income tenants in Spence will only be able to enjoy these contributions if they can afford to rent in the neighbourhood. With increased neighbourhood desirability and investment come increased property values and rents—this has happened in Spence in approximately the past three years. It follows, then, that the ability of low-income people to remain in Spence will become increasingly dependent on the availability of non-market housing solutions that can guarantee affordability in the face of rising private housing costs.

If this kind of housing can be established and guaranteed over time, the in-migration of university students and moderate-income households, need not result in the displacement of low-income tenants and the wholesale change of Spence's social character. If left entirely up to the free market, these things may well happen. If combated and controlled, primarily through the establishment of guaranteed quality, low-cost, de-commodified housing, displacement need not occur. And if displacement can be mitigated, then the in-migration could be a positive step towards the amelioration of concentrated poverty in Spence, and class and race segregation in Winnipeg more broadly.

This is easier said than done. As Walks and Maaranen (2008: 293) find, processes of gentrification in Canadian cities almost always have the opposite effect. Overwhelmingly, they find that:

...gentrification is followed by declining, rather than improving, levels of social mix, ethnic diversity, and immigrant concentration within affected neighbourhoods. At the same time, gentrification is implicated in the growth of neighbourhood income polarization and inequality.

This is because gentrification is part of a general bias of private, for-profit residential development toward class and race homogeneity. It is the obverse of the original decline of Spence through suburbanization and Aboriginal immigration. Like North America's other major processes of neighbourhood change—suburbanization and inner-city decline—gentrification entails the production of homogenous neighbourhoods at either end of the value scale. In Spence, the solution to class-homogeneity—be it concentrated poverty or concentrated affluence—may lie in the potential to foster a student and moderate income presence in the neighbourhood without giving in to the pressures of gentrification and displacement. To retain both low-income and moderate income populations in a context of rising housing costs and values, some form of subsidized guaranteed affordable housing will be required. Silver (2006: 32) comes to much the same conclusion for neighbouring West Broadway:

...the opportunity to create such a mixed-income neighbourhood could be seized by the community and by supportive governments, by means of public investment directed at the provision of non-market housing for low-income residents, together with increases to social assistance rates.

SNA's Housing Plans

In light of rising property values and housing costs, SNA has recognized the renewed importance of affordable *rental* housing. Although SNA initially put much of its emphasis on the importance of homeownership in establishing neighbourhood stability, it understands that for many in Spence, homeownership is not financially viable. Moreover, SNA recognizes that those community members who cannot afford homeownership are often those most in need of housing assistance. SNA knows this because this is what Spence residents have said. In consultations conducted as part of the creation of the most current neighbourhood plan, residents delivered the same message that they presented to our focus groups, namely that they appreciated SNA's housing improvements, but "community members stress that this housing must also be affordable" (SNA 2007: 29).

The SNA consultations suggest that the most important way to ensure that housing is more affordable for people in Spence is to

provide people with sufficient funds to access acceptable housing. To this end, in addition to supporting employment development agencies such as House of Opportunities and CORE Labour (a day labour employment agency), SNA actively participates within a coalition of non-profits lobbying the provincial government to raise EIA housing allowances (SNA 2007).

In terms of housing development, SNA has shifted away from its original ownership focus and towards rental housing needs. Although SNA still aims to build ten infill houses for homeownership and provide grants to homeowners for repair, "...(SNA is) planning for the greatest impact to be in the rental area (as opposed to homeownership)" (SNA 2007: 29). SNA is working in partnership with such housing organizations as the Winnipeg Housing and Homelessness Initiative (WHHI), Winnipeg Housing and Rehabilitation Corporation (WHRC), Lazarus Housing, and SAM Management. By 2011, SNA hopes that this partnership will renovate 125 deteriorating units within neighbourhood rooming houses; renovate three derelict apartment buildings; establish one cooperative housing development and one other multi-family housing complex; and provide incentive grants to landlords to improve their properties while maintaining affordable rents. The

latter measure should help to address landlords' concern that incremental housing improvements are not financially viable under rent control. SNA also has plans and federal funding to establish a neighbourhood rental registry to better inform residents of rental vacancies. Crucially, as SNA moves toward renovating an increased proportion of rental housing, it will need to ensure the affordability of the rental stock it invests in. If this measure is not taken, SNA will only contribute to the process of rising housing costs and displacement.

SNA also wants to protect low-income people's access to housing by preventing existing rental housing stock from being converted to homeownership. To this end, SNA is considering the creation of a community-run rental management company that would also address other concerns relating to privately-managed housing such as a lack of maintenance and repair (SNA 2007: 29). Under this plan, SNA would own and manage a collection of rental properties in Spence, ensuring the affordability of rents by removing the units from the for-profit housing market; in short, it would be de-commodifying these units and providing quality housing to low-income people. This model appears perfectly suited to protecting housing from the free-market forces of gentrification. Direct government

support will be necessary in order for the Spence community to take control over its own housing through a community-run management company.

Conclusion

The future of Spence remains uncertain. Particular, ongoing patterns of change in Spence, though, have been identified. Housing values, and costs, are growing steadily, even rapidly. Landlords are engaged in a process of significant upgrading and revaluation of Spence's housing stock. New, somewhat higher-income groups are moving into the neighbourhood. The U of W has steadily increased its stock of student housing in Spence and is engaged in a new, unprecedented era of expansion and investment in the neighbourhood. The difficulty low-income tenants experience as they try to secure adequate housing continues and is exacerbated by the actions of landlords and the presence of higher-income rental-applicants including U of W students. Patterns of discrimination favour students and middle-class people while many Aboriginal people and people on social assistance are excluded. In this context, the future of Spence as a source of community, strength, and support for low-income people is in danger. Housing is the key site of these processes of change, and as such, the key site of community solutions.

Together, SNA and other CBOs, governments, and the U of W must provide quality affordable housing to guarantee the right of low-income tenants to remain in Spence. It will be SNA's job, in partnership with other community groups, to act politically in the recruitment of governments and the U of W in this process.

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Home-ownership for Low-Income Households – outcomes for families and communities

by Jesse Hajer

Acknowledgements

Many have contributed to this project and deserve thanks. Cindy Coker, Andrew Douglas, Lynne Fernandez, Shauna MacKinnon, and Doug Smith reviewed multiple copies of the report and provided valuable feedback. Devon Arthurson, Heather Bendell, Jil Brody, and Sandra Guiboche conducted and transcribed the interviews. Special thanks to all the participants who volunteered their time to be interviewed.

Introduction

Homeownership is often promoted as a goal for low-income families. Research has suggested that owning a home may contribute to household stability, social involvement, local political participation and activism, good health, low crime, and the development of beneficial community characteristics. Homeownership is also viewed as an important means of wealth accumulation that can be particularly important for low-income families. Homeownership however also has its drawbacks. For families earning very low wages, homeownership may not be the best solution as the higher costs can lead to greater financial strain in the short-run. For families that are time and credit constrained, this can lead to significant stress and hardship.

Wealth accumulation through Individual Development Accounts (IDAs) was implemented in Winnipeg in 2000. IDAs are savings accounts with matching funds provided by institutional sponsors. The Province of Manitoba, together with six other sponsors, supported an IDA program through SEED Winnipeg, a Winnipeg community economic development agency. This project is based on the concept that wealth generation—or asset

building—is an important step in moving families out of poverty. Since the program’s inception in 2000, 90 individuals have/had an asset goal of home purchase, 47 successfully purchased homes and 24 are currently saving to buy a home¹.

There has been a significant financial commitment by government and NGOs to assist low-income families purchase homes. There also exists a significant debate in the literature over the merits of homeownership for poor households. This report, prepared by the Canadian Centre for Policy Alternatives –Manitoba with the assistance of SEED Winnipeg, reviews the research and arguments regarding the promotion of homeownership for low-income households and documents the experience of the participants of the IDA program who have successfully purchased homes with the assistance of the program.

The questions this report seeks to answer are:

- 1) What difference has homeownership had on the IDA participants? Has their economic security and quality of life in general improved because of homeownership?

- 2) What other aspects of their lives have changed since buying the home?
- 3) Did participants purchase a home in the same neighbourhood where they were living, or did they move to a different neighbourhood? What neighbourhoods were chosen by participants, and why?
- 4) What challenges does homeownership present to the participants, and how do they deal with them?
- 5) What have other studies found with respect to the financial and personal benefits of homeownership, and in particular for low-income people?
- 6) What have other studies found with respect to the benefit to communities of high homeownership rates?
- 7) How do the experiences of SEED’s IDA homeowners compare with the results of other studies?

1 As of July 2008.

This report reviews research on the issue of homeownership and specifically, the impact of homeownership on low-income households; outlines SEED's IDA program and summarizes statistics on the participants who successfully saved and purchased homes through the IDA program; presents the results of the interviews with the program participants; and puts forward a series of conclusions and policy proposals based on the interviews and the review of the literature.

Background on Homeownership as a Solution to Poverty

U.S. and Canadian governments have long promoted homeownership and have set up or sponsored institutions and legislation to support and insure mortgage lending. Since the Great Depression, the U.S. government sponsored the Federal National Mortgage Association (FNMA or "Fannie Mae"), the Federal Home Mortgage Corporation and the Federal Home Loan Mortgage Corporation (FHLMC or Freddie Mac) to issue and insure mortgage loans. The

Canadian government set up the Central Mortgage and Housing Corporation (CMHC) in 1946 as a crown corporation. Now known as the Canada Mortgage and Housing Corporation, CMHC insures Canadian mortgages, conducts research on housing related issues, and is involved in the financing of public housing projects and the setting of housing standards. The U.S. government allows a tax deduction for mortgage interest and a specific tax credit to promote the development of homes for low-income earners (Balfour and Smith 1996). The tax deduction for mortgage interest alone amounts to over \$50-billion of lost tax revenue (Hackworth and Wyly 2003). In the 1990s the U.S. also began enforcing previously neglected pieces of legislation, such as the Fair Housing Act and the Community Reinvestment Act, which promoted more equal access to mortgage lending.

It is only recently that homeownership has been promoted specifically as a solution to poverty. In the 1990s homeownership was promoted heavily in the United States for low-income households as a means to accumulate wealth (Belsky, Resinas and Duda 2005: 1)². Many

² Because of the heavy promotion of homeownership by the U.S. government as a poverty fighting measure, a significant portion of existing high quality research on homeownership for low-income families is based on U.S. data.

other countries later followed suit. In the United States, a combination of social pressure and state intervention forced mortgage lenders to lend to low-income communities. New statistical methods were supposedly able to better assess borrowers and the likelihood of their defaulting. Over time, lending standards were relaxed and individuals, who in the past would have automatically been denied credit on the basis of their credit history, qualified for higher interest loans (Retsinas and Belsky 2002: 5-7). This led to low-income homeownership increasing 79 per cent between 1993 and 2000 in the U.S. Homeownership rates also increased significantly for single-family households, with 50 per cent of female-headed households owning rather than renting (Retsinas and Belsky 2002: 4-5).

One of the main drivers behind the promotion of homeownership for low-income households was the fact that low-income renters generally have a significantly lower net worth than low-income homeowners. In 2001, the average net worth of households with an income of \$20,000 or less was \$72,750; rental households with the same income had an average network of \$900 (Belsky, Resinas and Duda 2005). Home equity accounted for 72 per cent of the net household worth of U.S. homeowners with household

incomes less than \$20,000 per cent. For families with incomes between \$20,000 and \$49,999, homeownership accounted for 55 per cent of total wealth (Degiovanni 2002: 201). These statistics have been used to justify policies to promote homeownership (Boehm and Schlottmann 2004b).

Types of Programs Supporting Homeownership

Given the correlations between homeownership and wealth development, and the association of homeownership with a variety of positive individual and community outcomes, many governments have implemented programs and policies to promote homeownership that go beyond private mortgage acquisition assistance. Government, non-profit organizations and occasionally for-profit corporations offer programs to help low-income borrowers achieve homeownership. In the U.S. for example, the Department of Housing and Urban Development sells public housing units to tenants.

Mendelson (2005) surveyed existing Canadian programs designed to promote homeownership for low-income households and classified them into three categories: shared equity, rent to own, and programs with explicit grants or subsidies. In the shared equity models, the home seller or

mortgage lender retains some equity in or rights over the home. The reduction in the purchase price and mortgage payments make the home more affordable. Depending on the arrangement, the equity is either paid back over time or when the home is sold. By reducing the degree of leveraging, these shared equity schemes generally reduce the risk to the homebuyer.

The rent-to-own scheme is fairly straightforward, with the lender or home seller being compensated with rent prior to the transfer of ownership. The explicit grant or subsidy models can take the form of forgivable grants to purchaser or builder, a repayable interest-free loan to purchaser, assisted or matched savings programs, sweat equity or community land trusts.

SEED Winnipeg’s IDA program could be categorized as an explicit grant or subsidy program. This type of program reduces the financial risk to the homebuyer by allowing for a larger down payment, although not as large as is provided in a shared equity scheme.

Summary of
Existing Research
on Low income
Homeownership

Strong correlations
between homeownership and wealth
development, and the association

of homeownership with a variety of positive individual and community outcomes has led many governments to implement or support legislation, programs and policies to promote homeownership for low-income families. However, it is not clear that homeownership actually generates wealth for low-income families or the other claimed outcomes. Below are the conclusions of this report’s investigation of the existing literature with respect to the potential impacts of homeownership on low-income earners. This section constitutes only a summary of the complete literature review that was carried out for this project. The full literature review is included in the forthcoming CCPA report *Homeownership for Low-Income Households – outcomes for families and communities*.

Wealth Generation

A large majority of studies that simulated the financial returns to homeownership for low-income households found no significant benefit to ownership compared to renting and investing the cost difference in low-risk financial instruments. Some studies found renting to be financially superior to home ownership for low-income families.

Homeownership, Health and Happiness

The evidence of the relationship between homeownership and health and happiness is mixed. While some studies show a positive relationship, it has been argued that many of these studies did not employ an adequate statistical methodology. There does not appear to be convincing evidence to support that in general homeownership leads to better health and greater happiness, although it may likely lead to a greater sense of inclusion for marginalized groups, particularly immigrants.

Homeownership and Children

There is strong evidence to suggest that homeownership for families indirectly leads to better outcomes for children in those families. The causal explanation is that homeownership, due to the higher transaction costs of moving, leads to greater geographical stability since home-owning families generally move less often. This stability leads to less disruption in school attendance and participation, and allows the families to become more acquainted with the neighbourhood and its residents, facilitating greater access to community resources and easier child supervision in the neighbourhood. The greater geographic stability also leads to parents investing more in their homes creating a safer and higher quality environment for their

children to live, study and play. Some have made a stronger claim that homeownership improves child outcomes directly by forcing parents to become managers, which in turn makes them better parents, although the evidence to support this claim is limited.

Discrimination, Segregation and Homeownership

Research suggests that racialized groups face significant unfair discrimination in Canada's housing markets. Some research suggests that home sales markets are less racially discriminatory than rental markets. This implies that households from racialized groups may be able to achieve higher quality housing through ownership relative to non-racialized groups. While it is not clear that homeownership in general has an effect on racial segregation of neighbourhoods, if one accepts that home sales markets are less discriminatory than rental, increased home ownership for low-income households is likely to reduce segregation.

Homeownership and Increased Community and Civic Participation

There is mixed evidence as to whether homeownership leads to greater community and civic involvement. The evidence suggests that involvement in local politics and community organizations is higher for

homeowners, while for other types of social, civic and political involvement, there appears to be little significant difference between the renters and owners. It is likely that this is due to the greater financial stake that individuals have in maintaining a neighbourhood, as well as the greater geographic stability of homeowners. Studies suggest that increasing homeownership may not lead to significant increases in community cohesion.

Additional Financial and Personal Costs of Maintenance

Owned accommodations also come with the responsibility of maintaining the residence and dealing with needed repair and servicing, which can impose additional financial and personal stress.

Higher Costs of Owning versus Renting

While homeownership may be cheaper than renting once the mortgage has been discharged, mortgage payments and higher utility costs, along with the costs of maintenance leads to owned residences generally being more expensive than comparable rental residences in the short run. Homeownership places additional financial burden on families, which can be particularly problematic for low-income families and makes it difficult to keep up with mortgage payments.

Risk of Default and the Financial and Personal costs of Default

Almost by definition low-income people have low levels of saving, few financial resources and have reduced attachment to the labour force. These factors combine to make it difficult for them to weather increased costs or unemployment and leave them at greater risk of defaulting on their mortgage. For them, a highly leveraged investment such as homeownership is particularly risky financially since even small declines in house prices can lead to significant losses in wealth.

Reduced Mobility

While the greater geographic stability caused by homeownership has some positive benefits, the reduced mobility can also be a problem. Specifically, homeownership for low-income families reduces their ability and/or inclination to relocate for employment purposes. Given the often-precarious employment situation of many low-income earners, this has the potential to lead to increased unemployment.

Opportunity Costs of Committing Resources to Low-Income Home Ownership

Funding for programs that promote low-income homeownership may come at the expense of funding for other programs supporting housing for low-income

individuals and families. This can be problematic if the programs that lose out are more effective at providing quality housing or if these programs are better targeted at those most in need of support. As well, homeownership for low-income families effectively leads to forced savings. For families with children who are struggling to meet their current needs, saving may impede child development.

Background on IDA program and Associated Money Management Training

Wealth

accumulation through investment in Individual Development Accounts (IDAs) was implemented in Winnipeg in 2000. IDAs are savings accounts with matching funds provided by institutional sponsors.³ They are intended to help participants save for a variety of goals including the purchase of furniture and appliances, costs associated with education and homeownership. The IDA program is one of the two asset building programs that SEED offers,

³ Information for this section was provided by representatives of SEED Winnipeg.

which combined has had over 900 individuals participate since 2000. The asset building programs use an asset ladder approach, with smaller goals at the bottom, such as saving for a needed household appliance or piece of furniture, and larger goals, such as the purchase of a home or saving to go back to school, at the top. Participants plug into different steps in the ladder appropriate for their particular circumstances, based on their current needs and financial resources.

The Government of Manitoba, together with six other sponsors, supported the IDA program through SEED Winnipeg, a Winnipeg community economic development agency. This project is based on the idea that wealth generation—or asset building—is an important step in moving families out of poverty. The IDA Program provides support for low-income individuals and families to save toward housing, education, or small business and matches the savings of the participants on a three to one basis. To qualify for the program, participants must live in Winnipeg, have a family income that is at or below 120 per cent of Statistics Canada’s Low Income Cut-Off (LICO) based on family size, demonstrate personal motivation to improve their financial future, and meet other criteria specific to the individual’s saving goal.

To date, the Province has directly contributed close to \$570,000 to the IDA program. Of this amount, \$141,000 directly went towards home purchases by participants. Since the program's inception in 2000, 90 individuals have adopted the purchase of a home as their asset goal. Of these, 47 successfully purchased homes and 24 are currently saving to buy a home. The financial support of the IDA program is limited to helping save for the down payment on a mortgage. The funds are paid out upon purchase of a home.

Participants in the IDA program with the goal of homeownership go through SEED's Money Management training course. This course includes approximately 12 hours of facilitated instruction as well as self-directed homework activities. Particular attention is focused on assuring that the program and its materials meet the needs of adult learners with limited literacy and numeracy skills.

The program curriculum covers appropriate goal setting, how to gather personal financial information, how to make a budget, an introduction to credit unions and banks, credit, problem solving skills, money saving techniques, and an introduction to the concepts of community economic development.

The rest of this report looks only at the participants that have

completed the program and purchased a home, and the term "participants" should be seen to refer solely to those participants in SEED's IDA program who have purchased homes.

Summary Statistics of Program Participants

The following tables are derived from the information provided by the participants at the time of registration with the IDA program and further monitoring by SEED Winnipeg. Tables 1 and 2 present statistics on various demographic and socio-economic indicators, as well as information on the price of the home that the participants purchased.

Family Size and Characteristics

Forty-seven per cent of the participants were married or in a common-law relationship. Thirty-one of the 47 households had children living in the household (this is not shown in the tables). The average and median number of adults and children in each household was 2 and 1 respectively.

Household Income

The average household income was just under \$20,000, with the median family income being just above \$20,000. Figure 1 breaks down the participants by income group.

Table 1: Summary IDA Participant Statistics

	# of Participants Reporting	Average	Median	Max	Min
Adults in Household at sign up	47	2	2	3	1
Children (under 18) in household at sign up	47	1	1	7	0
Self-reported Total Household Income at sign up	47	\$19,357	\$20,460	\$37,703	\$4,475
Gov't Assistance as a % of Total Income at sign up	47	25%	4%	100%	0%
% of Low income Cut Off	47	58%	56%	114%	0%
Total Net Assets at Sign up	47	\$1,346	\$500	\$14,042	-\$11,900
Age at Sign Up	47	39	39	62	23
Home Purchase Price	45	\$102,402	\$94,500	\$249,500	\$15,000
Home Purchase Price, Adjusted for Inflation	45	\$130,110	\$127,407	\$293,017	\$18,703
Years at Job at sign up	21	2.53	1.00	14.00	0.01
Years at Home Address at sign up	29	3	2	20	0

Table 2: Summary IDA Participant Statistics

	Participants Reporting	% of Total
Married or Common Law	22	46.8
Aboriginal	4	9.8
Visible Minority	18	38.3
Immigrant	15	31.9
Disabled	3	6.4
On Employment Insurance Assistance	3	9.7
Have Bank or CU account at sign up	32	71.1
Owens Car at sign up	24	52.2
Female	27	57.4

Participant households, on average, depended on government assistance for 25 per cent of their income. Seventeen out of 47 households depended on government assistance for more than 20 per cent of their income (not in table). The average family made only 58 per cent of the Low Income Cut Off, adjusted for family size.

Employment

Table 3 outlines the employment status of 44 of the 47 participants. A significant proportion of the participants were employed, with 39 and 27 per cent being employed full-time and part-time respectively. Only 9 per cent of the program participants were unemployed or laid off, and another 9 per cent were not seeking

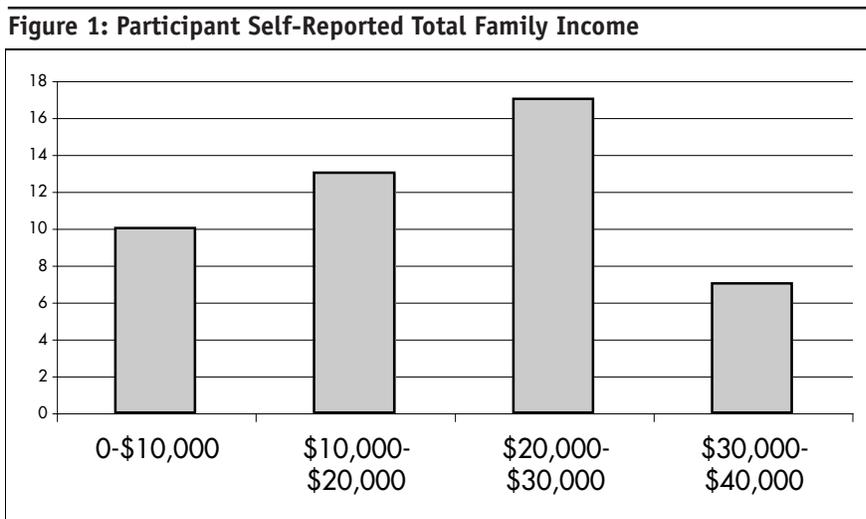


Table 3: Employment Status of Participants at Sign Up

(44 participants reporting)	% of Total	
Fulltime	17	38.6
Part time	12	27.3
In school / Training	6	13.6
Disabled, Not-seeking employment	2	4.5
Homemaker, Not seeking employment	2	4.5
Laid off, Waiting for call back	2	4.5
Currently Seeking Employment	2	4.5

employment. Thirteen point six per cent of the participants were participating in training or were in school at the time of enrolment in the IDA program. Only 3 of 31 reporting participants were receiving Employment Insurance Assistance at the time of enrolment, however, 10 of the 44 participants who reported their total family income, indicated that a household member had received Employment Insurance Assistance in the previous year.

At the time of sign up, 21 of the 29 employed participants noted their length of employment at their current job. The average length of employment was 2.5 years at the current job, although the median was only one year, indicating that almost half the participants have been at their job for a year or less.

Demographics

Table 2 outlines some demographic characteristics of the program participants. A large proportion of the successful program participants are immigrants (32 per cent) or members of visible minority groups (38 per cent). Three of the 47 participants lived with some form of disability. Only 9.8 per cent of the successful home purchasers were Aboriginal, while 15.4 per cent of all IDA participants were Aboriginal and 18.3 per cent of participants with goal of homeownership were Aboriginal.

This difference is due to the fact that 35.7 per cent of early exits from the program with homeownership as a goal were Aboriginal. Future research may want to investigate if this is due to poorer socio-economic circumstances, cultural differences, or other factors.

Transience

Participants did not appear to be particularly stable with respect to their place of residence, with the average and median number of years at their address upon joining the program being three and two respectively.

Other Socioeconomic Indicators

Approximately 71 per cent of the participants had a bank or credit union account at the time of sign up, and 52 per cent of participants owned a car.

Home Purchase Prices

The average price, adjusted for inflation (based on housing prices in August 2008), for homes purchased by program participants was \$130,000, with the median price being approximately \$127,000. Just under half of the participants purchased homes through the program that were worth more than \$127,000 in August 2008. Before adjusting for inflation, the average and the median were \$102,000 and \$95,000

respectively. If the values of these followed general trends (this may not be the case), these numbers imply that there has been a significant increase in the values of the participants' homes over the life of the program. Figure 2 show the number of houses that were purchased in each year of the program.

Figure 3 outlines the distribution of home values at time of purchase.

As can be seen, the majority of the participants paid less than \$120,000 for their homes. Five participants purchased homes in the \$150,000 to \$200,000 range and another three purchased homes that cost more than \$200,000. This indicates that some participants may have had access to greater financial resources than may

be indicated by their self-reported income.

Figure 4 shows the estimated value, as of August 2008, of the homes purchased through the program, assuming that the value of the home followed general trends for Winnipeg home values.

Education Attainment

Figure 5 outlines the highest level of education completed of the participants who provided the information at sign up.

Seventy-three per cent of the participants had at least some university or college education, with 64 per cent of those having completed a degree. The majority (17) of the participants who had completed degrees were college as opposed

Figure 2: Year of Purchase

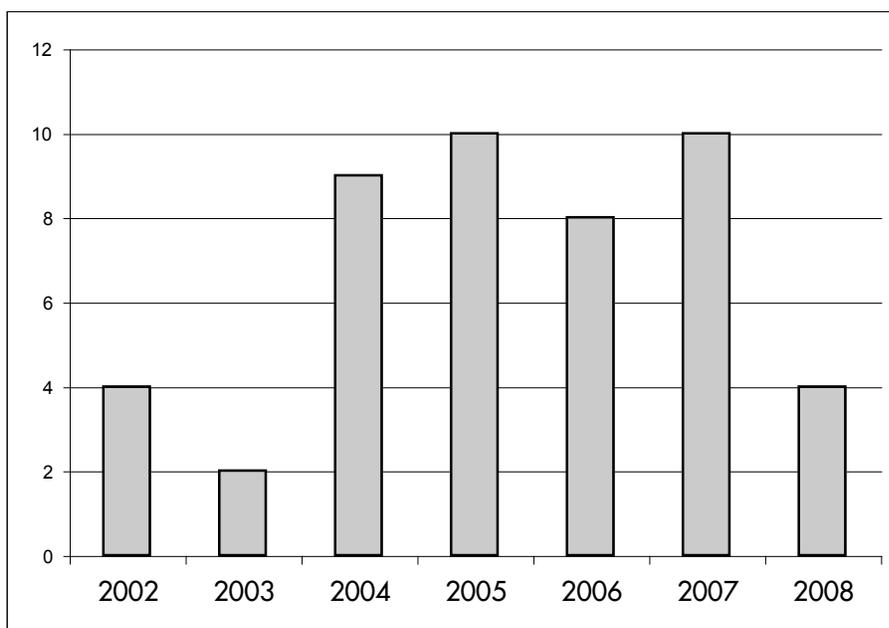


Figure 3: Purchase Price of Homes, Actual

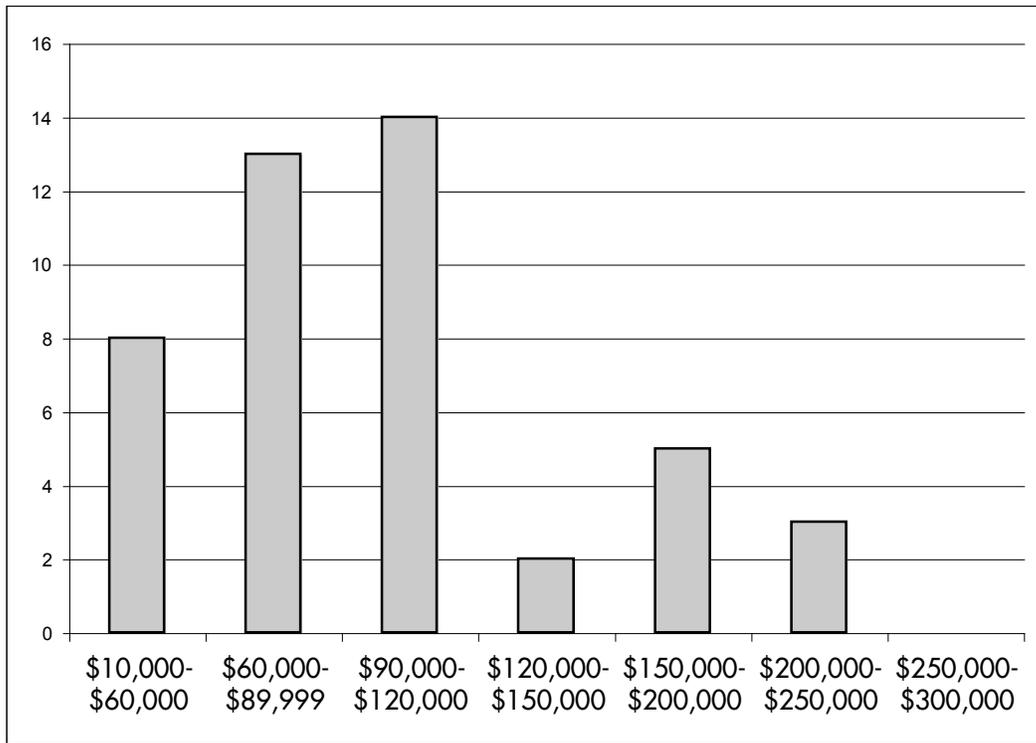
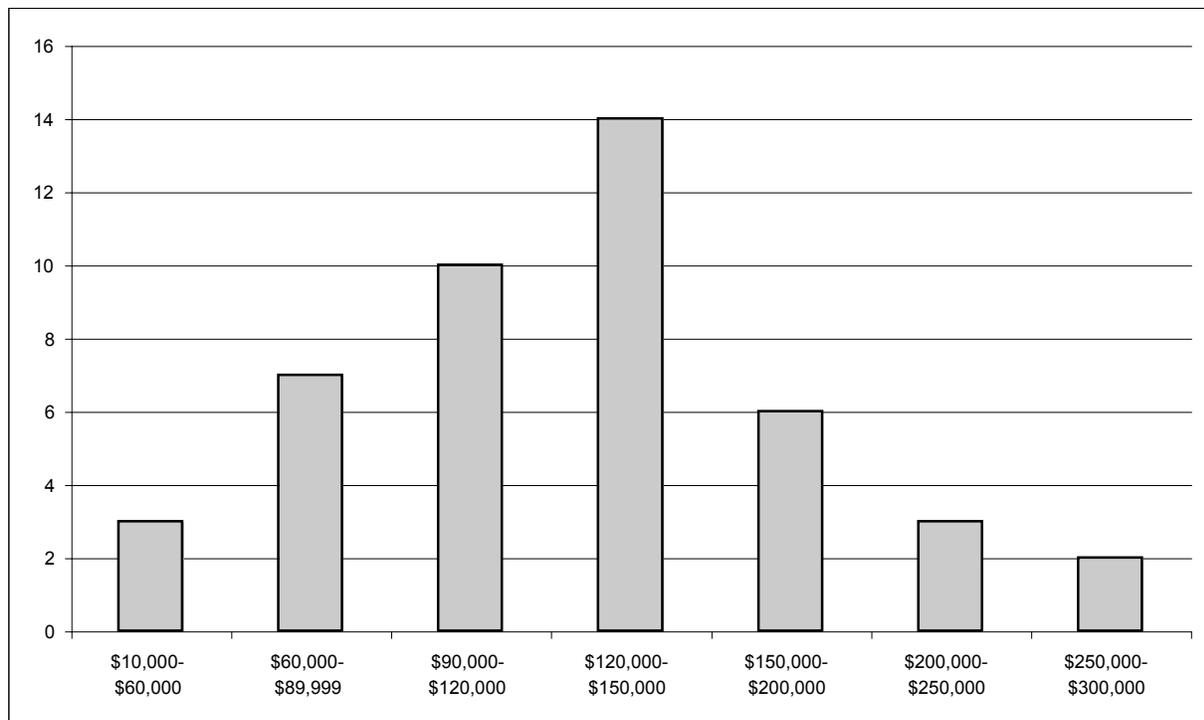


Figure 4: Purchase Price of Homes, Adjusted for Inflation (Based on Prices in August 2008)



to university graduates. Seven participants had completed graduate university degrees. All seven of these individuals were immigrants and it may well be the case that Canadian licensing bodies do not recognize their degrees. The average price of a home purchased by those with a graduate university degree was \$40,000 more than the average for the group as a whole. This indicates that the university graduates, despite having a low income, are likely to have a higher earning potential or access to other financial resources. It also may be the case that the immigrant families are purchasing larger homes

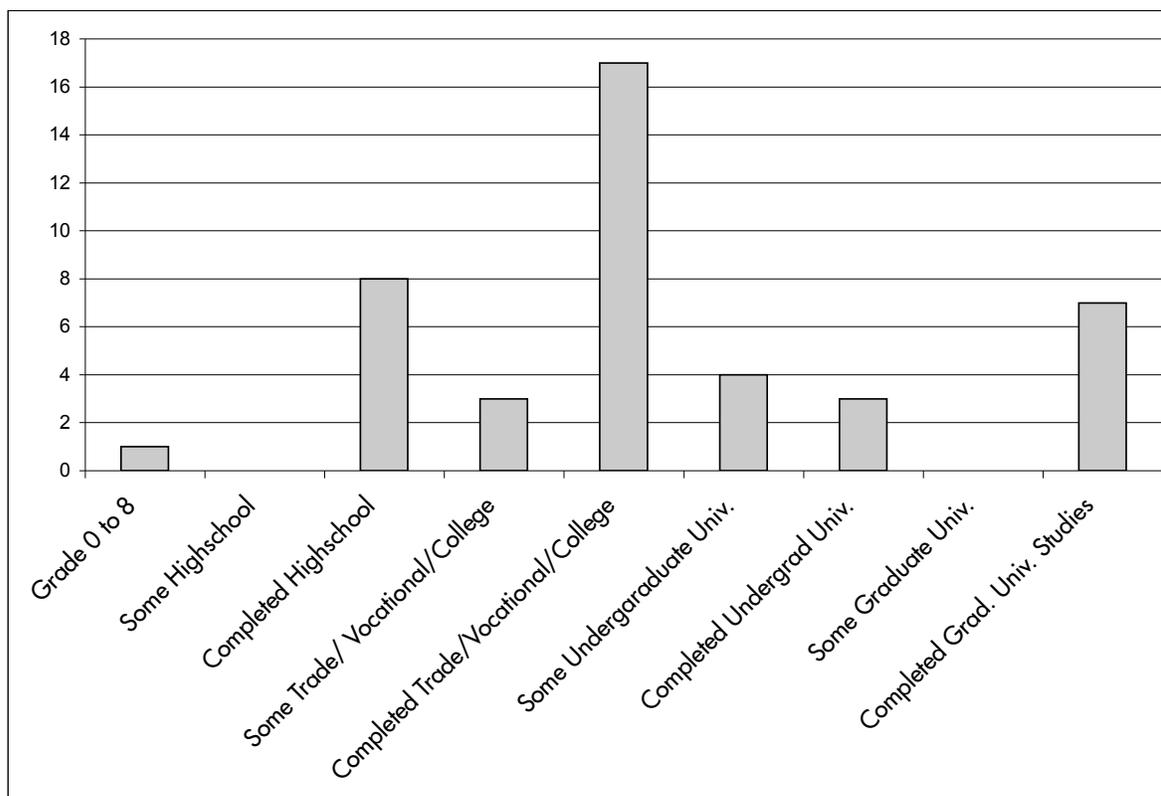
for immediate and extended family members to reside together in—a possible explanation for the cost difference.

Locations of Previous Residence and New Home Purchased

Table 5 provides information on where the participant resided when joining the IDA program and where they purchased their home.

At sign up 47 per cent of the participants were inner-city residents, while 57 per cent chose to buy their new homes in the inner city. These statistics suggest that the IDA homeownership program attracted

Figure 5: Highest Level of Education Attained (42 participants reporting)



new homeowners to the inner city. Seventeen per cent of the participants moved to the inner city, while only six per cent moved out of the inner city. The vast majority (76 per cent) purchased homes where they were previously located (inner city or non-inner city).

Brief Review of Summary Statistics

According to their self-reported statistics, the program participants who purchased homes through the IDA program can, for the most part, be classified as working poor. This is to be expected as to purchase a home the participants still had to qualify for a mortgage, which would exclude those deeply impoverished. Almost 39 per cent of the participants had full-time jobs, with an additional 27 per cent working part time. There was a significant reliance on government assistance amongst the successful participants, with 36 per cent of the households depending on government assistance

for 20 per cent or more of their household income. The majority of participating households did include children, although the average size of families was not large. With respect to targeting marginalized groups, a significant proportion of the successful participants were from non-Aboriginal visible minority groups with many of these being immigrants. However, only 10 per cent of the successful participants were Aboriginal.

The average home price, adjusted to housing prices in August of 2008, was \$130,000, with a median purchase price of \$127,000. This indicates that on average the homes being purchased are modestly priced homes. A further breakdown of the home price statistics shows that some of the participants are purchasing homes that are significantly above this range. This indicates that improved targeting may be required to exclude participants with access to more financial resources than those indicated by their self-

Table 5: Locations of Previous Residence and New Home Purchased

(all 47 participants)	Total	Percentage
Inner city at Sign up	22	47
Purchased in Inner city	27	57
Moved to Inner city	8	17
Stayed in Inner city	19	40
Stayed outside Inner city	17	36
Moved outside of Inner city	3	6

reported income. An investigation of educational levels implies that the program participants have reasonably high levels of education, with almost three-quarters of the participants having some college or university, and almost two-thirds having completed a university degree. With respect to the location of homes purchased compared to previous residence, the IDA home purchasing program appears to be attracting resident homeowners to the inner city since more participants moved into the inner city from outside than vice versa. The vast majority of purchasers bought homes in the region of the city in which they already were living.

Report on Interviews with Participants

Methodology

To gain further insight into the effect of homeownership on low-income households, researchers attempted to interview the participants of the IDA program that had successfully saved and purchased a home using the matching funds provided by the IDA program for the down payment.

At the beginning of this evaluation, 47 participants of

the IDA program had successfully purchased homes. When possible interviews were conducted in person at a location mutually agreed upon by the researcher and the participant. The bulk of the interviews were conducted over the summer of 2008 with a few final interviews conducted early in the fall. Interviews were recorded and transcribed.

Attempts to contact participants

SEED Winnipeg sent each of the participants a letter informing them that a researcher conducting interviews regarding their experience with the IDA program would contact them. Researchers then telephoned the participants to set up interviews with the participants. Researchers attempted contact at least five separate times at different times of the day. If a participant's phone number was no longer in service, a researcher visited the home to try to make contact. If unsuccessful, a note was left at the participant's address. Throughout the process it was emphasized that there was a \$20 honorarium for participating and that participation was important for improving the SEED IDA program for future participants.

Nineteen interviews were eventually completed. Out of the 19 participants interviewed, 17 were still in the homes they purchased

through the IDA program. Of the two interviewed participants that had moved, one of them moved in with their new spouse and sold their home, while the other bought a new home. None of the participants interviewed ended up back in rental housing. All of the interviewed families with children were still in the home they purchased through the IDA program.

Through in-person attempts to reach participants, it was discovered that two participants listed were no longer living in their homes. In one case, the participant was renting the house to the current resident and in the other case the participant had sold the house several years earlier.

Interview Results

The participants, in general, were very positive when it came to evaluating their choice to become homeowners. Eighteen out of the 19 participants said homeownership has made a positive difference for their household and 17 said that buying a home has made them happier with their life. Sixteen out of the 19 report that they were “very satisfied” with being a homeowner while the remaining three said they were “somewhat satisfied”. A variety of reasons were provided when the participants were asked to elaborate, but certain themes emerged. Stability and financial security were

often cited, as were personal freedom and access to more living space. Five of the participants gave the following reasons when asked to elaborate on their positive assessment of homeownership:

First of all you’re building equity, so that gives you financial security...All the confidence comes from...[seeing] an example of why you’re working hard.

I love it because of the privacy. I always dreamt about a house for me and my kids and that’s always what I was dreaming of for many years and thanks again to IDA. Without, without them I don’t think I would be able to make it. And they did it.

Security. Financial stability. It’s an investment. I would say for years and years it didn’t matter. My last house that I lived in down the street, my step dad owned it, I rented it. I never felt settled. Just being a homeowner I think it’s an incentive that you’ll want to stay...the feeling of being settled, especially after all the moving that I did with my son.

When you own your home you feel more well-rounded emotionally, spiritually, it’s just 100 per cent better. It gives you some value—self value.

I just feel that I have a lot more control over when things get fixed, how much the bills are going to cost because of when things get fixed. Generally I like being self-reliant.

These results were confirmed through the responses to more specific interview questions.

Table 6 outlines the participants’ responses to a series of yes/no questions regarding homeownership.

Almost 90 per cent of the respondents stated that they were more confident about their future now that they were homeowners. A large proportion of the participants said they now felt more like part of the community (69 per cent) and more respected by their neighbours (47 per cent) now that they are homeowners. It appears that homeownership, for many of the participants interviewed, has led to higher self-esteem. This was supported by many of the qualitative responses given by the interviewees. For example, one participant said the

following about her experience as a homeowner:

It helped me develop my self-confidence. It helped me be more involved with a neighborhood and a community. It provided a sense of security... That sense of pride spilled over to more areas of my life. I also learned—I redid all the hardwood floors in there by hand with a belt sander. I learned how and I was down on my hands and knees and for three weeks I sanded and varnished. I learned how to lay tiling. I learned how to paint. I learned how to plaster. I learned some plumbing. A little bit of electrical. I learned a lot of things. It was like my test zone. If I messed it up then it was only me that messed it up.

Table 6: Participant Responses to Selected Yes/No Questions

	Total Reporting	Yes	No	% Yes
Do you feel more confident about your future now that you own a home (when you owned a home)?	19	17	2	89
Do you feel that you are more a part of the local community as a homeowner?	19	12	7	63
Has homeownership lead to you being more involved in your community?	19	10	9	53
Are you treated with more respect by neighbours when they know that you own your home?	19	9	19	47
Has being a homeowner created greater stability for your children?	14	14	0	100
Do your children have more space to play and study compared to before you owned your home?	11	10	1	91
Do your children invite friends over more often now that you own a home?	13	9	4	69

For many participants this increase in self-confidence and more positive expectations about the future came from an increased sense of stability and control over their lives. One participant spoke of how being able to plant a garden that she will be able to tend for years has made a big difference in her life:

I just know I am not going to have to go through all the effort and stress and unsettling parts of having to move again and also I'm able to make long-term plans. I have a yard with a garden; that is really important in my life. It's, having a garden right there on my front steps and soon [on] my back steps. For me, that's really important and knowing I'm going to be there to enjoy it. Actually, I've never had a garden that I knew I was going to be able to enjoy over the long term so, for a gardener with a lot of special interests in gardening; that really means a lot to me. It's nice to be able to envision the future and know that, like to have some control over your future, like to know that there's something solid and stable... That's a big difference. I have plans and I can't do everything at once but I know it's going to happen, I want a dog, but before I get a dog I want my basement fixed but I know these things are going to happen.

Another participant elaborated on the positive impact that the program had on him and his family:

I was beyond the thought of actually being able to owning a home. And here I thought I was going to be living, raise my family, in an apartment which isn't really conducive for growing children...

It was... a dead-end situation... That all changed as soon as I met SEED IDA, you know. If it wasn't for their help... I'd be still the same shy, little Filipino guy that's going term-by-term position at a company. It's a definite confidence builder and it's a very, very good growing experience. I'd highly recommend it, highly recommend it.

Just over half of the participants noted that they were more involved in the community now that they were homeowners. One participant articulated it as a process of discovery:

I've gotten to know the people in the neighborhood even more. I become more familiar with the neighborhood and I can see the needs of the neighborhood and through the process of all this discovery I'm learning where I can fit in to that whole picture.

All of the families with children who purchased homes through the program reported that homeownership had resulted in greater stability in their children's lives. Over 90 per cent of the families with children noted that homeownership had provided their children with more space to study and play, and over two-thirds of the parents noted that their children are more likely to have friends over than before they owned their home.

While for almost all of the participants overall homeownership was a very positive experience, many experienced

difficulties meeting the challenges that homeownership presented. Table 7 outlines some additional responses to yes/no questions asked of the participants.

Almost 90 per cent of the respondents noted that homeownership had created challenges that had added stress to their life. Fifty-eight per cent of the participants said that the bills that came with homeownership were higher than expected and almost 4 in 10 of the participants stated that repairs had been more frequent or costly than expected. Almost half of the participants said that these unexpected costs led to financial challenges for their household. In the words of one participant:

I'm happy that I have achieved owning a home. But what hurts the most is in the wallet. You know, a lot of the repairs, the bills. You can't stop eating, you can't

stop watching television, you can't stop entertaining yourself...you can't stop having to look good, clean yourself, keep yourself, make a promise to yourself to stay as healthy and clean as possible. Or even your own family...you have to maintain that.

You have a lot more pride, when it's your own house, you want to do things to keep it up. Of course you don't have money to do that. So you just dream about it.

While it is true that many of the participants faced financial challenges resulting from homeownership, many of them noted that this was not necessarily a bad thing since it taught them how to be better managers of their budgets and households. One participant said that homeownership "made us more responsible. We have to set the budget for everything. We can't buy anything that we want. We have to

Table 7: Additional Participant Responses to Selected Yes/No Questions

	Total Reporting	Yes	No	% Yes
Has homeownership created challenges for you that have added stress to your life?	19	17	2	89
Are the bills higher than expected?	19	11	8	58
Have repairs been more frequent or costly than expected?	19	7	12	37
Do unexpected costs of homeownership create financial challenges?	19	9	10	47
Do you find it difficult to keep up with repairs/ yard work?	19	9	10	47

wait". One participant, when asked if he had anything else to add at the end of the interview gave the following statement:

This, to be honest with you, this makes you; when you have a house, you change and you change your life... This is your centre and everything, even though it is not easy sometimes because the bills and everything but that's when the turnaround comes. Sometimes before we had nothing, we just threw the money around...but after you have the house, if [SEED] keeps doing this they're going to make a lot of people happy, a lot of kids happy. A lot of people will be more responsible. I'm talking from my experience. Before I had this house, I had nothing to live for. I just got my pay cheque and I didn't have a house. I didn't have many bills to pay. I used to live with my mother and before this program, I was in bad shape. So this is just very important for many people. Believe me... this educates many people.

Participants were overwhelmingly positive when asked about the IDA program and the support of SEED Winnipeg. When asked the role that SEED Winnipeg played in assisting to purchase her home, one participant responded:

They played an essential role...I truly can't think of how I could have done it without them. I was pretty stretched to the max in a lot of different ways and I don't know if I would have been able to put that down payment together to have it when I needed it; and also they did have supports and stuff there and you know what, even the simple fact of having to attend these classes

on a regular basis was...constant reinforcement and commitment to carrying my plan through...I had personal circumstances happening and I got a lot of support that I felt I needed at the time. It was all an important part of me getting to where I am.

One participant noted the head start and directional focus that SEED provided her:

It would have been probably several more years before I would have gotten a house, first of all. And then the tips they gave got me started in the right direction. It was great to be part of it. And it's great that there are programs like this in place to help people. And I hope that they continue!

Many participants noted that without the help of SEED, they would not likely have become homeowners:

They helped us with part of the down payment for our house and they taught us a lot of money management things and how to handle our credit because... especially starting here in Winnipeg, there is a lot of people offering you a lot of credit cards...so they taught us how to handle those things...We are still carrying all the things that they taught us, it's in my mind and all, and without the help of the down payment, I don't think we will be able to buy this house.

When asked about the program, one participant responded:

I've recommended it to other people and I feel they [should] also have the money saving program. I'd recommend it. I know a lot of single mothers, I've

recommended it to them. I thought that staff was really wonderful at SEED... connecting with others and [being] part of the group. The whole program is a great program. I think I had read that up until now there was 47 homeowners from the program. That's pretty positive. It feels good to be part of that 47.

When asked about suggested changes or additions to the SEED IDA program, many participants noted more preparation for dealing with renovations and contractors would have been helpful. Many participants were caught off guard by the high cost of utilities and the maintenance of their home. In particular, many were unprepared for the expense of replacing large appliances such as a furnace, and for paying property tax and condo fees. Other unexpected challenges included the amount of paperwork necessary to complete the purchase of a home, and the difficulty of getting credit. Participants suggested ongoing money management courses after purchase, workshops geared at dealing with renovations and contractors, and preparation with what to look for in a house when purchasing. Other suggestions included grants specifically for individuals with disabilities, personal counselling and support, and language assistance.

To summarize, overall, the participants interviewed were overwhelmingly satisfied with their choice to become homeowners and

with the services they received from SEED Winnipeg. Stability, financial security, increased personal freedom and more living space were all repeatedly mentioned as reasons why homeownership has made a positive impact on their lives. Families with children all reported increased stability in their children's lives, most noted that their children now have increased space to play and study, and many said that their children now have friends over more often. Many of the participants did report the costs of homeownership to be higher than previously anticipated and that this had led to financial difficulties. Several of the participants suggested additions to the program to prepare the potential homeowners for the responsibility of maintaining a home, to inform them about the types and magnitude of new costs that would be imposed along with homeownership, and how to approach tasks such as shopping for a house, obtaining credit and finding and hiring a contractor.

Comparing the Respondents to the Entire Group of Successful Home Purchasers

Table 8 outlines some characteristics of the participants who were interviewed compared to the averages for the entire group of

participants who purchased homes through the IDA program.

Those who were interviewed reported, on average, a slightly higher income than those who did not. Given that the two groups had similar statistics with respect to date of sign up, there is no reason to believe this discrepancy is due to inflation. The interviewees, however, had significantly lower home purchase prices: \$20,000 less in actual dollars and over \$30,000 less in inflation adjusted terms. The interviewees were also six per cent more likely to have purchased their homes in the inner city.

The total self-reported annual income of the participants who were interviewed increased, on average, by \$22,000 from the date of sign up to the date of the interview. This amounted to an increase of more than 100 per cent. It may be the case

that homeownership had some effect on these families that improved their earning potential, such as an increase in self-esteem. It is also likely that participation in the SEED IDA and money management program along with the personal financial counselling provided them with the tools and motivation to improve their situations. Additionally, it is possible that other factors led to this difference such as the participants being in a long period of unemployment at the time of sign up or the household may have gained additional income earners over time. Further research would be required to sort out the significance and magnitude of these effects.

Finally, because the interview group was not a statistically random sample, the results may not accurately represent the entire group. It should also be noted that all information is based on self-reported

Table 8: Interviewee statistics versus all successful participants

	Interviewees	Non-Interviewees
Average self reported income at sign up	\$21,235	\$18,083
Median year of sign up	2003	2003
Average IDA home purchase price	\$84,509	\$114,331
Average IDA home purchase price, Inflation Adjusted	\$105,104	\$146,783
Median year of purchase	2005	2005
Home purchased in Inner city	63%	57%
Average self reported income at time of interview	\$44,431	n.a.

participant data, which has its own issues and limitations.

Conclusions and Policy Implications

Previous research shows that homeownership for low-income households in general may not have the types of quantitative benefits often associated with it. In particular, homeownership is generally not financially beneficial compared to renting and saving the costs difference in low-risk financial assets, although through its forced saving effect homeownership can lead to a significant build up of home equity wealth over time for low-income households. Homeownership also has been shown to have its drawbacks, many of them indirectly or directly stemming from the increased financial burden of owning compared to renting in the short-run and higher maintenance demands. It is also not clear that homeownership leads to significant increases in civic participation for low-income earners, increases in happiness, or better health for adults.

It important to note that previous research suggests that those that receive credit counselling default less, increase their financial literacy and understanding, and

respond better to financial incentives when making decisions regarding refinancing and defaulting (Hartarska and Gonzalez-Vega 2006). Money management training and financial counselling, such as that offered by SEED Winnipeg, therefore may significantly increase the probability that low-income households will come out financially ahead through homeownership and realize other anticipated gains stemming from ownership. This type of training gives households the tools to prepare and better weather financial and economic hard times and retain ownership of their homes.

Previous research suggests that homeowners are more likely to be involved in local politics and in neighbourhood-based organizations due to their increased tenure in the neighbourhood. There is strong evidence to suggest that children benefit though homeownership as a result of both the increased stability it generates and the increased and higher quality space available for play and study. Homeownership may also help families from racialized groups access higher quality housing when rental markets are racially discriminatory. Also, research has found the qualitative benefits of homeownership for low-income people to be very positive. Homeownership tends to make one feel more part of the

community and have positive effects on self-esteem, particularly in the case of immigrant families.

The interviews confirmed many of the positive results from the existing literature. In particular, all of the parents interviewed found that homeownership had increase the stability in their children's lives and the majority had seen an increase in the space available for their children to play and study. Many also noted that their children were more likely to have friends over once their parents had purchased a home, allowing them to better supervise their children. All of the above suggests that homeownership will lead to better outcomes for these children. The interviews also revealed that many of the participants were facing unexpected challenges with the financial and maintenance demands as a result of homeownership, although they were generally manageable. Despite the difficulties, the vast majority of participants had very positive feelings about homeownership and the impact it had on their lives. In particular, higher levels of self-esteem, pride, security, optimism and sense of control were noted as a result of becoming homeowners. Many saw the hardship imposed by homeownership as a sort of rite of passage and consequence of the increased freedom and

responsibility that homeownership brought. None of the interview participants expressed regret over buying their homes. It appears that the budgeting and financial training provided by SEED Winnipeg as a condition of participation in the IDA program has made homeownership a sustainable and thereby positive experience for the participants.

Another interesting finding of the study is that the IDA program attracted people to live in Winnipeg's inner city. While it is often assumed that low-income homeownership programs will lead people to leave the inner city, the opposite was found to be the case with the IDA home purchasers. At sign up 47 per cent of the participants were residents of the inner city, while 57 per cent chose to buy their new homes in the inner city. These statistics suggest that the IDA homeownership program is attracting new resident homeowners to the inner city. This is a positive step in combating inner-city decline and should be commended.

The above review of the literature and the interviews with IDA program participants who purchased homes generates several policy suggestions regarding the promotion of homeownership for low-income people in Winnipeg. The following policy proposals are directed at the Provincial Government, some of

which have been proposed by other studies:

- 1) *More resources for financial education specific to home purchasing:*
This education could include how mortgages work, what to expect with respect to bills and taxes, and on the hidden or surprise costs of homeownership and how to prepare for these costs. This education should be available to new and existing homeowners (Belsky, Resinas and Duda 2005).
- 2) *More resources for education programs for low-income homeowners on renovations and maintenance contracting:*
Multiple participants noted challenges dealing with required renovations and contractors, and suggested that additional education on how to find a contractor and do basic home maintenance would be very useful in making homeownership more sustainable.

- 3) *More resources for education on home purchasing risks:*
Education of low-income homebuyers to inform them of the cyclical nature of housing prices and risks associated with homeownership, particularly when purchasing homes late in the expansion phase of the economic cycle, is recommended (Belsky and Duda 2002b). The current financial crisis, slowing growth in housing prices, and the potential for a significant drop in home prices raises this recommendation in importance, although the fact that in Manitoba housing prices and the economy are relatively stable somewhat offsets its urgency.
- 4) *Additional programs to support low-income homeowners experiencing unemployment:* Programs to help low-income homeowners make it through economic downturns and unemployment so they do not end up

selling in a slump and losing money are recommended (Belsky and Duda 2002b). One possible format this could take would be public insurance against housing price risk (Goetmann and Spiegel 2002). Another would be emergency funds (grants or preferential loans), run by community organizations that can appropriately assess borrower needs.

5) *Additional programs to support low-income homeowners after purchase:* This could include a mortgage interest subsidy (Goetmann and Spiegel 2002), as well as additional resources to support existing programs aimed only at new homeowners.

6) *Continued and additional support for comprehensive programs:* Research has shown that the stability and community participation that homeownership encourages in general may not be applicable to low-income earners

unless a series of technical assistance and counselling services are provided before and after purchase (Balfour and Smith 1996)⁴. It is important to emphasize that a patchwork of programs may not be able to realize these gains. Therefore, it is recommended that comprehensive programs continue to be promoted and expanded.

7) *Continued support for high quality public/social housing:* One thing that is clear from the participant data is that those that are taking advantage of the IDA program are generally working poor and have enough income to secure a mortgage and save at least some funds for a down

4 One example of a comprehensive program of this type is the Cleveland Housing Network's collection of programs for low and moderate income families in need that would not qualify for traditional mortgages. The Network offers: a lease to own program, a housing redevelopment program that sells directly to families, a program to assist new homeowners with weatherization, furnace replacement and electrical repair, and a family development program to help families become independent through education a labour market preparation (Balfour & Smith, 1996).

payment. Those who are worse off and do not have the disposable income to save or deal with the additional costs of ownership are still in dire need of quality housing. While homeownership appears to be making a significant positive impact in marginalized people’s lives, if funding for it comes at the expense of public/social housing, equality will be negatively affected. It is also important to note that most of the benefits of homeownership stem from the reduced transience and higher quality housing it generates for the homeowners. It is possible that this can be generated just as efficiently through higher quality public/social housing.

- 8) *Continued but selective promotion of homeownership for low-income households:* Evidence from the interviews suggests that homeownership is having a significantly

positive impact on these families and is increasing resident homeownership in the inner city. However, the interviewees did attain and experience homeownership during strong economic times. Evidence from the recent U.S. recession and financial crisis indicates that many low-income earners who were enticed into homeownership while home prices were high lost their homes and were financially devastated when the good times came to an end (Rivera et al, 2008). Again, the relative stability of Manitoba’s economy and housing market may make this less pressing than would be the case in other jurisdictions. The promotion of homeownership along with supports such as policy recommendations 1 to 6 above should realize the benefits of low-income homeownership while minimizing

negative outcomes.

Also, as the benefits of homeownership are particularly strong for child outcomes, it may be desirable to focus the program towards families with children.

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