

**THIRD SECTOR HOUSING: AN EXAMINATION OF THIRD
SECTOR HOUSING INITIATIVES AND A COMPARISON OF
THE PRIVATE AND NON-PROFIT RENTAL MARKETS IN
INNER-CITY WINNIPEG**

by Dwayne O.M. Rewniak

*A Practicum Submitted to
the Faculty of Graduate Studies in
Partial Fulfillment of the Requirements for the Degree of:*

MASTER OF CITY PLANNING

**Department of City Planning
University of Manitoba
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DWAYNE O.M. REWNIAK

**A Thesis/Practicum submitted to the Faculty of Graduate Studies of The University
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ABSTRACT

There is a growing awareness of the need for non-governmental sectors to step forward as the funding for federal and provincial social housing programs continue to be curtailed. Expectations are the highest in the third sector where many housing researchers believe that third sector housing organizations will help to bridge the poverty gap by providing additional affordable housing for Canada's growing number of households in core housing need. One of the main problems with this assumption, however, is that it is unlikely that these non-profit organizations have the funding capabilities required to produce this housing on their own. Therefore, if the third sector is to emerge as a major player in Canadian housing, it must integrate with the public and private sectors. The best way to accomplish this is through housing partnerships.

The two main purposes of this practicum were to briefly examine third sector housing initiatives and their role in Canadian inner cities, and to compare Winnipeg's non-profit and private rental markets. The methodology consisted of a literature review of Canada's third sector and a neighbourhood and rental market analysis of four study areas in inner-city Winnipeg. The review of literature found that the gradual elimination of government funding for new social housing projects will likely result in the third and private sectors having to come up with new ideas and approaches to developing additional affordable housing. Similarly, in Winnipeg, a detailed analysis of the private and non-profit rental markets in the inner-city showed that private and non-profit housing partnerships are one way to solve the high vacancy problems of the private rental sector and to help stabilize inner-city decline in the process.

The practicum concluded that partnerships alone are not enough. Additional third sector housing initiatives must be implemented if third sector housing organizations are to be significant players in Canada's future housing market.

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CHAPTER ONE

INTRODUCTION

1.0 OPENING REMARKS

Until recently, little had been written about the role of the non-profit, or third sector, in providing affordable housing to low income individuals and families throughout Canada's inner-cities. This changed in 1993, when the federal government announced that it would not increase its support for social housing beyond the current funding level of approximately two billion dollars per year (Canada Department of Finance 1993, 55-56). It was at this time that many social housing experts began to express concern over the future supply of affordable housing for Canada's growing number of households in "core housing need." They strongly suggested that alternative housing arrangements and sources of funding be established immediately. This, however, posed a serious problem. Where would the additional housing funding come from?

It was hoped that the provinces would take more of a direct role in the delivery of social housing, but the capital in many instances was simply not available. The municipalities, on the other hand, cannot assume a more active role in the provision of social housing, because they cannot afford to directly subsidize housing, and are not expected to provide much funding for the development of social housing in the future.

Conversely, the private sector has traditionally avoided social housing and focused primarily on the demands of the private housing market. Trends appear to indicate that the private sector will continue to operate in this fashion, but alternative options exist. The private sector can, and should, be involved in responding to the problems of housing affordability, but how can this be achieved? Partnerships between the private, public and third sector are the key

to addressing future affordable housing needs throughout Canadian inner-cities, but they can only be successful if they feature incentives that are mutually beneficial to all three parties.

Expectations are the highest for the third sector where many housing researchers believe that third sector organizations will help bridge the poverty gap through the provision of affordable housing. As a result, third sector organizations across Canada are now being asked to assume more housing responsibility in the inner-cities. This will be one of the major focuses of this practicum.

1.1 STATEMENT OF PURPOSE

There is a growing awareness of the need for non-governmental sectors to step forward as federal and provincial social housing programmes continue to be curtailed. As mentioned previously, one of the sectors that is expected to accomplish this task is the third sector, but will these organizations be able to develop additional affordable inner-city housing? Before answering this question, it is important to realise that the third sector is presently at a crossroads. It can either observe as its housing role progressively diminishes, or it can rise to the occasion and become a dominant force in the Canadian housing sector. The choice will be up to the various third sector organizations across Canada, and hopefully they will make the right one.

The purpose of this practicum is to: 1) review the literature on Canada's third sector and compare it with the non-profit sector in Britain; and 2) examine the role the third sector has had, and is currently having on housing in Canada, and more specifically, in the city of Winnipeg.¹ In doing so, a detailed comparison

¹ It should be noted that while the roles of the third sector will be discussed in this practicum, the impact of the third sector will not.

will be made between the non-profit and private rental markets in inner-city Winnipeg. The intention of this analysis is to determine the viability of future housing partnerships in the area. Finally, the premise for this practicum is based on the belief that since fiscal restraint is becoming a key federal and provincial priority in the area of housing, it will be up to non-profit and private sector organizations to help bridge the gap by providing additional affordable housing to inner-city residents across Canada.

The remaining purposes or objectives of this practicum are as follows:

1. To provide a brief history of third sector housing policy in Canada, to analyze the successes and failures of these housing policies, and compare them to third sector housing policy in Britain. Britain has been chosen as a case study because non-profit housing has recently emerged as a key player in the British housing market.
2. To determine whether a case can be made for the third sector, private sector and municipal governments playing a stronger role in housing.
3. To examine options for future affordable housing initiatives that will draw on the strengths of the public, private and third sectors, and promote greater community involvement.

1.2 PROBLEMS TO BE INVESTIGATED

One of the main problems that will be investigated in this practicum is whether or not third sector housing organizations have the funding capabilities required to produce sufficient numbers of affordable inner-city housing. Prior research has led me to believe that they do not. Therefore, a second presumption of this practicum is, in order for the third sector to emerge as a major player in the Canadian housing market, it must integrate itself with other private and public sector organizations. This can best be accomplished through

the notion of partnerships. Partnerships alone, however, are simply not enough. Third sector housing organizations are unlikely to be significant players in Canada's future housing market unless there is a major shift in government policy. In Britain, for example, "the government appears to have more faith in the ability of the third sector to provide user-friendly projects that are more integrated into the community" (McKee 1993, 11). The question then becomes how can the three levels of government in Canada be convinced that a major shift in housing policy is necessary. As fiscal restraint increases and the costs of other housing options heighten, the governments will have no other choice; third sector housing will have to be re-examined and redefined as a policy option (McKee 1993, 1).

1.3 QUESTIONS TO BE ADDRESSED

1) How many different variations of third sector housing presently exist throughout Canada; what are their roles; what are their strengths and weaknesses; and how do they compare to the British non-profit housing experience?

2) Is there a need for additional non-profit housing to be constructed in the city of Winnipeg? Some would argue that Winnipeg is one of the most affordable cities in Canada to live and does not have an affordable housing shortage or problem. I would argue that prior research has concluded that there is a shortage of affordable housing for low income residents in inner-city Winnipeg.² If I am proven wrong, however, and it is discovered that there is not a need for additional third sector housing at present, there will definitely be a

² In two research papers that were completed in 1995, I concluded that there was a shortage of affordable housing for low income residents in Winnipeg's inner-city. A University of Manitoba Master's Thesis by Ufoegbune (1993) titled An Examination of the Role of the Public Sector in Inner-City Housing Affordability and Revitalization: A Winnipeg Case Study confirmed this conclusion.

demand for it in the near future. By the year 2,020, demographic trends indicate that the proportion of young aboriginals and seniors will increase dramatically.³ This segment of the population is usually one that is dependent on the public and non-profit sectors for housing. Hence, with the gradual elimination of government funding for new social housing projects, the third sector would then be the most obvious candidate to provide this new housing.

3) Partnerships and innovation among community-based groups, municipalities, the private sector and the federal and provincial governments are to be encouraged. Are there any examples of successful partnerships in Canada or the United States? How can partnerships be established in Winnipeg, and what organizations would be involved?

1.4 METHODOLOGY

This practicum will attempt to examine third sector housing initiatives and their role in Canada, and more specifically, in inner-city Winnipeg. In order for this to be done effectively, the history of third sector housing, the different types of third sector housing and the various strengths and weaknesses of the third sector must all be examined. This will be done through a literature review of third sector housing in Canada, with the focus being on descriptive, explanatory and evaluative research of the numerous differences and similarities between the Canadian and British non-profit housing experiences. Canada Mortgage and Housing Corporation (CMHC) Rental Market Surveys will be used to analyze the non-profit and private rental markets in the four CMHC survey

³ This statement is based on a research paper I completed in 1995 titled A Strategic Development Plan for the Issue of Population/Demographics in the Winnipeg Region. It is also based on two reports done by the Social Planning Council of Winnipeg in December 1994 titled Aboriginal People and The Elderly.

zones (Fort Rouge, Centennial, Midland and Lord Selkirk), and future third sector housing initiatives will be examined at the end (see figure 1).

In addition, interviews will be conducted with a number of people involved in the public, private and third sector housing fields. The public sector will include Manitoba Housing Authority and Canada Mortgage and Housing Corporation (CMHC); the private sector will consist of potential developers who could possibly form partnerships with non-profit organizations; and the third sector will include representatives from Winnipeg Housing and Rehabilitation Corporation and Habitat for Humanity.

Non-profit organizations in the United States, such as the Columbus Housing Partnership (CHP) will be briefly examined as examples of successful private/third sector housing partnerships, and non-profit housing in Britain will be analyzed as a comparative case study.

Once this information has been collected, I should be able to determine whether third sector organizations in not only Winnipeg, but throughout Canada, have the available resources that are required to produce the majority of social housing in the inner-city. If it is concluded that they do, I shall come up with an alternative form of third sector housing that involves increased community involvement, and creates numerous partnerships involving all of the major players in the three housing sectors. If it is concluded that they do not, I shall then come up with a number of options regarding what could be done to "re-invent" the third sector.

In summary, information for this study will come from the following sources:

1. An extensive review of literature (general, government, theses) obtained from institutional, government and university libraries.

2. **Canada Mortgage and Housing Corporation (CMHC) rental market survey information and housing publications obtained from the CMHC Winnipeg office.**
3. **Census data gathered from Statistics Canada and Winnipeg Area Characterization information obtained from the City of Winnipeg Planning Department.**
4. **Personal interviews conducted with people involved in the public, private and third sector housing fields.**

1.5 SYNOPSIS

This practicum consists of eight chapters. **Chapter one** provides an introduction to the practicum by stating its purpose, objectives, problems to be investigated and questions to be addressed. **Chapter two** discusses theoretical perspectives of self-organization in housing and radical planning. **Chapter three** reviews the general aspects of the third sector. These include the three different types of third sector housing, the roles of the third sector and its strengths and weaknesses. **Chapter four** provides a brief history of third sector housing policy in Canada. The chapter also analyzes the successes and failures of these housing policies and concludes by evaluating Canada's third sector housing experiences. **Chapter five** provides a neighbourhood analysis of the four CMHC survey zones (Fort Rouge, Centennial, Midland and Lord Selkirk) that are to be examined in this practicum. The neighbourhood analysis will consist of seven major variables: population totals by age and sex, family status, average incomes, ethnic origin, the level of education for the population aged 15+, the total number of occupied private and non-profit rental dwelling units, and the condition of these units. The purpose of this information is to provide a statistical profile of the target groups who usually require affordable

housing in the inner-city, and to show just how compatible the non-profit and private for-profit sectors really are. The target groups include Aboriginals, the elderly, single parent families, visible minorities and recent immigrants. **Chapter six** provides a detailed analysis of the non-profit rental market in the inner-city and compares it to the proprietary, for-profit rental market using the four CMHC survey zones mentioned above. A number of variables will be used to make these comparisons, and they include the following: the vacancy rates by the type of dwelling, the number of bedrooms and the size of project; the age distribution of the dwelling units; and the average market rents. Once these variables have been analyzed, the research findings will be presented and recommendations will be made in **chapter seven** with respect to the compatibility of these two sectors, and whether private/third sector housing partnerships are a future possibility in the city of Winnipeg.

CHAPTER TWO

SELF-ORGANIZATION AND RADICAL PLANNING THEORY

2.0 INTRODUCTION

The main objective of this chapter is to provide theoretical perspectives of self-organization in housing. The focus will be on self-help housing, and the reason for examining this type of housing is twofold: 1) community self-help perfectly complements the idea of public, private and third sector housing partnerships, and has previously been successful through Habitat for Humanities sweat-equity program; and 2) since a detailed section of this practicum will concentrate on non-profit co-operatives and community land trusts, it will be imperative to understand as much about self-help housing and community participation as possible.

Radical planning initiatives will also be examined in this chapter because they are based on community and social objectives, rather than profit making. As a result, they complement the goals of the third sector and the notion of self-help housing mentioned above. Also, in Britain there has been a recent movement towards radical planning in the non-profit housing sector, and it will be determined whether or not these radical planning initiatives can be successfully applied to the present housing situation in Canada.

Before delving into the theories of self-organization and radical planning any further, however, a second "theory" or perspective that I would like to discuss in greater detail involves the "right to housing" debate.

2.1 "THE RIGHT TO HOUSING"

Although the right to adequate housing may appear to be an issue that would generate little argument or controversy, the truth is that the notion of housing as a basic human right is a statement that for the past two decades has been "hard" on wording, but "soft" on legislation. While many international covenants and resolutions often refer to the right to housing, most are not legally binding and the majority of their standards have never been implemented¹ (Leckie 1989, 23). This has been particularly true in Canada, where the federal government has continually failed to initiate right to housing legislation although the number of homeless people continues to grow each year.

This is not surprising when you consider that the Canadian government seems to prefer discussing homelessness as a supply problem rather than a housing distribution one (Porter 1989). Why would they decide to focus on one and not the other? According to Bruce Porter, co-ordinator of the Toronto-based Centre for Equality Rights in Accommodation

Canadian governments, and Canadian society in general, find it easier to think about solving the problem of scarcity than to address the ingrained structure of social inequality. It's always easier to blame homelessness on an economic factor such as housing supply than to look in the mirror and see ourselves as a society that targets particular groups - single parents, native people, the unemployed, social assistance recipients - and inflicts on them one of the cruelest deprivations imaginable, denying them, of all things, a home. (Smith 1989, 13)

Recent events, however, seem to indicate that this particular way of thinking will hopefully change. With the completion of the Habitat II United Nations Conference on Human Settlements this past June in Turkey, the world's nations seem ready to place high priority on the right to housing issue once again. One

¹ Two of these international covenants include the Vancouver Declaration on Human Settlements in 1976 and resolution 32/130, which was adopted by the United Nations General Assembly in 1977.

of the major themes of the recent Habitat Conference fell under the umbrella of adequate shelter for all. While past conferences have made bold statements such as this before, Habitat II could be different because it has the potential of helping to determine the right to housing direction Canada should take as a nation in the years to come.

Not everyone agrees that all humans have a basic right to housing. In fact, there are two differing arguments to this somewhat controversial statement. The first argues that since the right to housing implies an obligation on the part of other people to provide a basic human need, it is not a right, but a disguised demand for wealth (Block 1989, 30). Block refers to this as a positive claim and reasons that "if positive claims are also rights, then people must not only have a right to decent shelter, but to an absolutely equal share of the world's housing as well" (Block 1989, 31). Hence, Block believes that we must reject this right to housing claim, but fails to provide any type of alternative to take its place.

Conversely, the second argument reasons that while people have the right to enough resources to obtain adequate housing, they do not have a right to housing. Baxter chooses to take an economist's approach to the question of rights, and argues that "since economics deals with the mechanics of the allocation of resources to alternative uses, and not with what rights should be accorded to people in a society, people do not have a right to housing" (Baxter 1989, 32).

Block and Baxter's focus on economics is very different from the position that will be adopted in this practicum. By agreeing that all people have a basic right to adequate shelter, a fundamental assumption being made is that "affordable, adequate housing is not simply an economic commodity that can be bought and sold according to the whims of the market, but a social right which places an obligation on governments to assist in providing it" (Hulchanski 1989, 3).

Simply put, housing is more than a roof over one's head. It is a basic necessity of life that not only plays a stabilization role in people's lives, but is the key to building a stronger sense of community as well.

2.2 THEORIES OF SELF-ORGANIZATION IN HOUSING

Although self-organization theory goes well beyond the notion of self-help housing, in this chapter any references made to self organization will be used in a housing context only.

In reviewing the literature on self-organization in housing, a number of different self-help theories were examined, and they include the following.

According to Hans Harms (1982)

No theory exists to date that explains the self-help phenomenon in terms of the different economic and political conditions under which it has occurred, nor in terms of questions about whose problems may be solved by it. In fact, as Pirhofer and Uhlig (1977) have argued, "a theory would be needed, which supports the connection between the long-term development cycles of the capitalist economy and patterns of collective class action. (Harms 1982, 17)

Harms concludes by stating that "it would be useful to attempt to follow the relationship between self-help and social movement in society, as well as the relationship between integration and repression" (Harms 1982, 17).

It is this relationship between self-help and social movement in society that forms the basis of John F.C. Turner's perspectives on self-help housing theory. Turner sees the principle of self-help housing as positive because the housing that is produced leads to greater autonomy of individual housing users, and is independent of the political and economic context in which proprietary housing usually arises. He proposes that this principal be the basis of solving housing problems as well as other social problems, and argues that "self-help housing is a policy that is not only an effective social and political palliative, but also makes good sense economically as well" (Harms 1982, 17,56).

This argument is not without criticism, however, and according to Rod Burgess (1982), Turner's thoughts on self-help housing can be criticized on a number of levels. First, this type of self-help housing is not necessarily self-built, since many people alter their houses structurally even when they are provided with a ready-made unit. Second, Burgess argues that Turner's proposed self-help housing policies are no more than "ideological bluffs," which in practice will only be realized at a very small level (Burgess 1982, 56,91). Most importantly, Burgess believes that it is very difficult to define what Turner and his proponents mean by self-help.

The presumption behind much self-help philosophy is that people should do more for themselves. They should do a lot more of what other people are at present doing for them, and they should be encouraged to carry out themselves a lot of what they currently expect other people to do for them. (Burgess 1982, 57)

Burgess sees this type of self-help housing as problematic because it is not a form of radicalism as Turner proclaims, "but an economic and ideological means necessary for the maintenance of the status quo and the general conditions for capitalist development" (Burgess 1982, 57). This form of self-help does not focus on grassroots community development as Turner suggests, but rather on governments who are expected to help provide this type of housing. As a result, this is not self-help housing in its truest form, and is certainly not a form of radicalism. Self-help housing can only be considered a radical initiative if it involves little or no assistance from the public sector and focuses primarily on community participation. This type of self-help housing is referred to as true self-help (Rowe 1988) and its definition and characteristics will be the focus of the remainder of this section.

2.21 SELF-HELP HOUSING DEFINED

"Self-help housing traditionally refers to methods of housing provision in which the future occupants contribute some or all of the labour to provide themselves with homes" (Duke and MacLeod 1995, 1). Although this is the definition with which most people usually identify, the true definition of self-help includes much more than involvement in the building process. According to Rowe, true self-help requires involvement in every stage of the housing process. There are four stages and they include: 1) the acquisition of land, 2) the planning of the project and obtaining of approvals and permits, 3) the design selection, costing and financing and 4) general contracting (Rowe 1988, 3). While involvement in every stage is necessary in order for the housing to be truly classified as self-help, Rowe is aware of the fact that in most instances individuals do not participate in every stage of the housing process. As a result, a household only needs to assume the lead role in one of the four stages in order for it to still be considered as self-help housing (Pineau 1990, 14). Therefore, Rowe's definition of true-self help can best be described as being a form of housing that consists of individual or group involvement in the entire housing process, and requires little, or no assistance from any of the three levels of government. What is more important, true self-help offers the chance to save in the costs of housing design and construction. According to CMHC's Self-Help Demonstration Program, the self-help process can reduce the cost of a conventional unit from \$80,000 to approximately \$45,000, for a total capital cost savings of \$35,000. Furthermore, it can also reduce the average monthly mortgage payments from \$834.31 to \$595.95 in Rowe's self-help unit, and from \$953.50 to \$536.34 in the CMHC Demonstration unit as well (Pineau 1990,

131) (see table 1).² These cost savings are one of the key characteristics that makes self-help housing an effective solution to providing additional affordable dwellings, but they are not the only one. There are many other advantages, and they include the following: 1) Self-help makes home-ownership more accessible to lower income persons; 2) Participation in the housing process reduces maintenance costs; 3) Self-help has the potential to develop positive externalities such as drawing leadership from the community in which the housing is built; and 4) Self-help involves community participation throughout the housing process, and is successful in helping to develop the skills of its residents (Pineau 1990, 21-23). It is this notion of community participation that is one of the essential features of self-help housing, but what is it about community involvement that makes it so important to the self-help housing process? According to Pineau (1990), community participation is essential in self-help for three reasons. First, community involvement is a key ingredient in a successful self-help program because it decreases government costs and increases skill levels. Second, community involvement can pressure neighbourhood residents into maintaining a good community standard. Third, community participation can develop the community beyond its dependent status through the pooling of fiscal and human resources (Pineau 1990, 136).

Overall, self-help housing is an effective answer to the affordable housing problem because with federal money no longer being available for new social housing, it represents one of the better hopes for affordable housing solutions in the future (Duke and MacLeod 1995, 10). As a result of this, the public sector is slowly beginning to realize that self-help housing has a lot to offer to low-income Canadians in need of adequate and affordable housing. Not only does

² This table was taken from Pineau's 1990 praction, and the table was calculated from information provided by Winnipeg's CMHC office and Self-Build: The Informal Sector and Housing Policy in Canada. p. 26.

TABLE 1: COST SAVINGS THROUGH SELF-HELP

| | ROWE | CMHC DEMO. PROGRAM | |
|---------------------------------------|--------------|--------------------|------------------|
| | Self-Builder | Government | Client |
| Conventional Unit Cost | \$70,000.00 | \$80,000.00 | \$80,000.00 |
| Monthly Payment Conventional Unit | \$834.41 | \$953.50 | \$953.50 |
| Self-Help Unit Cost | \$50,000.00 | \$45,000.00 | Labour Provision |
| Monthly Payment Self-Help Unit | \$595.95 | \$536.34 | |
| Total Capital Cost Savings | \$20,000.00 | \$35,000.00 | \$80,000.00 |
| Total Monthly Payment Cost Savings | \$238.36 | \$417.16 | \$953.50 |

Source: John Pineau, The Potential for Self-Help Housing in Northern Remote Aboriginal Communities. Master's of City Planning Practicum, University of Manitoba, 1990, p. 132.

the housing reduce construction costs through the concept of sweat-equity, but it involves individuals and groups in the planning and design stages of self-help, and ends up building a stronger sense of community in the process. Although self-help is not for everyone, for those willing to invest a large amount of time and hard work into the building of their own housing, it is an affordable and effective solution that is well worth the wait.

2.3 RADICAL PLANNING

According to Barclay Hudson

Radical planning is an ambiguous term that consists of two mainstreams of thinking that occasionally flow together. The first version is associated with spontaneous activism, and is guided by an idealistic, but pragmatic vision of self-reliance and mutual aid. Like transactive planning, it stresses the importance of personal growth, cooperative spirit, and freedom from manipulation by anonymous forces. More than other planning approaches, however, its point of departure consists of specific substantive ideas about collective actions that can achieve concrete results in the immediate future. (Hudson 1979, 370)

Hudson states that "this is radicalism in the literal sense of "going back to the roots", and it is content to operate within the establishment, rather than challenging the system head-on" (Hudson 1979, 390). Conversely, the second stream of radical thought takes more of a critical and holistic look at large-scale social processes such as the effect of class structures and economic relationships (Hudson 1979, 390). According to Gordon (1971) "the focus is less on ad hoc problem solving through resurrected community, and more on the theory of the state, which is seen to permeate the character of social and economic life at all levels, and in turn determine the structure and evolution of social problems" (Hudson 1979, 390). This form of radicalism is considered to be slightly more revolutionary than the first stream of radical planning, but it will

not be the version of radicalism focused on in this section. It concentrates too much on theory and not enough on problem solving through community participation. Instead, the first and more pragmatic version of radical planning, and how it relates to third sector housing, will be the one focused on throughout the remainder of this chapter.

This type of radical planning is important because "it stresses public accountability and public involvement, and is based on community and social objectives rather than corporate or profit-making goals" (Colenutt 1990, 318). In other words, the planning is community-led and not market-led, and as a result, it perfectly complements the main goals of the third sector and the notion of self-help housing mentioned earlier. Whether this type of planning can be successfully applied to the housing situation in Canada, however, is something that has yet to be determined. The answer to this question can best be found by looking at the impact that radical planning has had in Britain. Britain has been selected as a case example because there has been a recent movement towards "so-called" radical planning in the country's housing sector. This movement occurred during the 1980s when the Thatcher government initiated a radical change in its approach to town and country planning.³ The changes involved a re-orientation of the purpose of planning and a shift towards greater acceptance of market criteria, selective application of environmental criteria and the removal of social criteria. Included in this was "a re-orientation of the procedures of planning away from community-based local democracy and towards centralized government supervision" (Thornley 1990, 217). These decisions in turn had a great impact on the country's housing sector and resulted in major changes being made to British public housing. With a lack of

³ This movement was known as Thatcherism, and it is an ideology composed of two distinct strands: 1) the neo-liberal strand which draws on the work of Friedman and Hayek and emphasizes the importance of the market; and 2) "the authoritarian or neo-conservative strand which emphasizes traditional conservative values of hierarchy and allegiance to government authority" (Thornley 1990, 35).

government housing financing, funding concerns led to a decline in housing association starts, a sharp reduction and massive sale of council housing, and a reorganization of housing management. The end result saw a movement away from quasi-public sector housing and a movement towards privatization. While these changes were obviously radical ones, the Thatcher government's decision to reformulate its housing policy did not necessarily cause beneficial results. Housing critics, for example, pointed to the growing polarization of the housing system, between an owner-occupied sector catering to the wealthy and a rented sector serving an underclass of poor, unemployed and elderly households (Cole and Furbey 1994, 208). More importantly, it has been suggested that the new funding changes will now make it harder for housing associations to provide low-cost housing for the special-needs groups who require it the most. Therefore, although the transformation of social housing under the Thatcher government can indeed be considered a radical one, it is not the type of radical change that could be successfully applied to the housing situation in Canada. The housing policy simply focuses too much on the market and not enough on the social welfare of the state. This does not mean, however, that British radical planning initiatives have nothing to offer to Canadian third sector housing. A range of alternative modes of planning have recently been developed as a response to the Thatcher government's re-orientation of the British planning system, and a few of these initiatives will be considered next.

According to Robin Thompson, "a radical alternative to Thatcherism can best be achieved through a change in attitude to planning towards a caring and more redistributive philosophy." Thompson believes that planners must accept the dominance of the market and realize that large-scale state intervention is no longer politically or financially feasible (Montgomery and Thornley 1990, 15).

Instead, future radical planning initiatives will have to work with the existing planning structure, and two examples of this are public action zones and community development trusts.

Public action zones are an example of a radical land use policy that would allow special areas to be declared for public sector use, where there would be positive planning, and measures to overcome the disadvantages to social development imposed by the private land market (Newman 1990, 124). While the idea of public action zones is not entirely new, what is new are the notions of partnerships, local trusts and increased community involvement being integrated into the concept. With the introduction of these three ideas, it is hoped that community groups will take a more active role in the development of public action zones, and eventually start the public action zone procedures themselves, when a local authority is reluctant to do so (Newman 1990, 128).

Similarly, community development trusts are a second example of a radical idea being incorporated into British housing policy. Community development trusts are independent trading companies that are established by community interests, whose main objectives are to acquire and restore land and buildings, improve the environment and provide other services for the benefit of the selected area (Bailey 1990, 150). What is more important, is the fact that they are non-profit organizations that encourage community participation and attract resources from the public, private and third sectors. Therefore, community development trusts are a key radical planning initiative because they provide local communities with the opportunity to play a direct and positive role in the planning of their own neighbourhoods (Bailey 1990, 151). In fact, community development trusts and public action zones are both excellent examples of radical planning initiatives because they focus on community-based and not market-led planning. As a result, they are two planning initiatives whose focus

on community and social objectives will perfectly complement the examples of land banking and community land trusts that will be discussed in chapter seven.

2.4 SUMMARY AND CONCLUSION

The purpose of this chapter was to provide theoretical perspectives of self-organization and radical planning in housing. These two theories were focused on because they both will be useful when examining third sector housing initiatives and their roles in Canadian inner-cities in later chapters. More specifically, self-organization theory and its primary focus on self-help housing was centered on because community self-help perfectly complements the idea of housing partnerships, and has previously been effective through the Habitat for Humanity organization. Conversely, radical planning initiatives were looked at because since they are based on community and social objectives rather than profit making, they also fit in with the goals of the third sector and the notion of self-help housing mentioned above.

In the end, it was concluded that both theories are not only relevant to the Canadian non-profit housing sector, but are relevant to each other as well. Self-organization and radical planning theories, for example, both focus on community participation and are driven by radicalism. Self-help housing is radical in that it involves little or no assistance from the public sector and focuses primarily on community involvement. Public action zones and community development trusts, on the other hand, are radical because they focus on community and not market-led planning. Therefore, the discussion of both theories should not only provide a better understanding regarding what it takes for third sector housing to be successful, but should also clearly show the direction in which Canadian social housing will have to move in if it is going to make the transition into the next millennium.

CHAPTER THREE

AN EXAMINATION OF THIRD SECTOR HOUSING IN CANADA

3.0 INTRODUCTION

The purpose of this chapter is to review the general aspects of third sector housing in Canada. Section 3.2 will clearly define the terms third sector housing, public housing and proprietary or for-profit housing. Section 3.3 will contemplate the different types of third sector housing that are presently available. Section 3.4 will look at the roles of the third sector and sections 3.4 and 3.5 will focus on its strengths and weaknesses. Once this has been discussed in great detail, the history of third sector housing in Canada will then be reviewed in chapter four.

3.1 THIRD SECTOR HOUSING DEFINITION

The term third sector housing is one that is often met with confusion and unfamiliarity. Although many people are familiar with the private and public sectors (the two traditional suppliers of Canadian housing), the third sector is an alternative that many do not know even exists. This is unfortunate considering it is a choice that many housing researchers believe can overcome many of the deficiencies that are inherent in the public and private approaches. More specifically, "the third sector has the potential to provide low-cost housing that is not only more responsive to specialized housing needs, but provides opportunities for community and tenant involvement and has a security of tenure at a stabilized cost as well" (Institute of Urban Studies 1982, 2).

As for actually defining the third sector, the review of literature has shown there to be a number of alternative definitions. Christine McKee, for example, states that "third sector housing is usually defined to include all housing units

that receive an explicit public subsidy, in whole or in part" (McKee 1993, 1). This definition is inaccurate because since it equates third sector housing with all subsidized housing, it eliminates important housing sector distinctions that are very relevant to this practicum. Conversely, James Douglas remarks that the third sector can also be described negatively as non-market and non-government housing (Douglas 1983). This definition is also inaccurate because while third sector housing is without a doubt considered to be non-market, it is not always non-government. Many third sector housing organizations rely, at least partially, on government funding for their housing projects, and municipal non-profits are created by municipal governments in order to control and manage non-profit housing. Finally, Wolfe and Jay prefer the term third sector to simply mean non-profit and co-operative housing, although they readily admit that this definition can also lead to difficulty and confusion. This is because numerous non-profit organizations are devoted to profit-making causes (i.e. private non-profits), and many co-operatives hope to make a profit for the benefit of their own members (Wolf and Jay 1990, 198). Therefore, in order to avoid further confusion, the "third sector" will mainly refer to locally sponsored community-based organizations and self-help groups created outside the initiative of the public sector, and non-governmental volunteer organizations that at one time were reliant on some form of government funding. This does not mean, however, that non-profits and co-operative housing will not be part of the third sector housing equation. For the purposes of this practicum, third sector housing will include three types of non-profit organizations; municipal non-profits, private non-profits and continuing co-operatives. All three types will form the core of the non-profit or third sector throughout this practicum, and they will be discussed further in section 3.3.

3.21 PUBLIC SECTOR HOUSING DEFINITION

Public housing in Canada consists of federally subsidized housing that is owned and managed by public housing authorities with means test criteria that target 100% of the units for the very poor (Dreier and Hulchanski 1993, 48). The fundamental rationale for the public housing program is to provide housing units that are not in competition with the proprietary or for-profit housing market, and they comprise about 2% of the nation's housing stock (Dreier and Hulchanski 1993, 48).

3.22 PRIVATE (FOR-PROFIT) SECTOR HOUSING DEFINITION

Privately-initiated, for-profit dwellings include all owner-occupied and rental structures that are constructed without any direct funding from either the federal or provincial levels of government. As a result, the proprietary sector does not provide housing for the social housing sector and focuses primarily on the demands of the private housing market. It is important to note, however, that the role of the private sector goes well beyond the provision of housing for the proprietary market. The private sector is responsible for building and renovating all types of housing, whether public sector, third sector or private sector enterprises (Fallis and Murray 1990, 14). Therefore, since the private sector already has the experience and expertise in building non-market homes, it will be argued in later chapters that it should also be involved in responding to the problems of housing affordability as well.

3.2 TYPES OF THIRD SECTOR HOUSING

Public or municipal non-profits are housing corporations developed by local governments to produce and manage non-profit housing (Institute of Urban Studies 1982, 2). An example of a public non-profit in Winnipeg would be

Winnipeg Housing and Rehabilitation Corporation (WHRC), which was established by the City of Winnipeg in 1977 as a Municipal Non-Profit Corporation.¹ WHRC has been a major player in the third sector for almost two decades, and its purpose is to provide safe, clean and affordable shelter to people with low or modest incomes, and to upgrade or rehabilitate the aging housing stock throughout the inner-city (W.H.R.C. Annual Report 1992).

As an alternative form of public bureaucracy, municipal non-profits are in many respects more similar to public housing than community-based non-profit housing. The municipalities that build this type of housing generally establish housing authorities to manage the units. They consist of a board of directors who are usually appointed by a municipal council, and often include members of city council sitting on the board (Drier and Hulchanski 1993, 54).

Private non-profits, on the other hand, are community sponsored groups that are usually divided into two different categories. They can take the form of church organizations and charity groups, which typically build only one project for a particular age group (ex. senior citizens) associated with the organization. Conversely, "private non-profits can also consist of highly innovative and often community-based organizations, which build several projects to meet particular needs, such as specialized forms of housing for groups in the inner-city or special types of transitional and supported housing" (Dreier and Hulchanski 1993, 54). An example of the first type of private non-profit in Winnipeg would be St. John's Haven, which is a 44 unit rent-to-income seniors project located in Fort Rouge. An example of the second type is the Lion's Club, which has actively developed housing for families and senior citizens in Winnipeg for the

¹ Winnipeg Housing and Rehabilitation Corporation (WHRC) falls somewhere between a public and private non-profit. The Corporation's funding from the local level is almost non-existent and it receives most of its capital from the buildings it rents. It is important to note, however, that Winnipeg City Council has recently voted to dissolve the agency and have WHRC come up with a new mandate.

past two decades. Therefore, as the name suggests, private non-profits can best be described as private corporations that operate on a not-for-profit basis.

The third and final type of third sector housing that is to be looked at in this practicum is the continuing co-operative. Unlike the first two types of non-profits, co-operative housing is different in that the housing produced is collectively owned by the residents, who then become both owners and renters at the same time (Dreier and Hulchanski 1993, 56). In other words, it is a non-equity form of tenure. The housing units cannot be sold and when someone moves out, another household from a waiting list moves in. While there are a number of non profit co-operatives established throughout Winnipeg, it should be noted that the only one that will be focused on in this practicum is the Willow Park Co-Operative. There are two reasons why. First, it was one of the foremost co-ops to be established in Canada, and second, it received no government grants at its inception and has not received any government grants to this day. In fact, the only government help they received was from the City of Winnipeg, who leased them the property in 1963 (Redekop 1993). Therefore, Willow Park is a perfect example of how co-operatives can be successful without public sector funding, and that is why it is extremely relevant to this practicum.

Overall, Canada's three examples of third sector housing provide a full range of options that accommodate local and special needs groups in the area of low to moderate income housing. More specifically, "the three third sector housing approaches also provide the opportunity to experiment with new mortgage instruments that may be applied to more forms of housing in the future" (Dreier and Hulchanski 1993, 57). Finally, it is important to note that although non-profit housing can consist of many different forms, municipal non-profits, private non-

profits and continuing co-operatives will be the only ones discussed in this practicum.

3.3 ROLES OF THIRD SECTOR HOUSING

The primary role of non-profits is to provide housing for low to moderate income residents who cannot obtain adequate and affordable housing from the private sector (Institute of Urban Studies 1982, 4). While this role can be partially filled by the public sector, many people are ineligible for this type of housing the way the present system exists. This is mainly due to income restrictions that are applied to public housing projects, and which until 1989, did not apply fully to non-profit housing.² Nonetheless, third sector housing continues to act as an effective in-between to the private and public sector, meaning that the housing it produces is not only available to those people whose incomes are too high for public housing, but for those whose incomes are too low to become involved in the private market as well (Institute of Urban Studies 1982, 4-5).

Third sector housing is also a delivery option that provides the opportunity for residents to manage their own housing. This opportunity is again not available in private rental accommodation, and is usually very limited in public housing. Therefore, with the ability to directly participate in the management of one's own housing, the non-profit sector is the only sector that offers tenants the chance to develop management skills and a security of tenure amongst consumers that is second to none (Institute of Urban Studies 1982, 9).

Third sector housing has a lot to offer from the viewpoint of public expenditure as well. At a time when governments can afford little or no new

² In 1989, non-profit housing became a highly targeted housing program for those defined by CMHC to be in "core housing need".

funding for low-income public housing, studies have shown that the total long-term costs to government are lower for non-profit housing than they are for public housing and rent supplement units.³ In fact, an evaluation of the co-operative housing program by the federal government in 1992, showed that the operating costs for co-ops were lower than any of the other forms of subsidized housing.⁴ (Dreier and Hulchanski 1993, 60). Therefore, non-profit housing is considered to be more cost-effective than public housing because in contrast to the open-ended subsidies of public housing, the financial contributions for non-profit housing are fixed and known in advance (Institute of Urban Studies 1982, 5). At its present rate of development, however, non-profit housing organizations cannot produce enough units to meet the increasing demands of all low-income households. In fact, it is unlikely that these groups will ever achieve the rate of production required to develop enough affordable housing for Canada's 1.2 million households in core housing need (Kastes 1993, 3). As a result, alternative housing arrangements and sources of funding must be established immediately, and that is why this practicum proposes that the private sector form partnerships with the third sector.

Non-profit housing can also act as an important resource in revitalizing deteriorated inner-cities. In Winnipeg, for example, during the period of the two Core Area Initiatives, which took place from 1981-1986 and 1986-1991, over 1,000 units of public and private non-profit housing were constructed in the inner-city alone (Manitoba Housing and Renewal Corporation 1991) (see table

³ One of the studies done was a report written by G. Courage and M. Kiernan titled an Economic Analysis of Selected Federal Housing Programs. A second report was written by Dreier and Hulchanski in 1993, titled The Role of Non-Profit Housing in Canada and the United States: Some Comparisons, p. 58-60.

⁴ According to CMHC, "average operating costs for public housing are from \$2,700 to \$6,800 per unit, depending on the particular program involved, compared to less than \$3,000 for all types of co-operative housing programs" (CMHC 1992a, 328).

2).⁵ This construction ended up providing affordable housing for many of the area's low-income residents, and some would even argue helped revive an inner-city that was in considerable decline.⁶

TABLE 2: NON-PROFIT HOUSING PROGRAM DELIVERED BY MANITOBA HOUSING AND RENEWAL CORPORATION (MHRC) IN INNER-CITY WINNIPEG

| PROGRAM | No. of Units | Types of Units |
|--|---------------------|---|
| Public Non-Profit Program (MHRC Owned) | 1,000 | 144 elderly 856 family |
| Private Non-Profit Program | 298 | 44 elderly 35 family/elderly 219 family |
| Urban Native Non-Profit Program | 71 | All family |
| | | |
| TOTAL: | 1,369 | |
| Source for Public Non-Profits: MHRC, Occupancy Listing for Public Housing | | |

Source: Manitoba Housing and Renewal Corporation, MHRC Annual Reports 1982-1990. (Winnipeg: MHRC), 1993.

⁵ This table has been modified from a table that is located in Ufoegbune's 1993 Master's of City Planning thesis titled An Examination of the Role of the Public Sector in Inner-City Housing Affordability and Revitalization: A Winnipeg Case Study, p. 82.

⁶ The Core Area Initiative was a unique, tri-level program, initiated in 1981 to revitalize Winnipeg's inner city. Cost sharing was equal between the federal, provincial and municipal levels of government, and it was designed to address the physical, social and economic problems of the inner city. The many reactions to the Core Area Initiative were mixed at best. While some would argue that it did absolutely nothing to revitalize Winnipeg's inner city, others would say that it definitely helped to improve it.

Another important role regarding non-profit housing is that it responds to unique and new housing needs that are identified by the actual community itself. In Winnipeg, for instance, the third sector organization known as S.A.M. Properties and Management Incorporated fulfills this role through its mandate, which is to provide the management of affordable rental units for families and senior citizens, and to respond to unique and new housing needs as identified by the inner-city neighbourhoods themselves (S.A.M. Management Incorporated 1995). This is essential because the affordable rental units then end up getting to those who need them the most.

Finally, although third sector housing has played a significant role in the federal government's social housing strategy since 1973, the role of non-profit housing in the past two decades has been very modest to say the least. Third sector housing in Canada accounted for only 5% of the total housing starts in the 1972 to 1980 period, and from 1981 to 1993, non-profit housing starts have been decimated, going down from 31,000 units in 1981 to just 8,200 units in 1993 (Dreier and Hulchanski 1993, 46). Therefore, it should be obvious that a new and improved role for third sector housing is definitely needed. With limited funding, the establishment of partnerships between the public, private and third sectors is necessary, and this is an idea that will be explored in greater detail when future third sector housing affordability strategies are discussed in the recommendations chapter at the end.

3.4 STRENGTHS OF THE THIRD SECTOR

In order for third sector housing to be successful, there are a number of characteristics that it must embody, and these include the following:

- 1) The major feature of the third sector is that the housing is not built for profit, but for social reasons. As a result, housing is provided to the people who

require it the most. In Winnipeg, third sector organizations have played an extremely important role in achieving this goal. They have been directly responsible for the construction of over 1,000 non-profit housing units, most of which have gone to inner-city residents who have desperately needed them (Manitoba Housing and Renewal Corporation 1991).

2) According to Dreier and Hulchanski, the third sector also provides program delivery mechanisms that work well (Dreier and Hulchanski 1993, 73). Since the third sector supplies housing for both low-income and moderate-income residents, it offers a more effective form of delivery than either public or private housing. This has definitely been the case in Winnipeg as well. It is my opinion that non-profit housing organizations here have played a more important role concerning the establishment of inner-city affordable housing initiatives, than either the public or private sector. Two examples of these organizations would be Winnipeg Housing and Rehabilitation Corporation, which has produced over 600 non-profit dwelling units throughout the inner-city alone, and Kinew Housing, which has been responsible for the acquisition, renovation and repair of almost 300 inner-city urban native housing units.

3) As mentioned previously, the third sector provides a potential tool for the revitalization of inner-city neighbourhoods. This is an area in which non-profit groups have great potential in terms of both rehabilitating older rental properties and maintaining them for lower income residents (Institute of Urban Studies 1982, 6). More importantly, "non-profit groups can often take advantage of financial assistance for rehabilitation that is not available to the private sector, which enables the non-profits to fix the properties while maintaining affordable rents" (Institute of Urban Studies 1982, 6). This has definitely been the case in Winnipeg through the establishment of the Residential Rehabilitation Assistance Program or RRAP.

4) The third sector also offers the opportunities to develop community involvement, self-reliance and security of tenure for consumers (Institute of Urban Studies 1982, 1). It does this by allowing tenants to participate in the management of their own housing, either directly as in the case of a co-operative, or jointly with a non-profit sponsoring group (Institute of Urban Studies 1982, 4). In Winnipeg, this strength has best been accomplished through the creation of co-operatives such as Willow Park.

5) Another strength of the third sector is that it acts as an alternative to both market housing and government controlled public housing. As mentioned previously, one of the reasons why third sector housing is so effective is the fact that it is available to people whose incomes are too high to qualify for public housing, but not high enough to enter the private market.

6) One of the final and most important strengths of the third sector is that it offers very strong volunteer support. This has been particularly true for Winnipeg in the cases of Habitat for Humanity and the Lion's Club. When Habitat for Humanity builds homes in Winnipeg, for example, they get tremendous commitment and support from neighbouring residents, and it is this desire to help that makes third sector organizations so effective.

3.5 WEAKNESSES OF THE THIRD SECTOR

Not surprisingly, there are also a number of problems and issues confronting the non-profit sector, and these can be broken down into five main weaknesses.

1) Many third sector organizations are too dependent on the various levels of government for funding. With the federal government severely cutting all new funding for the non-profit and co-operative housing programs, one must wonder if Winnipeg's third sector organizations can bridge the housing gap, or are they too dependent on government funding to make it on their own? The answer to

this question seems to be divided. Some, like authours Jeanne Wolf and William Jay, believe that "with the reduction of federal and provincial support for social and co-operative housing, it seems likely that the third sector will not only continue to play an important role in housing, but will probably accomplish this by filling the gaps left by the public sector" (Wolf and Jay 1990, 211). Others, however, argue that third sector housing organizations are unlikely to be significant players in Canada's future housing market unless there is a major shift in government policy. Whatever the case, it is simply too early to predict exactly what type of an effect the reduced funding will have on third sector housing organizations across Canada.

2) The problem of acquiring suitable land at an affordable price is also a difficult dilemma to overcome for many third sector organizations. In the City of Calgary, for example, a study concluded that affordable land acquisition is one of the problems that creates most of the other difficulties confronting non-profit groups (Institute of Urban Studies 1982, 35). This is because in most major cities almost all of the prime developable land is held by private development companies, excluding non-profit groups from competition before they can even begin (Institute of Urban Studies 1982, 35). Therefore, it is up to the municipalities across Canada to assist the third sector in obtaining suitable land, and this could involve limiting the restrictions on zoning and providing land at limited or no cost to third sector organizations. The City of Winnipeg has a fairly good record at providing the latter, but there is still room for improvement, and this will become more apparent when examining options for future affordable housing initiatives in chapter seven.

3) Many argue that third sector organizations are too few in number to have much of an effect on the provision of affordable housing in the inner-city. Although this may be true in a number of larger Canadian Census Metropolitan

Areas (CMA's), in my opinion it is untrue in Winnipeg. For a city of its size, Winnipeg has a more than adequate supply of third sector housing organizations. Winnipeg Housing and Rehabilitation Corporation, Kinew Housing, S.A.M. Properties and Management Incorporated and the Kiwanis and Lion's Clubs, for example, have all been around since the 1970s, and have constructed the majority of affordable housing units in Winnipeg's inner-city. The only concern is that the existing organizations must begin to come up with additional funding in order for them to be able to produce more affordable housing units in the inner-city. How this goal can be achieved, however, is difficult to determine, but an attempt will be made to provide some alternative suggestions when examining future third sector housing initiatives in chapter seven.

4) There are also problems with the groups with which the non-profits must interact. Since non-profit groups are often required to deal with Canada Mortgage and Housing Corporation (CMHC), as well as the provincial authority (Manitoba Housing Authority), the result is often that of frustrating delays (Institute of Urban Studies 1982, 36). These delays usually come in the form of excess paperwork and having to abide by specific requirements that are very difficult to follow. There is not much that third sector organizations can do about this, however, because as long as they rely on governmental assistance and approval, they will continue to come across bureaucratic frustration and delay (Institute of Urban Studies 1982, 37).⁷ Hence, they can continue to play the bureaucratic games of the public sector, attempt to change the way bureaucracies operate, or find another player. The choice is up to them.

⁷ It should be noted that in 1986, the administration and delivery environments for non-profit housing were simplified to reduce duplication.

5) "Since a community non-profit group is essentially an amateur organization engaged in the intricate problems of developing housing to compete with housing that is produced by professionals, it should come as no surprise that many of the problems associated with non-profit groups are linked to the very nature of the groups themselves" (Institute of Urban Studies 1982, 33). This is why one final weakness of the third sector is that it is very hard to sustain non-profit groups. This is particularly true in the case of private non-profits such as church organizations, who usually depend a great deal on voluntary support when developing a housing project. This voluntary support takes a tremendous amount of time and energy, and when you consider the delays that are usually associated with the completion of a non-profit housing project (i.e. land difficulties, approval delays, financial difficulties, etc.), it is easy to see why these groups are so hard to sustain (Institute of Urban Studies 1982, 33-34). Most people simply do not have the time to stay for the duration of the project, and without the voluntary support, it is extremely hard to make these projects work. In Winnipeg, however, the city does not seem to have much of a problem when it comes to sustaining non-profit groups. As mentioned previously, organizations such as Winnipeg Housing and Rehabilitation Corporation and Kinew Housing have all been around since the early to mid 1970s, and Habitat for Humanity, although only being established in the city since 1987, has always received tremendous volunteer support.

3.6 SUMMARY AND CONCLUSION

After reviewing the general aspects of the third sector in Canada, a number of observations can be made. First, the term third sector housing should now be one that is very concise and easy to understand. In this practicum it is associated with the term non-profit housing and it includes three types of

housing units: public, or municipal non-profits, private non-profits and continuing co-operatives. Second, although the third sector serves a number of important roles and functions, it was concluded that its roles have been very modest ones, and that a new and improved role for third sector housing is needed. Third, in looking at the strengths and weaknesses of the third sector, it was determined that although the two were very evenly matched, in the end it comes down to problems associated with funding. Third sector organizations simply do not have the funding capabilities that are required to carry the majority of the affordable housing load in the inner-city on their own. As a result, one of the main strengths they will have to improve upon involves forming partnerships with the public sector, and more specifically, the private sector. Partnerships alone, however, will not be enough. Third sector housing organizations are unlikely to be significant players in Canada's future housing market unless there is a major shift in government policy. This notion will be explored further in chapter four when the history of Canada's third sector is examined.

CHAPTER FOUR

THE HISTORY OF CANADA'S THIRD SECTOR

4.0 INTRODUCTION

This chapter will provide a brief history of Canada's third sector, focusing on the numerous amendments made to the National Housing Act (NHA) as a result of the increasing importance of the non-profit sector. Section 4.2 will look at the rise of third sector housing in Canada, concentrating on the major landmarks in third sector housing policy. Section 4.3 will analyze the so-called "fall" of the third sector. Section 4.4 will discuss the successes and failures of third sector housing policy objectives in Canada and compare them to non-profit housing policy in Britain. Section 4.5 will conclude the chapter by evaluating Canada's third sector housing experiences.

4.1 THE RISE OF THIRD SECTOR HOUSING IN CANADA

Third sector housing in Canada has had a fairly short history, and this is not surprising given the domineering presence of the country's private sector in the housing market. Although the roots of non-profit housing extend all the way back to the 1944 National Housing Act (NHA) limited dividend housing provisions (Section 15), it was not until the 1964 NHA amendments that non-profit housing received an identity separate from that of entrepreneurial housing¹ (Radewich 1986, 43). This was the direct result of the lackluster performance of the entrepreneurial sector, and led to the federal government being persuaded to concentrate on improving third sector housing in Canada. Although far from extensive, the amendments to the 1964 National Housing Act

¹ The 1944 NHA limited dividend housing provisions offered direct federal loans at preferred interest rates to municipally owned corporations, builders and private non profit groups.

did end up encouraging additional private non-profit housing construction and resulted in the formation of a few civic housing corporations as well (Radewich 1986, 43). What is more important, the 1964 NHA amendments were an important stepping stone for the third sector in Canada and directly lead to further government interventions occurring in the years that followed.²

In the late 1960s, for example, with many Canadians facing growing difficulties in meeting rising housing costs, the federal government turned to a couple of different approaches to respond to the issue of affordability. These included the Assisted Home Ownership Programme (AHOP) and first-time home buyer's grants for owners, and non-profit housing for renters (Sewell 1993, 162). During this time, the non-profit programmes were amended several times, but it was not until 1973 that many believe third sector housing received its true start in Canada.³

In 1973, the NHA was again amended to encourage non-profit housing, and the result saw an act introducing public, private and co-operative versions of non-profit housing on a national basis for the first time (Dreier and Hulchanski 1993, 52). The amendments were established because many of the country's existing non-profit groups found it financially difficult to provide housing to low-income families and the elderly. To remedy this situation, the 1973 programme ended up providing loans covering 100% of the capital costs of a project, and to ensure that rents were affordable, the program also provided a grant that was essentially a loan that was equal to 10% of the capital cost (Sewell 1993, 164-65). "The 100% loan and grants had an open-ended quality to them, and to set

² One of these interventions was the infamous Heilyer Task Force, which stated that "every Canadian should be entitled to clean, warm shelter as a matter of basic human right". It recommended in 1969 that social programs only for the poor be terminated; that subsidies be paid to people; and that co-operative and non-profit housing programs be expanded (Dennis and Fish, 1972).

³ Third sector housing had not been specifically referred to in legislation before the adoption of the 1973 NHA amendment.

some spending limits, CMHC established Maximum Unit Prices (MUPs). MUPs set the maximum amount a non-profit organization could pay for a unit, acting as an effective upper limit on the cost of the land that could be purchased and on the design and construction costs" (Sewell 1993, 165). Therefore, for the first time, Canadian housing policy truly turned its focus towards third sector housing, and this time the federal government had the funding to back it up.

The thrust of the 1973 NHA amendments were further reinforced by the introduction of rent supplements in 1975, and by further amendments to the NHA in 1978 (McKee 1979). It was at this time that the federal government negotiated a global funding arrangement with the provinces for all social housing programmes. Included in its restructuring was the introduction of the Section 56.1 Non-Profit and Cooperative Housing Programme, which consisted of public non-profit, private non-profit and co-operative components⁴ (Radewich 1986, 45). The Section 56.1 programme was designed to achieve three main objectives: "to provide modest, affordable housing appropriate to the needs of low-and moderate-income families and individuals; to produce housing at minimum costs by implementing suitable cost controls; and to encourage approved lenders to provide capital for low-and moderate-income housing needs" (CMHC 1983, 2). These three objectives became the driving forces behind third sector housing and resulted in a greater emphasis being placed on non-profit housing throughout Canada as well. In fact, an evaluation done by CMHC found that the 1978 amendments to the NHA were effective in improving unit output. In a four year period from 1978 to 1982, for example, 65,000 non-

⁴ Section 56.1 was developed as the principal social housing vehicle because of social problems arising from the concentration of low income households in public housing projects (CMHC, Section 56.1 Program Evaluation).

profit units were constructed under Section 56.1, compared to the previous five-year period when only 32,309 units were produced (McKee 1993, 7).

These successes were short lived, however, because a few months later the federal government began to transfer social housing programme delivery to the provinces. Hence, while the 1973 and 1978 NHA amendments did boost third sector housing in Canada, it took less than ten years for the federal government to substantially dismantle it. In fact, after 1980, which was the peak year for Canada's social housing supply programmes, fewer and fewer third sector housing units received funding. The "fall" of the third sector was very near.

4.2 THE PRESUMED "FALL" OF THE THIRD SECTOR

By the early 1980s, Canada had rediscovered the problem of homelessness. The new housing steps taken by the federal government, however, severely constrained the third sector. Along with the elimination of land banking, the federal government introduced a number of measures that frustrated efforts to produce social housing for low-income families (Bacher 1993, 258). As mentioned earlier, the largest blow was the shift of housing responsibility to the provinces. The federal government assumed that the provinces would continue providing the funding where they had stopped, but a number of the provinces could not keep pace. As a result, many of the provinces had to cut back on their social housing funding as well.

These cutbacks were further accelerated by an evaluation of the non-profit programme in 1983 and a Consulting Paper on housing produced in 1985. The former raised questions about the cost effectiveness of non-profit housing programmes, while the latter emphasized cost efficiency, greater emphasis on the role of the private sector and more targeting towards those in greatest need (McKee 1993, 2). The result saw Canada's non-profit housing programme

being substantially modified. "It was changed in 1989 to serve mainly needy rent-to-income households (except in the case of special purpose projects selected through a competitive process), and in 1992 the co-operative program was eliminated altogether" (McKee 1993, 2). Non-profit organizations were vastly becoming more and more excluded from consultation on social housing issues by the provinces, and many people began falling through the cracks of Canada's social safety net as a result (Bacher 1993).

The mid-1990s only saw Canadian housing policy continue to deteriorate. Federal and provincial cutbacks in the social housing sector continued to rise dramatically, and this came to a grinding halt in 1993 when the federal government capped its financial support for social housing at the existing level of \$2 billion (Canada Department of Finance 1993, 55-56). More specifically, this meant that new funding would no longer be available for the private and public non-profit housing programmes and the direct delivery co-operative housing programme.

Today, many housing researchers believe that third sector housing in Canada is at a crossroads. It can either fade away, as some have predicted, or it can rise to the occasion and become a force in the housing sector in the years to come. It will be up to third sector organizations across Canada to make and act upon this decision, however, and hopefully they will choose the right one.

4.3 THE SUCCESSES AND FAILURES OF THIRD SECTOR HOUSING POLICY IN CANADA AND BRITAIN

The purpose of this section is to analyze the successes and failures of third sector housing policy objectives in Canada, and compare them to non-profit housing policy objectives in Britain (Housing policy landmarks are outlined in table 3). Britain has been selected as a case study because non-profit housing

has recently emerged as a key player in the British housing market, and according to Christine McKee, "the British government seems to have more faith

TABLE 3: LANDMARKS IN NON-PROFIT HOUSING POLICY IN CANADA AND BRITAIN

| DATE | LEGISLATIVE LANDMARKS | |
|------|---|--|
| | Canada | Britain |
| 1946 | Creation of Canada Mortgage and Housing Corporation (CMHC) | |
| 1964 | NHA amendment leads to non-profit housing receiving an identity separate from entrepreneurial housing | Creation of the Housing Corporation |
| 1973 | National Housing Act (NHA) amended to encourage non-profit housing | Widening the Choice: The Next Steps in Housing |
| 1974 | | Housing Act which outlined a major role for Housing Associations |
| 1975 | Implementation of Rent Supplement Amendment to NHA | |
| 1978 | NHA amendment introduced the new Section 56.1 Non-Profit and Co-Operative Housing Program | |
| 1980 | | Housing Act introducing the "right to buy" policy |
| 1982 | | Housing Benefit Act |
| 1985 | Consultative Paper on Housing | |
| 1986 | | Social Security Act (Changes to Housing Benefit) |
| 1988 | | Housing Act which resulted in housing associations becoming the major provider of rental housing |
| 1992 | Termination of Co-operative program | |
| 1993 | Budget cuts eliminate all new social housing starts | |

Source: C. McKee, Two Decades of Non-Profit Housing: A Comparative Analysis of the British and Canadian Non-Profit Housing Programmes (1972-1992) and its Implications for Future Policy Direction in the 1990s. (Ottawa: CMHC, 1993), p. 3.

in the ability of the third sector than the Canadian government does" (McKee 1993, 11). The criteria that will be used to analyze the successes and failures will include the total number of non-profit housing units produced by each country, the type of financial arrangements made for the delivery of these housing units, and the overall effectiveness of the non-profit programmes themselves (i.e. to what extent have housing policy objectives been achieved). Once this has been accomplished, the chapter will conclude by re-evaluating the positives and negatives of Canada's third sector housing experiences.

4.31 CANADIAN AND BRITISH NON-PROFIT HOUSING DEFINED

The first question that must be addressed is: What is the difference between non-profit housing in Canada and Britain? The biggest difference is that non-profit housing in Canada has had a much shorter history and provides a much smaller share of the housing market than its British counterpart (McKee 1993, 2). Furthermore, in Canada, non-profit housing is delivered under the auspices of Canada Mortgage and Housing Corporation (CMHC) and the various provincial agencies, while in Britain it is delivered under the Housing Corporation. With respect to actually defining non-profit housing, however, the two are very similar, with the primary difference occurring in name only. In Britain, organizations that deliver non-profit housing are known as housing associations, and they are comparable with non-profit or third sector housing in Canada. According to the National Federation of Housing Associations (NFHA), a housing association is defined as an independent organization that is formed by a group of volunteers who are concerned about housing problems. It is different from a private company letting or selling housing because it does not trade for profit. The members of the association cannot take a share of any surpluses which the association may make, and the housing is provided for

those in greatest need (NFHA 1994, 1). "Housing Associations provide subsidized housing for rent and can be regarded as third sector housing in relation to local authority public sector housing and the private housing market" (McKee 1993, 1). Therefore, throughout the remainder of this chapter the terms non-profit housing and housing associations will be used to refer to third sector housing in Canada and Britain respectively.

4.32 A BRIEF HISTORY OF NON-PROFIT HOUSING IN BRITAIN

Non-profit housing in Britain has had a more detailed history than its Canadian counterpart. It was developed in one form as part of the nineteenth century philanthropic housing movement (Langstaff 1992, 30). It was not until the twentieth century, however, that the non-profit sector, and more specifically housing associations began to make a name for themselves. In 1920, with the role of non-profit housing largely being replaced by local authorities, housing associations were noted more as advocates for housing reform than builders of non-profit housing units. This began to change during the post 1945 period, however, when difficulties arose associated with rent control, inadequate subsidies and rising building costs (McKee 1993, 2). Faced with a dramatic decline in the supply of privately rented housing in the early 1960s, government action was taken to improve rental housing provision through non-profits, and more specifically, housing associations (McKee 1993, 2). The first step was the creation of the Housing Corporation in 1964, which was a single purpose body set up to oversee the affairs and funding of Housing Associations (Housing Corporation 1989). The second was the development of the 1974 Housing Act, which according to Mike Langstaff (1984), "was a watershed for the housing association movement." The 1974 Housing Act outlined a major role for housing associations to deal with the problems of inner-city decline and

introduced financial subsidies to provide non-profit housing organizations with the opportunity to achieve this goal (McKee 1993, 4). One of these new subsidies was the introduction of the Housing Association Grant (HAG), which wiped out much of the capital cost of a new build or rehabilitation project and ended up fueling the expansion of housing associations for the next two decades⁵ (Langstaff 1984, 22). Finally, in 1988 a Housing Act was established by the Conservative Government, and its purpose was to cause a major shift in how housing associations operated. The objective was to move them away from the quasi-public housing sector (which associations had become as a result of the 1974 Housing Act) and towards the private rental sector. It accomplished this by introducing a system of mixed public/private funding⁶ (Randolph 1993, 39). Therefore, not only did the 1988 Housing Act mark a definite shift towards rental housing, but it resulted in housing associations becoming the major provider of rental housing in Britain. More specifically, the 1988 Act ended up reviving Britain's rental sector and gave low-income people a choice of renting outside the Council Estate as well (Coleman 1991). Housing Associations had clearly made their mark, and by the early 1990s were already being proclaimed as the savior of Britain's social housing sector. Whether they have lived up to their advanced billing, however, is something that will have to be determined in the next section.

⁵ The Housing Association Grant was a grant equivalent to the capital sum required by an association to reduce its loan repayments in the first year after completing a development scheme to the amount equal to its income from the fair rents set by the rent officer service (Langstaff 1992, 31).

⁶ Mixed funding will be discussed in greater detail when comparing the financing of British and Canadian non profits in section 4.43.

4.33 CANADIAN AND BRITISH NON-PROFIT HOUSING

After briefly reviewing the history of non-profit housing in both Canada and Britain, it is easy to see that the two are in many ways very similar. Both chose to adopt non-profit housing as a policy focus in the early 1970s (the amendment to the Canadian NHA in 1973 and the Housing Act in Britain in 1974), and both programmes are regulated by corporations, specifically CMHC in Canada and Housing Corporations in Britain. With respect to financing, "both depend on rent subsidies to penetrate affordability, through the nature of the financing of the programmes, rent supplement and the housing benefit, and both governments have recently favoured increased privatization to solve their housing problems" (McKee 1993, 7). There are differences between the two countries, however, and these are most noticeable when looking at the successes and failures of each country's non-profit housing policy objectives.

In Britain, the policy objectives adopted in the 1974 Housing Act had an immediate impact on the number of non-profit housing units that were produced. In 1973, for example, only 11,137 new dwellings were started and 5,051 renovations were approved, but by 1977, the figures had jumped to 28,219 and 13,868 respectively (McKee 1993, 4). It was clear that the British government had established a more detailed role for housing associations, and the result was a vast increase in production. The numbers dropped slightly in 1979 (15,556 for new dwellings and 21,658 for renovation approvals), however, and this was a definite indication of things to come. Between 1980 and 1988, housing associations were plagued with capital funding concerns, and the result saw new building starts by housing associations fall from 21,000 units in 1980 to only 13,000 units in 1982 (McKee 1993, 4). Throughout this period, however, the average new housing starts for housing associations continued to hover around the 13,000 mark, and by 1989, they accounted for 632,000

dwellings, or 8.4% of the country's total rental stock (McKee 1993, 8). In fact, the housing associations share of the rental market had not only doubled in just 10 years time, but the Housing Corporation has recently increased its rental stock by a further 30% as well (McKee 1993, 8). Therefore, it is easy to see why non-profit housing in Britain has become so important to the country's housing sector. It was called upon by the British government to become a major provider of rental housing at a time when the Thatcher government had little confidence in council housing. What is more important, is that non-profit housing has emerged as one of the key rental housing choices in Britain, and this has been a direct result of the country's housing policy objectives. Unfortunately, the same cannot be said for Canadian housing policy objectives.

In Canada, the role of non-profit housing, when compared to housing associations in Britain, has been very modest to say the least. Since the amendment to the National Housing Act in 1973, third sector housing in Canada has accounted for only 5% of the total housing starts in the 1972 to 1980 period, and this has ranged from a low of only 32,309 units being started between 1973 and 1978, to a high of 65,000 units being committed between 1978 and 1982 (McKee 1993, 8). The dramatic improvements in the 1978 to 1982 period were the direct result of new housing legislation introduced in 1978, which shifted Canadian social housing policy away from public housing and towards a stronger non-profit approach (McKee 1993, 6). During this time, the peak year for non-profit housing was 1980 when over 31,000 units were funded, but similar to Britain, capital funding concerns in the mid 1980s resulted in the number of non-profit units dropping substantially. From 1981 to 1993, for example, non-profit housing starts were decimated, decreasing from 31,000

units in 1981 to just 8,200 units in 1993 (Dreier and Hulchanski 1993, 46).⁷ This last figure coincided with the federal governments decision to no longer fund any new public or private non-profit housing projects, and leads us to the situation we find ourselves in at present. With social housing funding now only being limited to existing projects, it will be in the Canadian governments best interest to call upon the third sector to become one of the primary managers of the existing non-performing stock and one of the main providers of new non-profit housing starts in Canada. In Britain, the latter choice has already been made, and the Canadian government should consider the same.

When comparing Canadian and British policies on housing finance, a number of differences can be detected immediately by looking at the major landmarks in the two countries' non-profit housing policies. In Britain, the 1974 Housing Act had a huge impact on housing associations and the way they were to be financed. The Act expanded the role of the Housing Corporation to primary bank manager and introduced the subsidy system that became known as the Housing Association Grant (HAG). The grant was basically a front end payment that reduced the financial commitment of a registered association to a level where there was no profit or loss on a project⁸ (Langstaff 1984). This subsidy system was accompanied by increased funding for housing associations through the Housing Corporation, and by the late 1970s, the housing stock of associations had increased greatly (Langstaff 1992, 31). By the early 1980s, however, capital funding concerns led to a decline in housing association starts, and it was not until 1988 that housing policy again had a major impact on the financing of housing associations.

⁷ It is important to note that NHA non-profits are the only non-profit dwelling units being considered in this comparison. Non-profits developed through the unilateral provincial programs are not.

⁸ In practice, HAG eliminated 85% of the costs of schemes of a project and reached 100% for many special needs schemes (Hills 1987).

Since the late 1980s, the main innovation in housing association funding has been in the area of private funding, and this is connected to the Conservative Government's objective to move them away from the quasi-public sector, which associations had become a part of as a result of the 1974 Housing Act, and back toward the private rental sector (Randolph 1993, 39). At the heart of the financial restructuring was the introduction of a new system of mixed public/private funding that imposed a limit on the proportion of scheme costs covered by the Housing Association Grant (HAG). The HAG was now to be fixed at the beginning of the scheme, as opposed to calculated at the end, and the result saw housing associations producing more homes for the same amount of public money (Randolph 1993, 40-41). There is genuine concern from British housing critics, however, that the new funding changes will make it harder for housing associations to provide low cost housing for the special needs groups who need it most. At this point in time, however, it is simply too early to tell. In the meantime, the British Conservative Government has shown great initiative in their housing policy by creating these new funding schemes, and this is more than can be said for the present Canadian government.

In Canada, housing policy has been shaped by cost concerns, the privatization of housing programs and the de-centralization of government functions (Bublick, Carter, McKee and McFadyen 1991). It should come as no surprise then, that the biggest changes affecting non-profit housing programmes in Canada have been connected to the federal governments efforts to cap its housing funding. Although many believe this to be a recent phenomenon, the truth is the federal government has been trying to reduce its expenditure on non-profit housing since the 1970s. In 1973, for example, non-profit housing was plagued by a lack of development capital and the result saw only 32,309 non-profit units being started between 1973 and 1978 (McKee

1993, 6). While many attempts were made to address the funding concerns during this time, it was not until 1978 that the federal government made a number of housing policy changes specifically designed to remedy this on-going problem. These changes included "the termination of capital financing of non-profit housing in favour of loan guarantees against loans made by private lenders; withdrawal from capital loans for public housing; the introduction of \$75,000 start up grants for non-profits; and a move away from direct involvement in social housing, and towards a position of disentanglement, which consisted of making the provinces responsible for producing non-profits that were viable for low-income tenants" (McKee 1993, 6). While the changes were successful in increasing the number of non-profit units across the country, from a cost effective point of view they were still a failure. Non-profit housing was now considered to be a more expensive form of housing than public housing, and to make matters worse, it was only having a marginal impact on meeting the housing needs of the low-income tenants who needed it the most (McKee 1993, 7). Non-profit housing was clearly in distress and the federal government was quick to recognize this. Instead of implementing new and innovative housing policies to revive non-profit housing in Canada, the federal government continued to cutback on their non-profit housing programmes. In 1992, for example, the federal co-operative programme was eliminated, and in 1993 it was announced that funding would no longer be available for new social housing commitments under the private and public non-profit housing programmes. Canada's social housing sector had been given a definite wake-up call, and it was suggested that action be taken to remedy the situation.

Therefore, after comparing Canada and Britain's policies regarding housing financing, it is clear to see that the two countries' governments have decided to move in two very different directions. While the British government has

purposefully shifted its housing policy towards strengthening non-profit rental housing and coming up with new and innovative ways to finance the non-profit sector, the Canadian government has drastically reduced its spending on non-profit housing, and has all but given up on the likelihood of the non-profit sector becoming a key player in the country's housing market.

As for the overall effectiveness of the two countries non-profit housing programs, the main question that still needs to be asked is to what extent have these housing policy objectives been achieved? In Britain, we have observed that non-profit housing policy has been directly responsible for the non-profit sector emerging as an important player in the British housing market (McKee 1993, 8). In 1974, it led to a more detailed role for housing associations and a greater increase in the production of non-profit housing, and in 1988, it introduced a new system of mixed public/private funding that saw housing associations being able to produce more non-profit units for the same amount of public money. What is more important, is that non-profit housing policy has continued to make a difference in Britain, even at a time when fiscal restraint is making it increasingly harder to do so.

In Canada, non-profit housing policy objectives can best be described as being moderately achieved. While there have been some successes, such as the 1978 amendment to the National Housing Act (which saw Canadian housing policy shift away from public housing and towards a stronger non-profit approach), the majority of policy objectives have been marginal ones, and have had minimal impact on the non-profit sector. Instead, the federal government has decided to focus its housing policy on funding caps and decentralization, and this has resulted in the predicament the federal government is presently finding itself in. Therefore, with the elimination of new social housing commitments under the public and private non-profit housing programmes, the

time is right for the public, private and non-profit sectors to come up with new ideas and approaches to developing additional affordable housing (Kastes 1993, 4). The recent establishment of the CMHC Canadian Centre for Public-Private Partnerships is a good start to remedying the situation, but more must be done if Canada is to keep pace with Britain in the area of non-profit housing policy. The future of social housing in Canada depends on it.

4.4 SUMMARY AND CONCLUSIONS

By providing a brief history of third sector housing in both Canada and Britain, this chapter has shown that the two countries non-profit housing policies, while being developed at similar times and for similar reasons, are actually very different. In fact, it can be stated without a doubt that the two countries non-profit housing policies, have moved in completely opposite directions since the funding concerns of the mid 1980s. While the British government has made the decision to put non-profit housing at the forefront of its housing policy by coming up with innovative funding approaches for housing associations, the Canadian government has solved its costs concern problems by agreeing to cap its financial support for social housing at the existing level of \$2 billion per year (Canada Department of Finance 1993). Therefore, it should be obvious that new initiatives for providing additional affordable housing are required, and these will be explored further in chapter seven.

This marks the end of the literature review on third sector housing in Canada. The next two chapters will specifically concentrate on the city of Winnipeg, focusing on an inner-city neighbourhood analysis in chapter five and a detailed analysis of the private and non-profit inner-city rental markets in chapter six. Chapter seven will examine future third sector housing initiatives and chapter eight will conclude the practicum.

CHAPTER FIVE

WINNIPEG INNER-CITY NEIGHBOURHOOD ANALYSIS

5.0 INTRODUCTION

Fort Rouge, Centennial, Midland and Lord Selkirk are the four inner-city areas that comprise this chapters neighbourhood analysis.¹ The rationale for studying these four neighbourhoods is twofold: 1) they are the four Canada Mortgage and Housing Corporation (CMHC) survey zones that make up the private and non-profit rental market survey that will be administered in the following chapter; and 2) the information obtained from the four neighbourhoods will provide the basis for the detailed comparison between the private and non-profit rental markets that will take place in Chapter Six.

The neighbourhood analysis will consist of the following information: 1) the population totals by age and sex of the four neighbourhoods; 2) the areas' family status (i.e. single parent families, non-family persons, etc.); 3) the average male, female, family and household incomes; 4) the ethnic origin of neighbourhood residents; 5) the level of education for the population aged 15+; 6) the total number of occupied private and non-profit rental dwellings; and 7) the condition of the private and non-profit rental dwelling units.² The purpose of this information is to provide a statistical profile of the target groups who usually require affordable housing in the inner-city (Aboriginals, the elderly, single parent families, visible minorities and recent immigrants) and to show how

¹ It is important to note that the boundaries of the four CMHC survey zones do not make complete social geographical sense. A few of the census tracts in Centennial, Midland and Lord Selkirk, for example, extend beyond the boundaries of inner-city Winnipeg. They have been chosen, however, because they are the boundaries used by CMHC in their Manitoba Rental Market Report.

² The statistical census information for all four CMHC survey zones can be found in appendix 1, while the data for non-profit dwellings can be found in appendix 3. It is also important to note that the time period used for this neighbourhood analysis was 1981-1991. Census data for 1996 was not available at this time.

compatible the non-profit and private sectors really are. The compatibility of the two sectors will form the basis of the non-profit / private for-profit rental housing partnership that will be suggested in Chapter Seven, and without this neighbourhood analysis, the correlation between the two sectors would likely not be as clearly shown.

5.1 ZONE ONE: FORT ROUGE

The Fort Rouge area is bounded on the south by Jubilee and Parker Avenue, on the north by the Assiniboine River, the Red River on the east, and Waverly to the west. Fort Rouge is the second smallest of the four CMHC survey zones in terms of population size, and its boundaries consist of the following census tracts as defined by Statistics Canada: 001, 002, 003, 004.01, 004.02, 010, 011 and 012 (see figure 2).

5.11 POPULATION CHANGE AND AGE AND SEX DISTRIBUTION

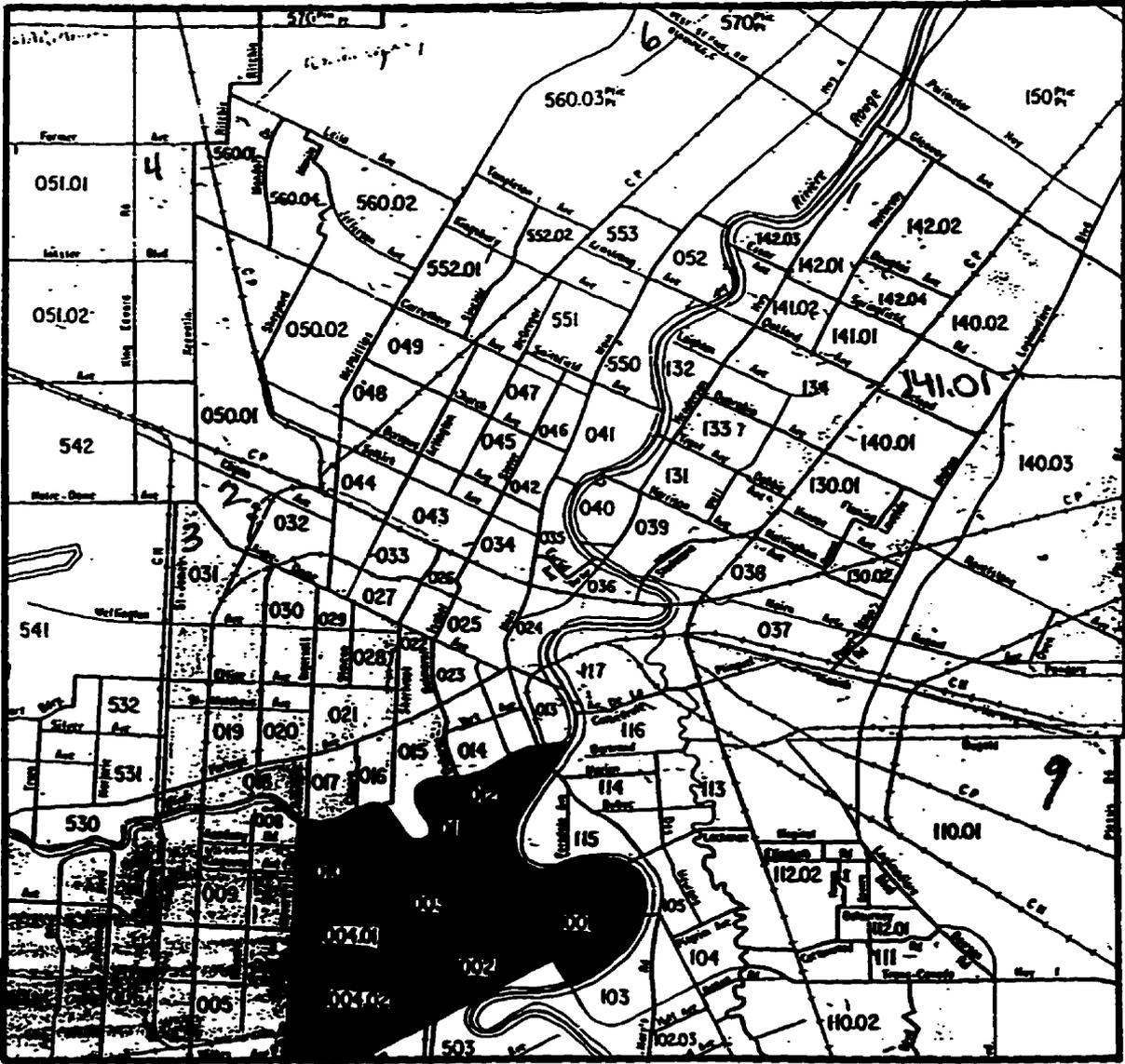
The population of Fort Rouge in 1981 was 41,205. This total declined slightly in 1986 to 41,027, and further declined to 39,390 in 1991. This represents a population percentage change of -4.6% for the period of 1981 to 1991, and this trend is expected to continue into the next century (City of Winnipeg Planning Department 1991).

In the case of age and sex distribution, females constituted 54.4% of Fort Rouge, while males made up only 45.6% of the area's total population. These figures were three percentage points above the female average and below the male average for the entire city of Winnipeg, and represented the widest age gap in the male and female population out of all four CMHC survey zones.

The largest percentage of population for Fort Rouge males was found in the age categories of 25-34 (11.0%) and 35-49 (9.2%), while the largest population

percentage for Fort Rouge females was 65 years+ (13.3%) and 25-34 (10.9%).
The high percentage of males and females aged 25-49 was attributed to the

FIGURE 2: FORT ROUGE AREA



Source: Statistics Canada, Profile of Census Tracts in Winnipeg, Part A. (Ottawa: Industry, Science and Technology Canada, 1994). 1991 Census of Canada. Catalogue number 95-360.

fact that this particular age group is growing more rapidly than any other age group in the entire city of Winnipeg (Social Planning Council of Winnipeg 1991, 4). Furthermore, the high proportions of females aged 65+ were the direct result of this age group in Winnipeg increasing 23.6% between 1981 and 1991 (Social Planning Council of Winnipeg 1994, 1). It is significant to note that Fort Rouge's population of young people aged 0-14 was the smallest percentage of any age group, both male or female in the area. This indicates a young population on the decline, and is a trend that was prevalent throughout most of suburban Winnipeg as well.

In inner-city Winnipeg, however, the trend was very different. Despite the fact that inner-city neighbourhoods are usually characterized as having an older population (Carter 1994), in Midland and Lord Selkirk, a high proportion of children were found in both of these areas. This will become more apparent, however, when observing the age distribution of males and females of the two neighbourhoods' in sections 5.31 and 5.41.

5.12 CENSUS FAMILIES

In 1991, there were 9,210 census families in Fort Rouge. Of this total, 82.1% were the traditional husband-wife family, while 17.9% were lone parent families (see figure 3 in appendix 2). This last figure was slightly above the Winnipeg average, and should come as no surprise when you take into account the high proportion of females aged 20-34 in the area. Since the majority of single parents in Winnipeg are female (83.7%), and since Fort Rouge has one of the highest percentages of females in the city, it is logical to conclude that the percentage of lone parent families would be higher in Fort Rouge than the city-wide average (Social Planning Council of Winnipeg 1994, 1).

There was a total of 37,390 persons living in Fort Rouge. Only 66.2% were family persons, while 33.8% were non-family persons. This latter figure was very high when compared to suburban neighbourhoods such as Windsor Park, where only 8.5% of the area's population consisted of non-family persons (City of Winnipeg Planning Department 1986). Therefore, the higher percentages of non-family persons and single parents in Fort Rouge suggested that a decline in the proportion of family units was occurring in the area (Charette 1993, 15).

5.13 INCOME

The average income for Fort Rouge males and females 15+ can be found in figure 4, which is located in appendix 2. These figures represented the highest male and female income totals of all four CMHC survey zones being examined in this neighbourhood analysis, making Fort Rouge the wealthiest by far of the four study areas. Only Midland, with average male incomes of \$21,074 and average female incomes of \$15,425 came remotely close to Fort Rouge's high male and female average incomes.

The average family income for the Fort Rouge neighbourhood was \$48,304, while the average household income was \$38,445.³ These two amounts were quite similar to the city-wide averages, and contain the highest family and household incomes of all four CMHC survey zones (see figure 5 in appendix 2).

5.14 ETHNIC ORIGIN

The largest ethnic group in Fort Rouge was British, comprising 34.5% of the area's population. This was slightly higher than the city average of 26.8%. The area also contained a modest portion of the German population, with 10.5%,

³ Average family income refers to the weighted mean total income of census families in 1990, while average household income refers to the weighted mean total income of households in 1990 (Statistic Canada Census Dictionary 1991, 128, 142).

compared to the city average of 10.9%. People of Ukrainian origin made up 8.2% of the Fort Rouge population, while French (5.5%) Aboriginal (4.8%), Polish (3.7%) and Filipino (2.1%) origins made up the rest.

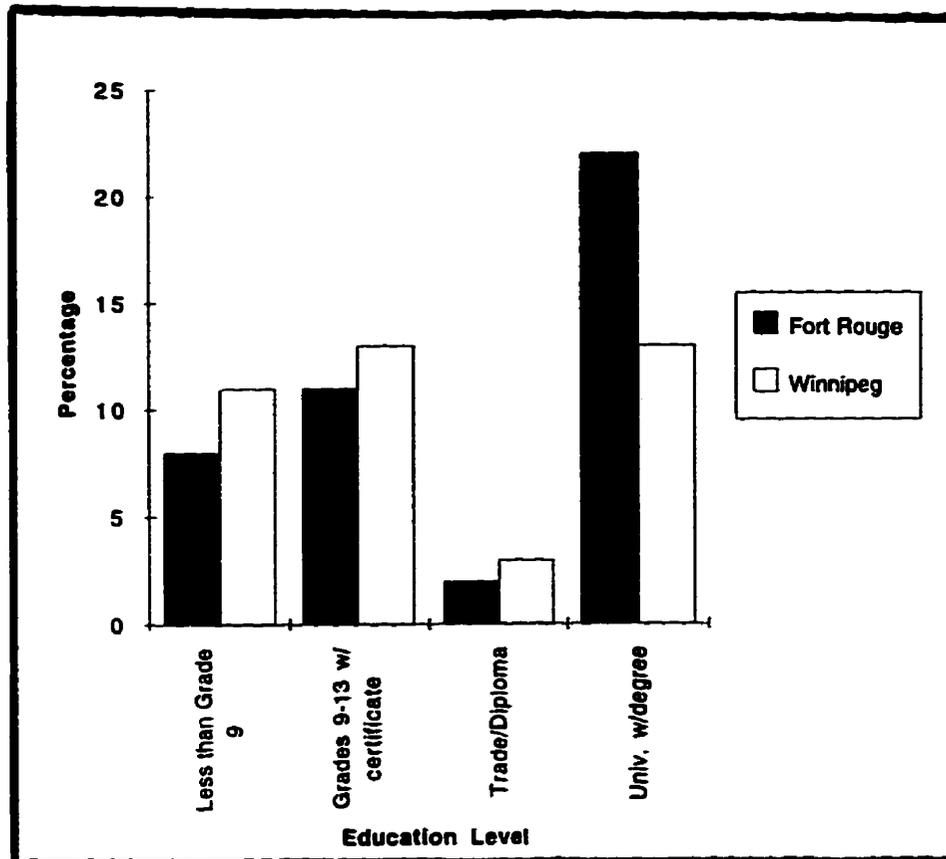
5.15 EDUCATION

In Fort Rouge, 23.4% of the area's residents had a high school education without a certificate, while 10.6% had completed the grades 9-12. Two percent graduated from trade school and 21.7% had a university degree. Conversely, only 8.3% of the area's population had an education that was below the grade nine level. This last figure was slightly below the city-wide percentage of 10.8%, while the city average for people with a university degree was 8.7% below the Fort Rouge average (see figure 6). This suggests a neighbourhood with an above average level of education, making Fort Rouge the most educated area of the four CMHC survey zones.

5.16 OCCUPIED PRIVATE AND NON-PROFIT DWELLING UNITS

Fort Rouge had a total of 19,455 occupied private dwelling units and 840 non-profit rental units.⁴ Of the private dwellings, 43.8% were owner-occupied, while 56.2% were rented. Apartment units comprised the greatest amount of private dwellings with 58.2% (11,330 units). Single-family dwellings were a close second with 38.3% or 7,445 units. Semi-detached homes (2.2%), row houses (1.1%) and other single-detached homes and movable dwellings (0.2%) made up the remaining 3.5%, with only 675 units (see figures 7 and 8 in appendix 2).

⁴ Non-profit units are not included with the occupied private dwellings. The figures for non-profit dwellings are taken from appendix 3.

FIGURE 6: EDUCATION LEVELS IN FORT ROUGE

Source: Statistics Canada, Profile of Census Tracts in Winnipeg, Part B. (Ottawa: Industry, Science and Technology Canada, 1994). 1991 Census of Canada. Catalogue number 95-361.

Therefore, in Fort Rouge the numbers showed that slightly more people rented than owned. This can be compared to the entire city of Winnipeg, where the vast majority of residents owned (60.6%) their own dwellings, as opposed to renting them (39.4%). This is not surprising when you take into account that Fort Rouge has always been a very strong rental market for the private sector. It has the second highest total of private apartment units out of the four CMHC survey zones, and its renter to occupied owner ratio will likely continue to widen

in the future because of the popularity of these types of dwelling units in the area.

Of the non-profit rental units, private non-profits comprised over 90% of the area's rental stock, making Fort Rouge the neighbourhood with the lowest percentage of public non-profits of the four CMHC survey zones. At 840 units, the area also contained the second lowest amount of non-profit apartments, with only Lord Selkirk (565 units) having a lower number of dwelling units.

5.17 AGE AND DWELLING UNIT CONDITIONS

The majority of construction in Fort Rouge occurred before 1961, where 60.1% of the area's private dwelling units were built. This can be compared to the period of 1961 to 1991, where only 39.9% of Fort Rouge's dwelling units were constructed. These figures are vastly different from those of the non-profit dwelling units, where 70% of the rental apartments were built after 1975, compared to only 30% being constructed before 1975. As a result, the private dwelling units in Fort Rouge can best be characterized as aging, while the majority of non-profit rental units are quite new.

An aging housing stock, however, does not necessarily mean that the dwelling units were in poor condition. This was definitely the case in Fort Rouge where only 12.3% of the area's dwelling units were classified as being in need of major repair. Even though this number seemed relatively low, it was still four percentage points above the city-wide average of 8.3%, suggesting that an above-average number of the neighbourhoods dwelling units were not as properly maintained as they should be. Of the remaining dwelling units, 61.3% were considered to be in need of regular maintenance, while 26.4% were classified as needing minor repairs (see figure 9 in appendix 2).

Lastly, the average value of a dwelling unit in Fort Rouge was estimated to be \$88,313, which was \$6,686 less than the city-wide average of \$94,999 (see figure 10 in appendix 2). The average gross rent in the area was \$524 and only 5.2% of these renters spent 30% or more of their household income on rent (Statistics Canada 1994). This percentage was the lowest of the four CMHC survey zones, and was representative of the higher incomes and higher levels of education in the Fort Rouge neighbourhood.

5.2 ZONE TWO: CENTENNIAL

The Centennial area is bounded on the south by the Assiniboine River, on the north by the Logan-CPR rail line, the Red River on the east and Keewatin, Notre Dame, Sherbrooke and Osbourne Streets to the west (see figure 11). The neighbourhood is one of the oldest areas in Winnipeg, and it has the smallest population of the four CMHC survey zones being examined in this section. Its boundaries consist of the following census tracts, as defined by Statistics Canada: 013, 014, 022, 023, 024, 025, 026, 027, 032, and 033.

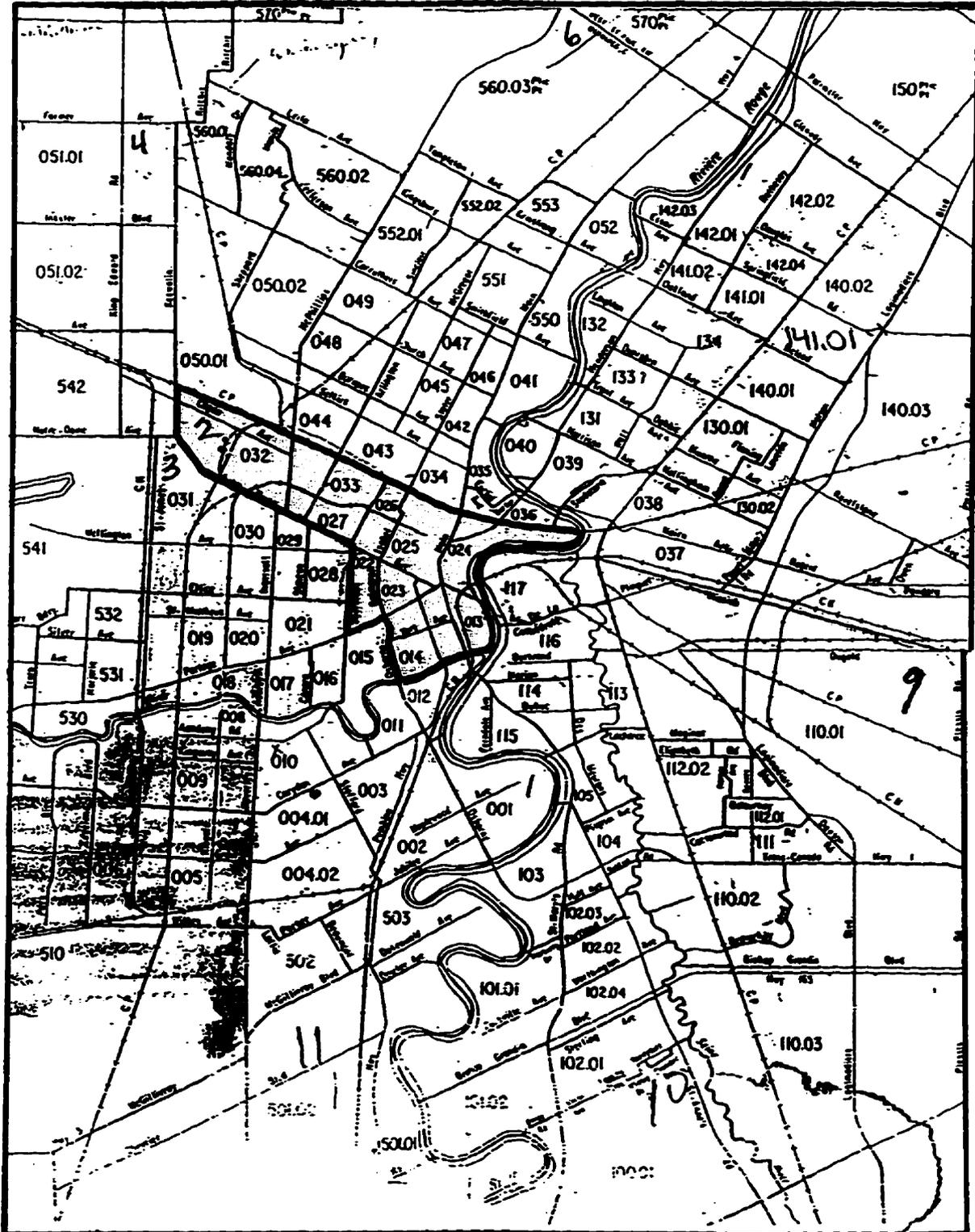
5.21 POPULATION CHANGE AND AGE AND SEX DISTRIBUTION

The population of Centennial in 1981 was 29,112. This total increased slightly in 1986 to 30,540, and further increased to 31,725 in 1991. This represents a population percentage change of 8.2% for the period of 1981 to 1991, and makes Centennial the only neighbourhood in this analysis to experience a growth in population over the 1981 to 1991 period.

In the case of age and sex distribution, males constituted 51% of Centennial, while females made up 49% of the area's total population. It is interesting to note that Centennial was the only neighbourhood of the four CMHC survey zones where the male population exceeded the female population. In every other Winnipeg neighbourhood, including the entire city-wide population, females outnumbered males by at least a 51% to 48% margin.

The largest percentages of population for Centennial males were found in the age categories of 25-34 (23.7%) and 35-49 (18.2%), while the largest percentages of Centennial females were 25-34 (19.7%) and 65+ (19.3%). These four percentage highs for males and females were the same as the Fort Rouge neighbourhood, and can again be attributed to the baby boomers and an elderly population that is on the rise.

FIGURE 11: CENTENNIAL AREA



Source: Statistics Canada, Profile of Census Tracts in Winnipeg, Part A. (Ottawa: Industry, Science and Technology Canada, 1994). 1991 Census of Canada. Catalogue number 95-360.

Finally, it should also be noted that Centennial had a relatively small percentage of the population between the ages of 0-14 (17.3% for males and 16.1% for females) when compared to the Midland and Lord Selkirk neighbourhoods. Although nowhere near the numbers of Fort Rouge (see zone one), this is a trend that was the exact opposite of what is presently occurring throughout most of Winnipeg's inner-city, but was similar to other Canadian inner-city neighbourhoods, which are usually characterized as having an older population (Carter 1994, 2).

5.22 CENSUS FAMILIES

There were 6,280 census families in the Centennial neighbourhood. Of this total, 71.7% were the traditional husband-wife family, while 28.3% were lone parent families (see figure 3 in appendix 2). The figure for husband-wife families was 13% below the city-wide percentage, while the figure for lone parent families was 13% above the Winnipeg percentage. This made Centennial the area with the lowest husband-wife and the highest lone parent family percentages of the four CMHC survey zones.

There was a total of 29,250 persons living in Centennial. Only 61.7% were family persons, while 38.3% were non-family persons. The percentage for non-family persons was the highest by far of the four CMHC survey zones and was much higher than the city-wide percentage as well. This can best be explained by the large amount of elderly persons aged 65+ that were living in Centennial in 1991. Of even greater importance was the fact that 85.4% of the area's elderly persons lived alone. The majority of these elderly persons were female, and this is not unexpected since there were over 1,000 more elderly females living in Centennial than there were males. Therefore, with such a large percentage of the area's elderly population living alone, it is not surprising that

the percentage of non-family persons was so much higher in Centennial than the other three neighbourhoods.

5.23 INCOME

The average income for Centennial males and females 15+ can be found in figure 4, which is located in appendix 2. The two figures were substantially lower than the city as a whole, and represented the lowest male and second lowest female income totals of the four CMHC survey zones. This made Centennial the poorest of the four study areas, and proof of this was found in the area's rising unemployment rates, low levels of education, increased number of single parent families and Aboriginals, and very low levels of family and household incomes.

In the case of family and household incomes, the average family income for Centennial was \$30,282, while the average household income was \$24,439. These two amounts were well below the city-wide averages, and again represented the lowest family and household incomes out of the four CMHC survey zones (see figure 5 in appendix 2).

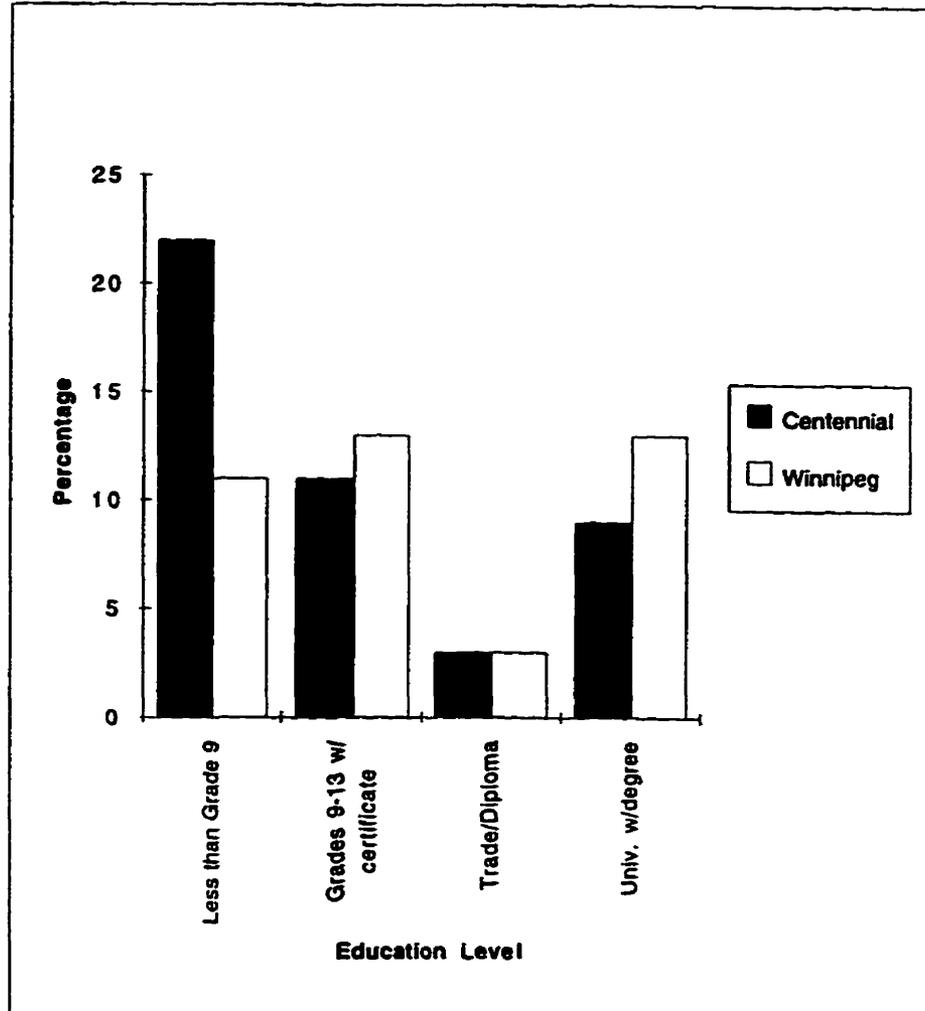
5.24 ETHNIC ORIGIN

There was no one dominant ethnic group in the Centennial neighbourhood. Instead, other single origins (33.3%) comprised the majority of the area's population. This would seem to suggest that an above average number of immigrants were situated in Centennial, and the area's immigration statistics proved this to be true. Between the period of 1981 to 1991, for example, 5,170 persons immigrated into the neighbourhood, making Centennial an area with one of the highest levels of immigration in the inner-city.

As for the remaining ethnic origins, they consisted of the following: 1) people of British descent comprised 18.6% of the area's population; 2) people of Filipino origin 11.9%; 3) people of Ukrainian origin 6.2%; 4) people of French origin 4.1% and 5) people of Polish origin 3%. What was more important, however, is that Aboriginals made up 16.7% of Centennial's population. This is fundamental because the Aboriginal population is similar to the international immigrant population in that both come to the city looking for a better life. The only difference is unlike immigrants who generally achieve an improved standard of living after about ten years, Aboriginal households tend to get locked into poverty (Social Planning Council of Winnipeg 1991, 6). Furthermore, since the Social Planning council of Winnipeg states that "more than three Aboriginal households out of five have difficulty meeting their shelter costs", they are a segment of the population that is usually in need of affordable public or non-profit housing, and this is an area that is of considerable importance to the rest of this practicum.

5.25 EDUCATION

In Centennial, 29.5% of the area's residents had a high school education without a certificate, while 10.6% had completed the grades 9-12. Only 2.7% had graduated from trade school, and 8.5% had a university degree. Conversely, 21.5% of the area's population had an education that was below the grade nine level, and this is almost twice as high as the city-wide percentage of 10.8% (see figure 12). This implies a neighbourhood with a below average level of education when compared with the rest of the city (Fort Rouge included), making Centennial one of the least educated areas of the four CMHC survey zones.

FIGURE 12: EDUCATION LEVEL IN CENTENNIAL

Source: Statistics Canada, Profile of Census Tracts in Winnipeg, Part B. (Ottawa: Industry, Science and Technology Canada, 1994). 1991 Census of Canada. Catalogue number 95-361.

5.26 OCCUPIED PRIVATE AND NON-PROFIT DWELLING UNITS

Centennial contained a total of 14,640 occupied private dwelling units and 2,323 non-profit rental units. The total for the non-profit units was the highest of the four CMHC survey zones, and the majority of these units were public and private non-profits. Of the private dwellings, 20% were owner-occupied, while

80% were rented. This represented an owner to renter ratio of 1:4, and resulted in more people renting than owning in Centennial than any of the four areas being studied in this neighbourhood analysis. With such a high percentage of renters, it should come as little surprise that apartment units comprised the greatest amount of private dwellings in Centennial with 75.5% (11,075 units). Single-family dwellings were a distant second with 21.1% (3,085 units), and semi-detached homes (1.8%), row houses (1.3%) and other single-detached homes and movable dwellings (0.3%) made up the remaining 3.4%, with only 495 units (see figures 7 and 8 in appendix 2).

Therefore, in Centennial the statistics from 1981 to 1991 indicate that the number of single, semi and row housing units have all declined, while the number of apartment units have increased substantially. Single-family dwellings, for example, decreased by only a few percentage points, while apartments more than doubled in size. This has resulted in the higher rent, lower ownership ratio that presently exists in the neighbourhood, and is correlated to the socio-economic constraints (low income and education levels, increased single parent families, etc.) that hinder Centennial residents.

5.27 AGE AND DWELLING UNIT CONDITIONS

In Centennial, the age of the private and non-profit housing stock has shown great variation. While 46% of the private construction in the area occurred before 1961, 54% of the housing was built from 1961 to the present. These figures were somewhat similar to those of the non-profit dwelling units, where 73% of the rental apartments were built after 1961, compared to 27% being constructed before 1962. The variation in this housing stock can best be explained by the demolition of the old housing that was built before 1961 and the reconstruction of new homes in the 1970s and 1980s. The rebuilding of

these new homes was the direct result of the Neighbourhood Improvement Programmes (NIPs) of the 1970s and the Core Area Initiative (CAI) of the 1980s. The Neighbourhood Improvement Programme in Centennial, for example, was directly responsible for the acquisition of thirty properties (the majority of which were used for affordable housing) and was also involved in the delivery of the federal government's home repair programme, which was referred to as the Residential Rehabilitation Assistance Programme, or RRAP (City of Winnipeg - Department of Environmental Planning 1981, 27). Conversely, the Core Area Initiative improved the quality, availability and affordability of housing in the Centennial neighbourhood through the creation of a number of housing improvement programmes. These included the Core Area Home Renovation Programme (CAHRP), the Core Area Residential Upgrading and Maintenance Programme (CARUMP) and the Core Area Grant for Home Ownership (CAIGHO). All of these programmes not only improved the quality of housing in Centennial immensely, but altered the area's housing stock as well. As a result, the aging housing stock ended up being replaced by the newer public, private and non-profit dwelling units that are found in Centennial today.

These newer dwelling units are in turn, responsible for the low percentage of housing considered to be in need of major repair in Centennial. At only 8.7%, this figure was the lowest of the four CMHC survey zones for dwelling unit condition, and was on even par with the percentage for the city as a whole. As for the remaining dwelling units, 70.3% were considered to be in need of regular maintenance, while 21% were classified as needing minor repairs (see figure 9 in appendix 2).

Lastly, the average value of a dwelling unit in Centennial was estimated to be \$69,712, which was substantially less than the city-wide average of \$94,999 (see figure 10 in appendix 2). This difference can likely be attributed to the

area's smaller housing, increased crime rate and the inability of residents to obtain household insurance in the neighbourhood. These three factors have directly led to a negative effect occurring on the area's housing value.

As for renters, the average gross rent in Centennial was \$444 and 10.3% of these renters spent 30% or more of their household income on rent (Statistics Canada 1994). This percentage was more than twice that of Fort Rouge, and is representative of the high numbers of renters in Centennial, along with the area's lower income and education levels.

5.3 ZONE THREE: MIDLAND

The Midland area is bounded on the south by the Assiniboine River, on the north by Notre Dame Avenue, Sherbrook and Osbourne Streets to the east, and St. James Street to the west (see figure 13). Midland is the second largest of the four CMHC survey zones in terms of its population size, and its boundaries consist of the following census tracts as defined by Statistics Canada: 015, 016, 017, 018, 019, 020, 021, 028, 029, 030, and 031.

5.31 POPULATION CHANGE AND AGE AND SEX DISTRIBUTION

The population of Midland in 1981 was 43,965. This total increased to 45,337 in 1986, but decreased by over 2,000 persons to 42,990 in 1991. This represents a population percentage change of -2.3% for the 1981 to 1991 period, but it is uncertain whether this trend will continue into the next century. Midland's population over the past two decades has simply fluctuated too wildly, making it difficult to predict positive or negative population changes in the future. The most likely scenario, however, should see Midland continuing to experience a slight loss in population.

When observing age and sex distribution, females constituted 51.2% of Midland, while males made up 48.8%. These figures were almost the same as the city-wide averages of 48.5% for males and 51.5% for females, making Midland quite stable in terms of its sex distribution ratio.

The largest percentage of population for Midland males was found in the age categories of 25-34 (23.3%) and 35-49 (20%), while the largest population percentage for Midland females was also 25-34 (19.9%) and 35-49 (18.3%). As mentioned previously, the high percentages in these particular age groups were attributed to the baby boom population, whose age group has grown more

rapidly than any other age group in Winnipeg (Social Planning Council of Winnipeg 1994, 1). Finally, it is important to note that similar to the Fort Rouge and Centennial neighbourhoods, Midland had a female population aged 65+ (17.6%) that was more than double the city-wide percentage as a whole.

5.32 CENSUS FAMILIES

In 1991, there were 9,940 census families in the Midland neighbourhood. Of this total, 77.8% were the traditional husband-wife family, while 22.2% were lone parent families (see figure 3 in appendix 2). This last figure was 6.8% below the city-wide percentage, but was only the third highest in terms of single parent families out of the four CMHC survey zones. Only Fort Rouge, at 17.9%, had a percentage that was lower.

There was a total of 41,780 persons living in Midland. Of this total, only 70.5% were family persons, while 29.5% were non-family persons. This latter figure was high when compared to Winnipeg's suburban neighbourhoods, but not as high when measured up to the rest of the inner-city. While it is not immediately apparent why, the remaining socio-economic characteristics should help to explain exactly what it is about Midland that makes it different from the Fort Rouge and Centennial neighbourhoods discussed previously.

5.33 INCOME

The average income for Midland males and females 15+ can be found in figure 4, which is located in appendix 2. The two income averages, while slightly higher than the average for the inner-city as a whole, were still thousands of dollars below the city-wide male and female averages for income. Midland males, for instance, made \$6,466 less than Fort Rouge males, whose income totals were very close to the city-wide average for Winnipeg males. As

a result, even though Midland's male and female income totals were the second highest of the four CMHC survey zones, the area was definitely not a high income one. Lower incomes predominated, and this was true for not just the individual incomes, but the family and household incomes as well.

The average family income for Midland was \$35,926, while the average household income was \$31,773. These two amounts were much lower than the city-wide averages, and represented the third lowest family and household incomes of the four CMHC survey zones (see figure 5 in appendix 2).

5.34 ETHNIC ORIGIN

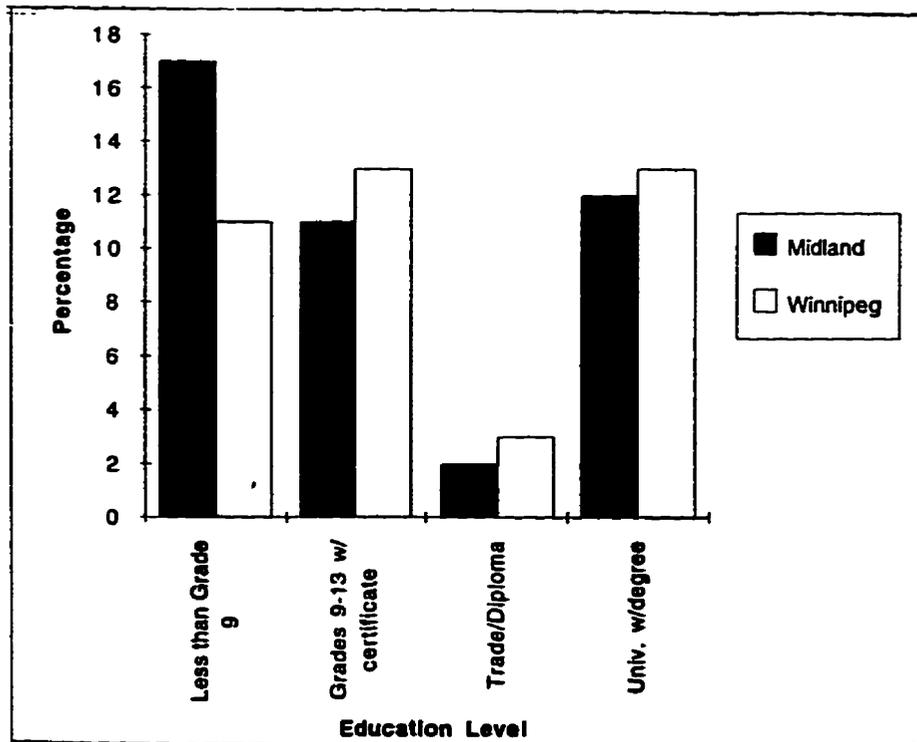
Similar to Centennial, in Midland there was no one dominant ethnic group in the neighbourhood either. Instead, other single origins (32.4%) comprised the majority of the area's population. This would seem to suggest that an above average number of immigrants were located in Midland, and its immigration levels proved this to be true. Between the period of 1981 to 1991, 5,365 persons immigrated into the neighbourhood from outside of Canada, making Midland an area with a higher level of immigration than even Centennial (Statistics Canada 1994). This was important to this study because the immigrants who move into the inner-city are more likely to have a lower level of education and have a greater chance of being unemployed than the rest of the general population (Social Planning Council of Winnipeg 1991, 5). Therefore, they are also more likely to have low incomes, resulting in the majority of immigrants experiencing housing affordability problems as well.

As for the remaining ethnic origins, people of British descent made up 19.8% of Midland's population, while people of Filipino origin comprised 16.6%. Aboriginals were next at 12.3% and German (8.6%), Ukrainian (5.6%), French (4.1%) and Polish (1.7%) origins rounded out the rest.

5.35 EDUCATION

In Midland, 28.3% of the area's residents had a high school education without a certificate, while 10.5% completed the grades 9-12. Only 2.3% had graduated from trade school and 11.7% had a university degree. Conversely, 17.4% of the area's population had an education that was below the grade nine level. This last figure was 6.6% higher than the city-wide percentage, while the Winnipeg average for people with a university degree was only 1.3% higher than the Midland percentage (see figure 14). This suggests a neighbourhood that falls somewhere in-between the higher education levels of the Fort Rouge area and the lower education levels of Centennial.

FIGURE 14: EDUCATION LEVEL IN MIDLAND



Source: Statistics Canada, Profile of Census Tracts in Winnipeg, Part B. (Ottawa: Industry, Science and Technology Canada, 1994). 1991 Census of Canada. Catalogue number 95-361.

5.36 OCCUPIED PRIVATE AND NON-PROFIT DWELLING UNITS

Midland contained a total of 18,185 occupied private dwelling units and 1,187 non-profit rental units. The total for the non-profit units was the second highest of the four CMHC survey zones, and the majority of these units were private non-profits. Of the private dwellings, 46.8% were owner-occupied, while 53.2% were rented. Single-family homes comprised the greatest amount of private dwellings with 50.7% (9,215 units). Apartment units were a close second with 46.5%, or 8,435 units. Semi-detached homes (1.5%), row houses (0.8%) and other single-detached homes and movable dwellings (0.5%) made up the remaining 2.8%, with only 510 units (see figures 7 and 8 in appendix 2).

Therefore, in Midland the housing numbers revealed that slightly more people rented than owned. This was much different from the city as a whole, where more residents owned their dwellings, and was even more different from the Centennial neighbourhood, where the overwhelming majority (80%) rented. As a result, it can be concluded that the occupied private dwellings in Midland were evenly distributed between owned and rented, making the area's dwelling units closest in similarity to the Fort Rouge neighbourhood discussed earlier.

5.37 AGE AND DWELLING UNIT CONDITIONS

More construction in Midland took place before 1961 than any other period. During this time, 78% of the area's 18,185 private units were built, and this can be compared to the period of 1961 to 1991, where only 22% of Midland's dwelling units were constructed. These figures were almost completely opposite from the area's non-profit rental units, where only 32% of the apartments were built before 1962, compared to 68% being constructed after 1962. As a result, the private dwelling units in Midland can best be described as being older in structure, while the majority of non-profit rental units are quite

new. In fact, 32% of the area's 1,187 non-profit rental units were less than ten years old, making Midland an area in which a large amount of new non-profit construction has occurred during the past decade.

While an older housing stock does not necessarily suggest that the majority of a neighbourhoods dwelling units are in poor condition, or in need of some minor repairs, it was definitely true in Midland, where 13.9% of the area's dwelling units were classified as being in need of major repair, and 28.5% were in need of minor repair (see figure 9 in appendix 2). These figures were the second highest of the four CMHC survey zones, with only Lord Selkirk having a higher number of dwelling units in need of major or minor repairs. It should also be noted that 57.6% of Midland's residents considered their dwellings to be in need of regular maintenance only. This percentage was 11% lower than Winnipeg's, and when combined with the percentages for major and minor repairs, proved that a good portion of Midland's housing stock was not only deteriorating, but in definite need of repair.

Finally, the average value of a dwelling in Midland was estimated to be \$76,075, which was almost \$20,000 less than the city-wide average of \$94,999 (see figure 10 in appendix 2). As for renters, the average gross rent in Midland was \$463 and 7.0% of these renters spent 30% or more of their household income on rent (Statistics Canada 1994).

5.4 ZONE FOUR: LORD SELKIRK

Lord Selkirk is bounded on the south by the Logan-CPR rail line, on the north by Corruthers Avenue, the Red River on the east, and Keewatin Street to the west (see figure 15). Lord Selkirk is the largest of the four CMHC survey zones in terms of population, and its boundaries consist of the following census tracts as defined by Statistics Canada: 034, 035, 036, 041, 042, 043, 044, 045, 046, 047, 048, 049, 050.01, and 050.02.

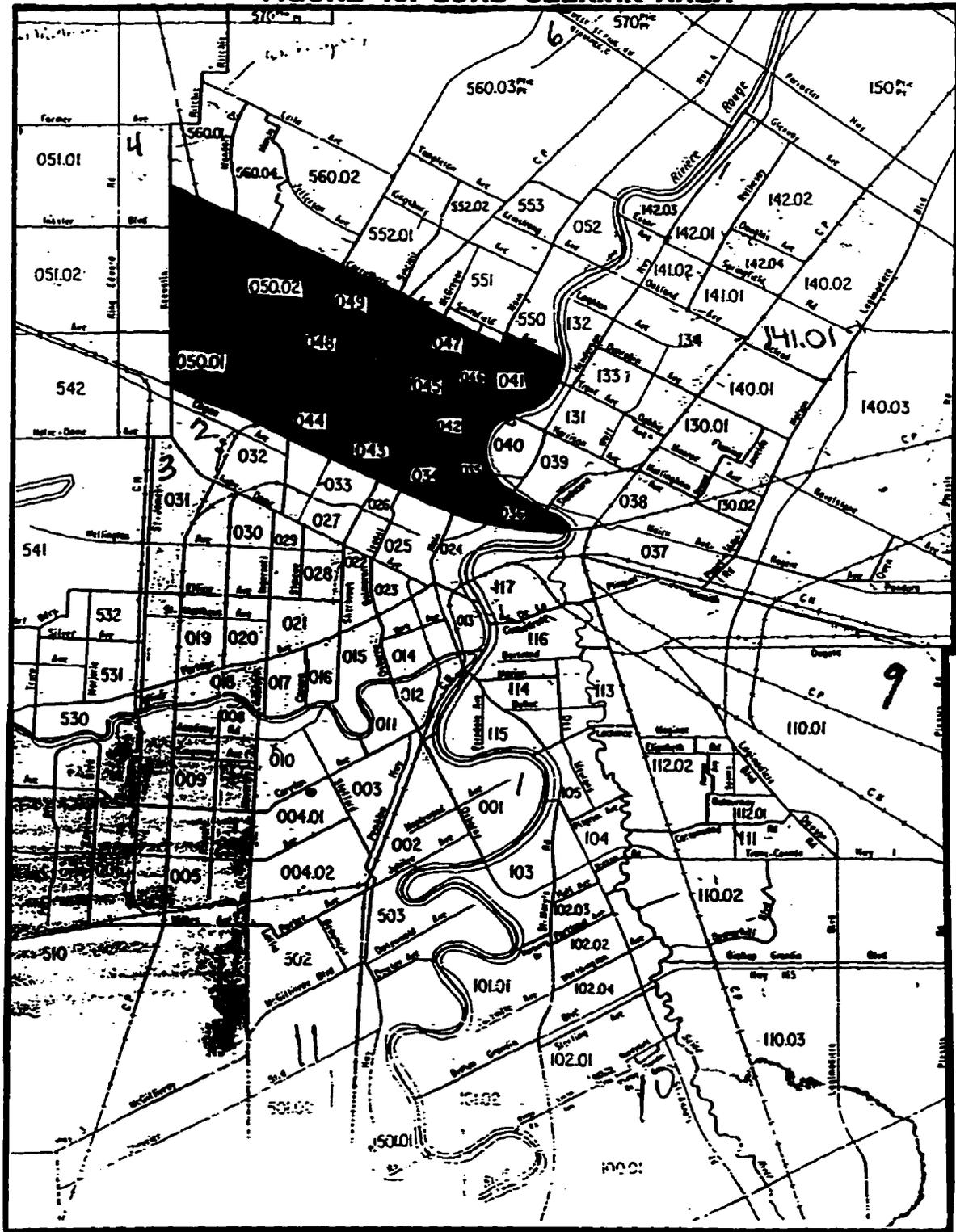
5.41 POPULATION CHANGE AND AGE AND SEX DISTRIBUTION

The population of Lord Selkirk in 1981 was 47,693. This total increased marginally in 1986 to 47,755, but decreased by almost 2,000 persons to 45,920 in 1991. This represents a population percentage change of -3.9% for the period of 1981 to 1991, and this trend will likely continue over the next few decades (City of Winnipeg Planning Department 1994).

In the case of age and sex distribution, females constituted 51.4% of Lord Selkirk, while males made up 48.6% of the area's total population. These two figures were almost identical to the city-wide percentages (51.5% for females and 48.5% for males), and made Lord Selkirk an area with a sex distribution ratio that was consistent with many of Winnipeg's other neighbourhoods.

The largest percentage of population for Lord Selkirk males was found in the age categories of 25-34 (18.5%) and 35-49 (17.8%), while the largest percentages for Lord Selkirk females were 65+ (20.1%), 25-34 (16.6%) and 35-49 (16.6%). The increasing amount of males and females aged 25-49 was attributed to the baby boom population, while the high proportions of females aged 65+ was the direct result of a city-wide elderly population that increased 23.6% between 1981 and 1991 (Social Planning Council of Winnipeg 1994, 1).

FIGURE 15: LORD SELKIRK AREA



Source: Statistics Canada, Profile of Census Tracts in Winnipeg, Part A. (Ottawa: Industry, Science and Technology Canada, 1994). 1991 Census of Canada. Catalogue number 95-360.

Finally, it is significant to note that Lord Selkirk had the largest percentage of children aged 0-14 (43.4%) out of all four CMHC survey zones. At 43.4%, the area had a young population that was over three times greater than Fort Rouge, and twice the size of the city as a whole.

5.42 CENSUS FAMILIES

There were 11,685 census families in the Lord Selkirk neighbourhood. Of this total, 74.6% were the traditional husband-wife family, while 25.4% were lone parent families (see figure 3 in appendix 2). This latter figure was 10% higher than the city-wide percentage, and it made Lord Selkirk the CMHC survey zone with the second highest percentage of single parent families. Only Centennial, at 28.3%, was higher.

There was a total of 44,825 persons living in Lord Selkirk. Of this total, 77.5% were family persons, while 22.5% were non-family persons. These figures were surprisingly close to the city-wide percentages of 82% for family persons and 18% for non-family persons, and seemed to suggest an area that was more similar to a Winnipeg suburb than an inner-city neighbourhood. This was most likely due to the high percentages of children aged fourteen years or younger in Lord Selkirk, and resulted in a neighbourhood that was not only much younger in age than the other CMHC survey zones, but appeared to be more stable as well. This was a deceptive statement, however, because the higher percentages of family persons in Lord Selkirk did not necessarily mean that the area was more stable than the other neighbourhoods. It simply meant that an increase in the proportion of family units was occurring in the area.

5.43 INCOME

The average income for Lord Selkirk males and females 15+ can be found in figure 4, which is located in appendix 2. The two dollar amounts were much lower than the city-wide average, making the area the second poorest of the four CMHC survey zones. Combine this with the high percentages of single parent females in the area, and the result was a neighbourhood that is beginning to appear to be not as stable as initially indicated.

The average family income for Lord Selkirk was \$30,601, while the average household income was only \$27,439 (see figure 5 in appendix 2). These two amounts were substantially lower than the city-wide averages, and represented the second lowest family and household incomes of the four CMHC survey zones, reaffirming Lord Selkirk's position as one of the poorest neighbourhoods in inner-city Winnipeg.

5.44 ETHNIC ORIGIN

The largest ethnic group in Lord Selkirk was of Ukrainian origin, comprising 21% of the area's population. Aboriginals were a close second at 20.1% and this was 14.4% higher than the city-wide percentage of only 5.7%. This meant that there were more Aboriginals living in the Lord Selkirk neighbourhood than anywhere else in the entire city of Winnipeg. Also, a large percentage of these Aboriginals were between the ages of 0-14, easily making Lord Selkirk the youngest of the four CMHC survey zones in terms of its Aboriginal and non-Aboriginal population.

As for the rest of the area's ethnic origin, other single origins made up 16.2% of the Lord Selkirk population, while British (14%), Filipino (9.6%) Polish (9%), and French (3.1%) origins rounded out the rest.

5.45 EDUCATION

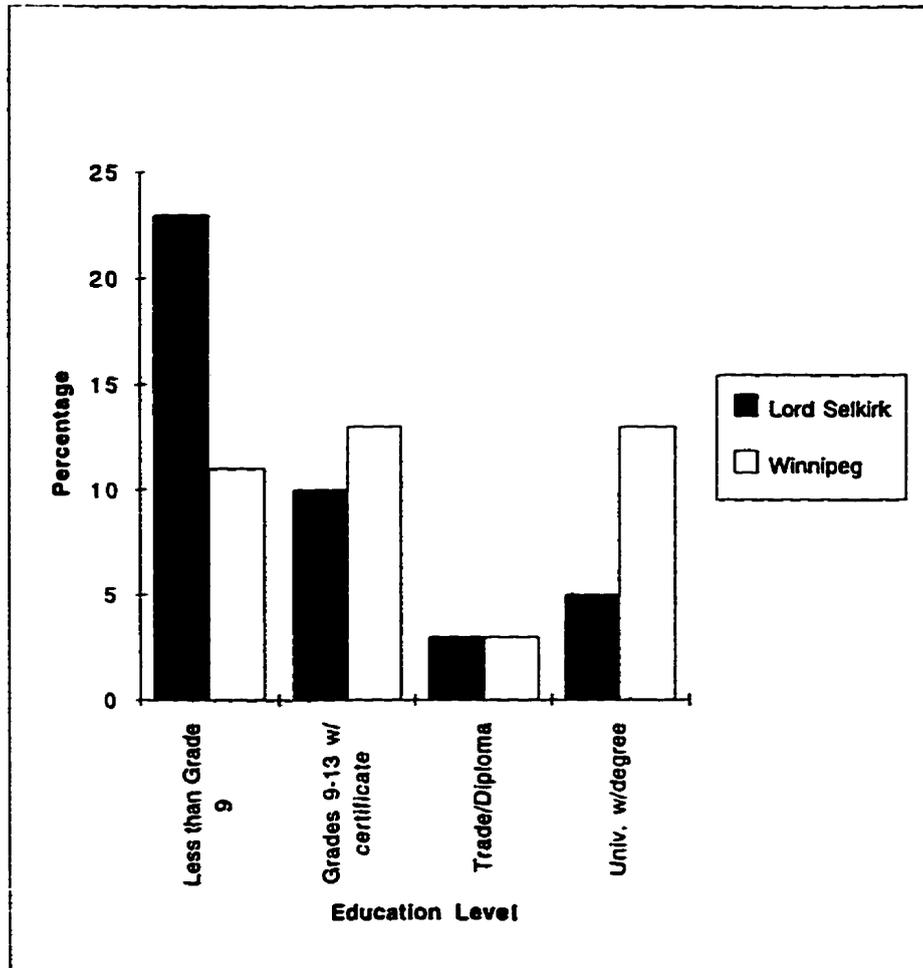
In Lord Selkirk, 36.5% of the area's residents had a high school education without a certificate, while 10.4% completed the grades 9-12. A total of 2.5% graduated from trade school and only 4.6% had a university degree. This percentage was 8.4% lower than the city-wide percentage of 13%, and it was also the lowest percentage by far of the four CMHC survey zones. In fact, the Centennial neighbourhood, at 8.4%, was the only area that was remotely close to Lord Selkirk regarding residents with a university degree.

Conversely, almost 23% of Lord Selkirk residents had a level of education that was below grade nine. This percentage was again the lowest of the four CMHC survey zones, and was 12.2% higher than the city-wide percentage of 10.8% (see figure 16).

Therefore, the percentages for the level of education in Lord Selkirk definitely indicated a neighbourhood with a below average level of education, making Lord Selkirk the least educated area of the four CMHC survey zones.

5.46 OCCUPIED PRIVATE AND NON-PROFIT DWELLING UNITS

Lord Selkirk contained a total of 18,110 occupied private dwelling units and 565 non-profit rental units. Of the private dwellings, 57.8% were owner-occupied, while 42.2% were rented. Single-detached homes comprised the greatest amount of private dwellings with 65.7% (11,895 units). Apartments were a distant second with only 24%, or 4,340 units. Row houses (5.5%), semi-detached homes (4%) and other single-detached houses and movable dwellings (0.8%) made up the remaining 10.3%, with only 1,870 units (see figures 7 and 8 in appendix 2).

FIGURE 16: EDUCATION LEVEL IN LORD SELKIRK

Source: Statistics Canada, Profile of Census Tracts in Winnipeg, Part B. (Ottawa: Industry, Science and Technology Canada, 1994). 1991 Census of Canada. Catalogue number 95-361.

Therefore, in Lord Selkirk the numbers clearly indicated that more people owned than rented. This was a key distinction because it makes Lord Selkirk the only area of the four CMHC survey zones in which this trend was occurring. In Fort Rouge, Centennial and Midland, the majority of residents rented their

own dwellings as opposed to owning them. Furthermore, more people in Lord Selkirk lived in single and semi-detached homes (69.7%) than any other neighbourhood in the inner-city. This was important because while the home ownership rate for the city of Winnipeg as a whole has stayed fairly constant for the past fifteen years, the home ownership rate for Lord Selkirk actually increased slightly over the 1981 to 1991 period (Social Planning Council of Winnipeg 1991, 12). This high rate of home ownership was likely a result of the area trying to accommodate smaller families and single parent households, and could also be a result of the fact that the boundaries of part of this survey zone extend into areas that can be considered suburban.

Of the non-profit rental units in Lord Selkirk, the majority were private non-profits (52%), while co-operatives (22%), public non-profits (19%) and urban native projects (5%) made up the rest. Finally, it is interesting to note that at 22%, there was a greater percentage of continuing co-operatives in Lord Selkirk than any other inner-city neighbourhood.

5.47 AGE AND DWELLING UNIT CONDITIONS

The majority of construction in Lord Selkirk occurred before 1961, where 14,345 or 79.2% of the area's 18,110 private dwelling units were built. This can be compared to the period of 1961 to 1991, when only 3,765, or 20.8% of Lord Selkirk's dwelling units were constructed. These figures were very different from those of the non-profit dwelling units, where 80% of the rental apartments were built after 1975, compared to only 20% being constructed before 1975. As a result, similar to the Fort Rouge and Midland neighbourhoods discussed previously, the private dwelling units in Lord Selkirk were characterized as aging, while the vast majority of the non-profit rental units were quite new. In fact, 70% of the area's 565 non-profit rental units were less than ten years old,

making Lord Selkirk the CMHC survey zone with the highest percentage of new non profit construction.

An older housing stock would seem to indicate that a good portion of Lord Selkirk's dwelling units were either in poor condition, or in need of some minor repairs. This was definitely true in Lord Selkirk, where 14.2% of the area's dwelling units were classified as being in need of major repair, and 29.5% were in need of minor repair (see figure 9 in appendix 2). The percentage for dwelling units in need of major repair was almost double the city-wide percentage, and it was also the highest of the four CMHC survey zones. Similarly, the percentage for dwelling units in need of minor repair was also the highest of the four survey areas, and it was 6.4% greater than the city-wide average. Finally, it should also be noted that 56.3% of Lord Selkirk's residents considered their dwellings to be in need of regular maintenance only. This percentage was 12.2% lower than Winnipeg's, and when combined with the percentages for major and minor repairs, proved that a good portion of Lord Selkirk's housing stock was in definite need of repair.

Lastly, the average value of a dwelling unit in Lord Selkirk was estimated to be \$59,812, which was \$35,187 less than the city-wide average of \$94,999, and represented the lowest average value of any home in the CMHC study area (see figure 10 in appendix 2).

As for renters, the average rent in Lord Selkirk was \$454 and 8.9% of these renters spent 30% or more of their household income on rent (Statistics Canada 1994). This percentage was the second highest of the four CMHC survey zones, and was representative of the area's lower income levels and high rates of unemployment.

5.5 COMPARATIVE NEIGHBOURHOOD ANALYSIS

After reporting the census data of the four CMHC survey zones, it should be immediately apparent that the four inner-city neighbourhoods all share similar housing and socio-economic characteristics. There are, however, major differences between the areas as well, and that is why it is important to do a comparative analysis of the Fort Rouge, Centennial, Midland and Lord Selkirk neighbourhoods.

5.51 SIMILARITIES AND DIFFERENCES

There are a number of similarities and differences among the four CMHC survey zones, and they include the following:

1) Three-out-of-four study areas had a population size that was very similar. Midland (42,990) and Lord Selkirk were close to being equal, while Fort Rouge (39,390) was a few thousand away from Lord Selkirk's high of 45,920. Centennial, with a population of 31,725, was the study area with the lowest population.

With respect to population percentage change, three-out-of-four areas experienced a loss in population over the 1981 to 1991 period. Fort Rouge, Midland and Lord Selkirk all experienced a negative population percentage change over this time, ranging from a high of -4.6% (Fort Rouge) to a low of -2.3% (Midland). Centennial was the only CMHC study area that experienced a growth in population over the ten year period (+8.2%), making it the only survey zone with a population percentage change that was positive.

In the case of age and gender distribution, all four CMHC survey zones had percentages that were remarkably similar. In all four areas, males aged 25-34 and 35-49 had the highest population percentages, while females aged 25-34 and 65 years+ had the highest population percentages in all four areas as well.

The high percentages of males and females aged 25-34 and 35-49 were attributed to the baby boom population, which is growing more rapidly than any other age group in the entire city of Winnipeg. Furthermore, the high proportions of females aged 65+ were the direct result of this age group being continually on the rise, increasing 23.6% between 1981 and 1991 (Social Planning Council of Winnipeg 1994, 1).

Finally, it is important to note that three-out-of-four study areas had a very small percentage of males and females aged 0-14. This was not surprising considering that inner-city neighbourhoods are usually characterized as having an older population (Carter 1994, 2). What was surprising, however, is the fact that Lord Selkirk, (and to a lesser extent Midland) with 43.4% of its population aged 0-14, had a high percentage of young persons that was not only over three times the size of Fort Rouge, but was twice the size of the city as a whole. Therefore, the area's population can best be described as having an above average number of children, given its inner-city location.

2) Three-out-of-four study areas experienced census family characteristics that were very similar. Centennial (28.3%), Midland (22.2%) and Lord Selkirk (25.4%) all had lone parent family percentages that were well above the city-wide average of 15.4%, and husband-wife percentages that were well below the Winnipeg percentage of 84.6%. Only Fort Rouge had percentages that were equal in comparison with the city-wide percentages.

Three-out-of-four study areas also had family and non-family person percentages that were very similar. Fort Rouge, Centennial and Midland all had non-family person percentages that were higher than the city-wide percentage. These figures were also very high when compared to Winnipeg's suburban neighbourhoods, where only small fractions of the areas population consist of non-family persons. Therefore, the higher percentages of non-family persons

and lone parent families and the smaller percentages of children aged fourteen and under in Fort Rouge, Centennial and Midland, suggest that a steady decline in the proportion of family units was occurring in these three areas (Charette 1993, 15).

Conversely, the Lord Selkirk neighbourhood had a high percentage of family persons and this would seem to indicate that the area was more stable than one would normally expect for an inner-city neighbourhood. This is a very deceptive statement to make, however, because the higher percentages of family persons in Lord Selkirk did not necessarily mean that the area was more stable than the other three neighbourhoods. It simply meant that an increase in the proportion of family units was occurring in the area, and this was a result of Lord Selkirk having the highest percentage of children aged fourteen years and younger out of the four CMHC survey zones.

3) When comparing average incomes, two of the CMHC survey zones had incomes that were well below the city-wide averages, while the other two had incomes that were only slightly less than the Winnipeg average for incomes. Centennial and Lord Selkirk, for example, had male and female incomes that were substantially lower than the city as a whole, and represented the lowest male and female income totals of the four CMHC survey zones. Similarly, the average family and household incomes for the two neighbourhoods were lower than the city averages as well, making Centennial and Lord Selkirk the poorest of the four study areas.

While Fort Rouge and Midland's male and female average incomes were higher than Centennial and Lord Selkirk's, they were still well below the city-wide averages for income. Therefore, although these two neighbourhoods appeared to be much wealthier than Centennial and Lord Selkirk, they were definitely not high income areas. Lower incomes predominated in all of the

study areas except Fort Rouge, and this was true for not just the individual incomes, but the family and household incomes as well.

4) In the case of ethnic origin, the four CMHC survey zones showed some similarities. In both Centennial and Midland there was no one dominant ethnic group, but rather a number of different groups of varying ethnic origin. This seemed to suggest that an above average number of immigrants were situated in these two neighbourhoods, and their high immigration levels prove this to be accurate. This was important because the immigrants who move into the inner-city are more likely to have a lower level of education and have a greater chance of being unemployed than the rest of the city (Social Planning Council of Winnipeg 1994). As a result, they are also more likely to have low incomes, resulting in a large number of immigrants requiring affordable housing to meet their shelter needs.

The Centennial and Lord Selkirk neighbourhoods were also similar in that Aboriginals made up a very large percentage of their populations. In Centennial, for example, 16.7% of the population were Aboriginals, while in Lord Selkirk, 20.1% were of Aboriginal origin. This meant that there were more Aboriginals in these two areas than anywhere else in the entire city of Winnipeg, and this is important because since more than three Aboriginal households out of five have difficulty meeting their shelter costs, they are a segment of the population that is usually in need of affordable public or non-profit housing (Social Planning Council of Winnipeg 1991, 6).

Lastly, the only area different from the three mentioned above was Fort Rouge. In Fort Rouge, the largest ethnic group was British, comprising 34.5% of the area's population. Aboriginals made up only 4.8% of the neighbourhoods residents, and immigration levels were nowhere near the totals of Centennial

and Midland. Therefore, in terms of ethnicity, Fort Rouge had more in common with the city-wide percentages than its three CMHC survey zone counterparts.

5) Three out of the four study areas experienced education levels that were very similar. Centennial, Midland and Lord Selkirk all had levels of education that were below average when compared to the rest of the city. In Centennial, for example, 21.5% of the area's residents had an education that was below the grade nine level, compared to the city-wide percentage of only 10.8%. In Lord Selkirk, the percentage was 22.8% and in Midland it was 17.4%. Conversely, the three areas' percentages of residents with a university degree were well below the city-wide average as well. In Centennial, only 8.5% of the residents had a university degree, while in Midland the percentage was 11.7%. Lord Selkirk had the lowest percentage of university graduates (4.6%), and when combined with the high percentage of residents with a level of education below grade nine, made the area the least educated of the four CMHC survey zones.

The only area that was completely opposite from the above three was Fort Rouge. In Fort Rouge, the percentage of residents with an education below grade nine (8.3%) was lower than the city-wide percentage of 10.8%, while the percentage of residents with a university degree (21.7%) was well above the city-wide percentage as well. This suggested a neighbourhood with an above average level of education, and made Fort Rouge the most educated area of the four CMHC survey zones.

6) When analyzing the four areas occupied private and non-profit dwellings, a number of similarities were noticeable. First, more people rented than owned in three out of the four neighbourhoods. Only in Lord Selkirk, where 57.8% owned and 42.2% rented, was the percentage of owners greater than the percentage of renters. Second, apartment units were the dominant dwelling type in Fort Rouge (58.2%) and Centennial (75.5%), while single-detached

homes were the majority in Midland (50.7%) and Lord Selkirk (65.7%). Finally, while the total number of occupied private dwellings in Centennial were found to be the lowest of the four CMHC survey zones, the number of non-profit rental units in Centennial (2,323) was higher than any of the other neighbourhoods. Public and private non-profits made up the majority of these units, while private non-profits made up the majority in Fort Rouge, Midland and Lord Selkirk.

7) After analyzing the dwelling unit conditions of the four CMHC survey zones, a number of similarities and differences were detected once again. First, in three out of the four areas, the majority of the private rental units were constructed before 1961. Fort Rouge (60.1%), Midland (78%) and Lord Selkirk (79.2%) all had more construction take place during this period than any other, resulting in an older rental housing stock. Centennial was the only area where more private construction had occurred from 1961 to the present (54%) than any other. Conversely, the majority of non-profit rental apartments in all four CMHC survey zones had been built after 1975. Therefore, the private dwelling units in the four study areas can best be characterized as being older units that were in many instances in need of some major or minor repair, while the vast majority of the non profit rental units were quite new.

Second, the percentage of private dwelling units in need of major repair was much higher than the city-wide average in all four CMHC study areas. This is not surprising when you take into account the large percentages of older apartment units mentioned above. What is surprising, however, is that only 8.7% of the private dwelling units in Centennial were in need of major repair. With such a large percentage of apartment units constructed before 1961, one would expect that the numbers of units in need of major repair would be as high as Midland or Lord Selkirk. They are not, and this was most likely because the Neighbourhood Improvement Programmes of the 1970s, and the Core Area

Initiative of the 1980s, resulted in the demolition of the old housing that was built before 1961, and led to the reconstruction of the new homes that are found there today (see section 5.27).

Finally, the average dwelling value was substantially lower than the city-wide average in three of the four CMHC survey zones. In Centennial, Midland and Lord Selkirk, the average value of a home was \$25,000 less in two of the areas and \$19,000 less in the other. Only Fort Rouge, with an average dwelling value of \$88,313 was remotely close to the Winnipeg average of \$94,999 (Statistics Canada 1994).

As for renters, Fort Rouge residents paid the highest rent (\$524), but only 5.2% of them spent 30% or more of their income on rent. Centennial residents, on the other hand, paid the lowest rent (\$444), but 10.3%, or almost twice the amount of Fort Rouge, spent more than 30% of their income for rent (Statistics Canada 1991). Midland and Lord Selkirk's percentages were closer to Centennial than Fort Rouge, and these figures were representative of the three areas' lower income and education levels. More importantly, the proportion of renter households paying more than 30% of their income on shelter increased from 29% to 38% between 1981 and 1986 (Social Planning Council of Winnipeg 1991, 12). The percentage continued to increase into the mid 1990s, and has led to the growing housing affordability problem we find ourselves in today.

5.6 SUMMARY AND CONCLUSIONS

The findings from the Winnipeg inner-city neighbourhood analysis has undoubtedly shown that the four CMHC study areas (Fort Rouge, Centennial, Midland and Lord Selkirk) all share similar dwelling characteristics. There are, however, some major socio-economic differences between the Fort Rouge

neighbourhood and the three remaining study areas. They include the following: 1) the percentage of lone parent families in Fort Rouge are much lower than the percentages for Centennial, Midland and Lord Selkirk, suggesting a neighbourhood that is relatively stable; 2) the income averages are much higher, making Fort Rouge the wealthiest of the four study areas; and 3) the education level is considerably higher, making Fort Rouge the most educated area of the four CMHC survey zones as well. In spite of all these differences, however, the dwelling characteristics remain very similar. This is important because the information that has just been analyzed can now provide the basis for the detailed comparison between the private and non-profit inner-city rental markets that will take place next in chapter six.

CHAPTER SIX

AN ANALYSIS OF THE PRIVATE AND NON-PROFIT RENTAL MARKETS IN INNER-CITY WINNIPEG

6.0 INTRODUCTION

Although there seems to be an abundance of information on Winnipeg's private rental market, prior research has shown that little has been written on the city's inner-city non-profit rental market. This chapter will attempt to provide a detailed analysis of the non-profit rental market, and compare it to the private rental market in inner-city Winnipeg. Federally subsidized public housing units will not be included in this comparison.

A number of variables will be used to make these comparisons, and they include the following: 1) the vacancy rates by the type of dwelling unit (i.e. apartment or row/town house), the number of bedrooms and size of project; 2) the age distribution of private and non-profit dwellings; and 3) the average market rents.

Once these variables have been thoroughly examined, the research findings will then determine how compatible the private and non-profit sectors really are. If the vacancy rates in the four inner-city neighbourhoods, for example, are found to be high in the private, for-profit rental sector and low in the non-profit rental sector, it will likely suggest that there is too much consumer choice in the private rental market and not enough choice in the non-profit rental market. One presumption that could be made from this involves the formation of housing partnerships between the two sectors, and if this is found to be true, it will be recommended that private/non-profit housing partnerships be established in inner-city Winnipeg.

6.1 STUDY AREA

For the purposes of this practicum, the inner-city study area consists of four census-based CMHC survey zones and they include; 1) zone one: Fort Rouge, 2) zone two: Centennial, 3) zone three: Midland, and 4) zone four: Lord Selkirk (see figure 17). Although the boundaries of a few of the census tracts in these zones extend beyond the area that is usually defined as the inner-city (see McLemore et al 1975), they will be used in this practicum in order to give a better representation of the private and non-profit rental stock in these areas. Therefore, in this chapter, inner-city Winnipeg will be defined geographically by using Statistics Canada census tracts and socially as the socio-economic problems (see chapter five) that lead to inner city change.¹

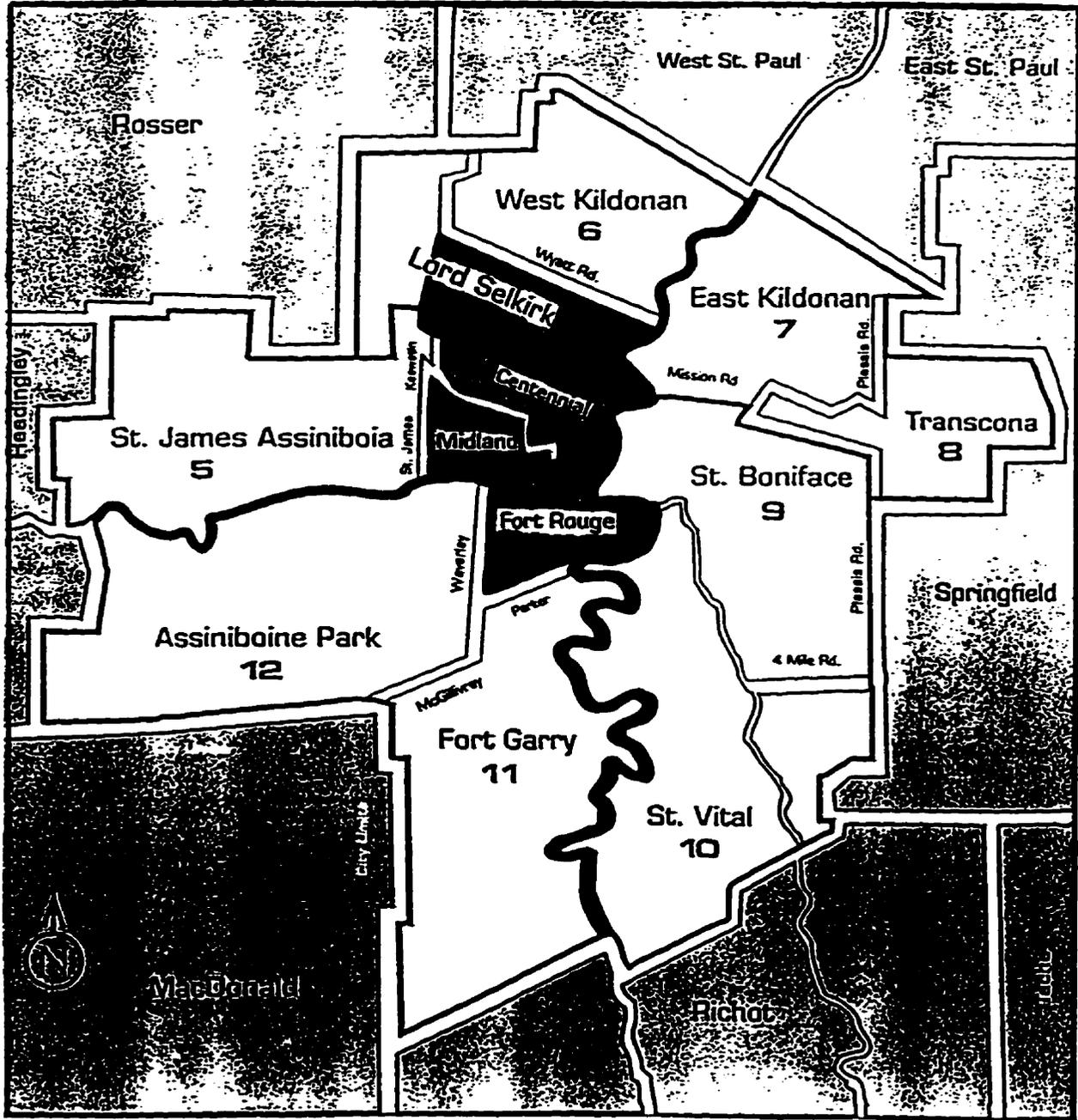
6.2 DEFINITIONS

As mentioned previously, the third sector refers to locally sponsored community-based organizations and self-help groups created outside the initiative of the public sector, and non-governmental organizations that at one time were reliant on some form of government funding. In addition, third sector housing typically includes three types of non-profits, and they include public, or municipal non-profits, private non-profits and continuing co-operatives.

Municipal non-profits are developed by one of the three levels of government to produce and help manage non-profit housing. Private non-profits are, in most cases, community sponsored groups that usually take the form of church organizations and charity groups, and operate on a not-for-profit basis. Finally, continuing co-operatives are a non-equity form of home ownership in which the

¹ According to this definition, the inner city is the older central area of a CMA including the Central Business District (CBD) and a surrounding band of mature residential districts, usually of pre-war stock (Brown and Burke 1979, 1-2). While the age of this housing stock appears to be the main criterion for defining the inner city, other socio-economic variables within the census tracts are very important as well (Ufoegbune 1993, 9).

FIGURE 17: WINNIPEG CMHC SURVEY ZONES



Source: CMHC, Manitoba Rental Market Report - October 1995.
(Winnipeg: Market Analysis Department), 1995.
• Reprinted with the permission of CMHC.

housing produced is collectively owned by the residents, who then become both owners and renters at the same time (Drier and Hulchanski 1993, 56).

Privately-initiated, for-profit units, on the other hand, are rental structures constructed without any direct funding from either the provincial or federal governments. For the purposes of this report, private rental units will be divided into two different dwelling types; apartments and row/town houses. According to CMHC's 1995 rental market report, "an apartment is a self-contained dwelling unit situated above or below one or more other units with which it may share common hallways and access to the outside." Conversely, a row/town house is a "ground-oriented dwelling unit attached to two or more similar units so that the resulting row structure contains three or more units" (CMHC Manitoba Rental Market Report 1995, 30).

6.3 RESEARCH ANALYSIS AND FINDINGS

In analyzing the private and non-profit rental markets, four variables will be used to compare and contrast the two. They include the following: 1) the vacancy rates by the type of dwelling unit, the number of bedrooms and size of project; 2) the age distribution of dwelling units; 3) the average market rents and 4) the project type (see appendix 3).²

6.31 VACANCY RATE

As a rule, a vacancy rate reaching 3% normally provides renters with a reasonable choice in the housing market. When rates fall well below the 3% level, consumer choice is limited and new rental construction should be considered (CMHC Manitoba Rental Market Report 1995, 2). Conversely, when vacancy rates

² All privately initiated for-profit vacancy rates, age distributions and rental rates were taken from CMHC's 1995 Manitoba Rental Market Report.

exceed 5% for an extended time, consumer choice improves, but new rental construction is discouraged (CMHC Manitoba Rental Market Report 1995, 2). How do the vacancy rates of Winnipeg's private and non-profit rental markets compare to the given trends mentioned above?

6.311 ZONE ONE: FORT ROUGE

The vacancy rate for privately-initiated for-profit rental apartments in the Fort Rouge neighbourhood is 3.8%.³ This represents a decline of 0.4% from October 1994 when the vacancy rate was 4.2% (see table 4).⁴

The vacancy rate for row/town houses in the area is zero. This is because there are only 21 units of private row housing in Fort Rouge and none are vacant. It is important to note, however, that row/town houses only make up less than one percent of the rental universe in Fort Rouge.

In the case of bedroom type, 93% of the private apartment structures in Fort Rouge are either one or two-bedrooms. Bachelor suites and three-bedroom apartments make up the remaining 7%, and the vacancy rates of each type are as follows: 1) The vacancy rate for bachelor suites is 5.7%, and they make up 4% of the apartment structures in Fort Rouge. 2) The vacancy rate for one-bedroom apartments is 4.2% and they make up 53% of the area's dwelling units. 3) The vacancy rate for two-bedroom apartments is 3.1% and they consist of 40% of the area's apartment structures. 4) The vacancy rate for three-bedroom apartments is 1.5% and they make up 3% of the dwelling units in Fort Rouge (see table 5).

³ Privately initiated for-profit rental apartments do not include private non-profits or continuing co-operatives.

⁴ All tables in this chapter are located in appendix 4.

Finally, in Fort Rouge the highest vacancy rates (4.1%) are found in apartment structures 20-49 units in size, while the lowest vacancy rates occur in apartments that have 100-199 units (3.4%) (see table 6).

The vacancy rate for non-profit rental apartments in Fort Rouge is 2.0%, while the vacancy rate for row/town houses is zero. This is because there are only 6 units of non-profit row housing in Fort Rouge, accounting for less than 1% of the non-profit rental universe in the area (see table 7).

Concerning bedroom type, 90% of the non-profit rental structures in Fort Rouge are bachelor suites and one bedroom units, while the remaining 10% consist of two and three bedroom apartments respectively. The vacancy rate for bachelor suites is 5.4%, and they make up 33% of the apartment structures in the neighbourhood. The vacancy rate for one-bedroom apartments is 0.2% and they consist of 56% of the area's dwelling structures. The vacancy rate for two-bedroom apartments is 1.5% and they make up 9% of the apartment structures in Fort Rouge. The vacancy rate for three-bedroom apartments is zero, but it is important to note that they only make up 2% of the dwelling units in the neighbourhood (see tables 8 and 9).

Finally, in Fort Rouge the highest vacancies (4.1%) are found in apartment structures 20-99 units in size, while the lowest vacancy rates are found in apartments 100-199 units (3.4%).

Overall, the vacancy rates of both the privately-initiated rental market and the non-profit rental market are very comparable in Fort Rouge. The two markets have only small pockets of row housing, accounting for less than one percent of the area's rental universe, and resulting in a vacancy rate of zero. In both sectors, one-bedroom apartments are the most prevalent room type and the lowest vacancies are found in apartment structures 100-199 units in size. There is one major difference between the two, however, and it is that the vacancy rate for non-

profit rental apartments (2.0%) is 1.8% lower than that of the private sector (3.8%). As a result, in Fort Rouge consumer choice for low income renters is limited. This is not surprising when you consider that Fort Rouge has always been a very strong private sector market. It has the second highest total of for-profit apartment units out of the four downtown zones, and it is not likely that additional non-profit units will be constructed in this area anytime soon.⁵

6.312 ZONE TWO: CENTENNIAL

The vacancy rate for privately-initiated rental apartments in the Centennial neighbourhood is 7.3%. This represents a decline of 2.5% from October 1994, and it marks the largest drop in vacancies out of the four CMHC survey zones (see table 4).

The vacancy rate for row/town houses in the area has not been included in this analysis because there are only 10 units of row housing in Centennial, making up a minute 0.2% of the area's rental universe. Therefore, it can be concluded that there are not enough units of row/town housing in Centennial to establish an accurate vacancy rate that does not distort the expected results.

In the case of bedroom type, 54% of the privately-initiated rental units in Centennial are one-bedroom, with a vacancy rate of 7.6%. Two-bedroom apartments are next at 29%, and they have the lowest vacancy rate of the four unit types (6.4%). Bachelor suites make up 15% of the apartment units in the area and they have a vacancy rate of 7.5%. Three-bedroom apartments comprise the remaining 2%, and they have the highest vacancies out of all four unit types (13%) (see table 5).

⁵ The last non-profit rental unit that was constructed in Fort Rouge took place in 1987. This can be compared to the Centennial, Midland and Lord Selkirk neighbourhoods, which have all had new non-profit units constructed in the 1990s.

Finally, in Centennial the highest vacancy rates (19%) are found in apartment structures 3-5 units in size, while the lowest vacancy rates occur in apartments that have 200+ units (4.7%) (see table 6).

Before analyzing the vacancy rates of the non-profit rental market in Centennial, it is important to first note that the area's vacancy rate is being unnecessarily inflated by an apartment located on 185 Smith Street. The building is an outdated public non-profit seniors complex run by Manitoba Housing Authority, and it consists of 373 units (mainly bachelor suites) of which 104 are vacant. As a result of these vacancies, this one apartment structure alone has ended up inflating Centennial's vacancy rate by 3.7%. Therefore, the figures throughout the rest of this chapter that are shown in parentheses represent the vacancy rates of Centennial and the inner-city without the inclusion of the above mentioned apartment structure.

The vacancy rate for non-profit rental apartments in Centennial is 8.8% (5.1%), making it the census zone with the highest vacancy rate in the entire inner-city. This is largely because the Centennial neighbourhood is home to almost 50% of the non-profit rental apartments that are situated in inner-city Winnipeg. Hence, the greater the number of rental units in a given zone, the greater the likelihood of the area's vacancy rate being that much higher as well. It should also be noted that Centennial has the oldest average building age of the four inner-city survey zones (1955), providing another valid reason why the vacancy rate is much greater in Centennial compared to the other three areas.

The vacancy rate for row/town houses in the area is quite high as well. While there are only 34 units of row housing in Centennial, 7 units are vacant, resulting in a vacancy rate that is over 20%. For comparisons sake, the census zone with the next highest inner-city row/town house vacancy rate is Lord Selkirk at only

7.2%. Therefore, the figures seem to indicate that Centennial is one of the more problematic non-profit rental areas in the inner city.

It should come as no surprise then that the same trends follow when looking at the vacancy rates by bedroom type. For bachelor suites, for example, the vacancy rate is 14.4% (5.6%), accounting for 39% of the apartment structures in the neighbourhood. The vacancy rate for one-bedroom apartments, on the other hand, is only 3.6% (2.7%). While they only make up 25% of the areas dwelling structures, one-bedroom apartments in Centennial have the lowest vacancy rate of the five-bedroom types. From two-bedrooms on, however, the vacancy rate begins to progressively rise. The vacancy rate for two-bedroom apartments, for instance, is 5.9%, and they account for 28% of the apartment units in Centennial. The vacancy rate for three-bedroom apartments is 7.2% and they consist of 7% of the neighbourhoods dwelling structures. Finally, the vacancy rate for four-bedroom apartments is 9.1%, but there are only 11 apartment units, accounting for less than 1% of the area's apartment structures (see table 8).

Lastly, in Centennial the highest vacancies (21.3%) are found in apartment structures 6-19 units in size, while the lowest vacancy rates are found in apartments 100-199 units (3.1%). Apartment structures 6-19 units in size make up 18% of the rentals in the area, while structures 100-199 units in size accommodate 24%.

Overall, the vacancy rates of the privately-initiated rental market and the non-profit rental market both exceed the 5% rule for vacancies in Centennial (7.3% for the private sector and 8.8% (5.1%) for the non-profit sector). As a result, while consumers have plenty of choice, new housing construction is severely discouraged. This is particularly true in the non-profit sector where new rental apartments have not been constructed in the Centennial neighbourhood since 1990. As a comparison, both Midland and Lord Selkirk have had over 40 units of

rental apartments constructed between the years 1994 and 1995. Similarly, the private sector has not built an apartment in the area since 1991 when a four story, 25 unit complex was put up on Ellen Street. Therefore, it is recommended that no new apartment buildings be constructed in the area until the present vacancy problem is dealt with first. A potential solution could involve the private and non-profit sectors forming some type of rental partnership in a number of the more troublesome buildings in Centennial. The likelihood of partnerships will be dealt with in greater detail later in the chapter.

As for the remaining vacancy categories, the vacancy rates by bedroom type are almost all above the 5% level in both the private and non-profit sectors. The biggest difference between the two, however, is that the percentage of bedroom types is more evenly dispersed in the non-profit sector. In the private sector, 83% of the apartment structures in Centennial are either one or two-bedroom suites, while in the non-profit sector no bedroom type rates higher than 39%. This is not surprising when you take into consideration that one and two-bedroom private units make up almost 90% of Winnipeg's private, for-profit rental market (CMHC Manitoba Rental Market Report 1995, 3). Therefore, the percentages clearly prove that the bedroom types in the non-profit rental sector show greater variation than those in the for-profit sector.

Finally, it is worthy to note that while the vacancy rate for non-profit rental apartments in Centennial is by far the highest of the four CMHC survey zones in the inner-city, in the private sector it is the second lowest. While it is not known exactly why this trend is occurring, by analyzing the final two study areas, it should provide a better answer as to why this trend is taking place.

6.313 ZONE THREE: MIDLAND

The vacancy rate for privately-initiated rental apartments in the Midland neighbourhood is 8.7%. This represents a decline of 1.3% from October 1994 when the vacancy rate was 10% (see table 4).

The vacancy rate for row/town houses in the area is 6.4%. There are 47 units of this type of housing in Midland, and there are more units here than in any of the other three CMHC survey zones.

In the case of bedroom type, 58% of the private apartment structures in Midland are one-bedroom units, accounting for a vacancy rate of 9.1%. Two-bedroom apartments are next in size at 23% and they have a vacancy rate of 8.7%. Bachelor suites make up 18% of the area's apartment structures, and with a vacancy rate of 6.2% represent the lowest vacancy rate of the four-bedroom types. Three-bedroom apartments make up the remaining 1% and they have the highest vacancy rate (22%) of any bedroom type in the entire inner-city (see table 5). It should be noted, however, that with only 16 units of three-bedroom apartments in the entire area, the sample is not large enough to provide Midland with a reliable vacancy rate. Additional units would be needed to give the area's vacancies a more accurate reading.

Finally, in Midland the highest vacancy rates (13.4%) are found in apartment structures 50-99 units in size, while the lowest vacancy rates occur in apartments that have 20-49 units (7.5%) (see table 6).

The vacancy rate for non-profit rental apartments in Midland is 1.6%, which is the lowest rate out of the four CMHC survey zones (see table 7). As a result, consumer choice for non-profit rental housing is severely limited, and new rental construction, or housing partnerships with the private sector, should seriously be considered. The last new project that was built in the neighbourhood was a 25

unit row house in 1994, and when this is combined with the area's low vacancy rates, it seems that additional non-profit rental housing is required.

The vacancy rate for row/town houses in the area is the highest out of all the different vacancy categories for Midland being looked at in this analysis. At 5.3%, there are more vacancies in row houses than any other type of dwelling structure in Midland. But since row houses only comprise 3% of the rental units in the neighbourhood, they do not have much of an affect on the vacancy rate of the entire rental universe (1.6%).

In the case of bedroom type, 47% of the non-profit rental apartments in Midland are one-bedroom units, and their vacancy rate is a minute 0.7%. This figure represents the lowest percentage for one-bedroom apartments throughout the inner-city. The vacancy rate for bachelor suites is 1.7%, and they consist of 25% of the apartment structures in the neighbourhood. Two-bedroom apartments are next at 19%, and they have a vacancy rate of 3.7%, the highest vacancy rate of any of the five bedroom types in Midland. Three-bedroom apartments have a vacancy rate of 1.2% and they make up only 8% of the rental apartments in the area. Four-bedroom units account for the remaining 1% of the apartment structures, and they have no vacancies. There are, however, only 13 units of this type of rental housing in the Midland area. As a result, additional units would be needed to give the neighbourhood's vacancies a more accurate reading (see tables 8 and 9).

Finally, in Midland the highest vacancies (7.7%) are found in dwelling structures 3-5 units in size, while the lowest vacancies are situated in apartment structures 100-199 and 200+ units in size. In both of these cases, there are no vacancies, resulting in a vacancy rate of zero.

Overall, the vacancy rates of both the privately-initiated rental market and the non-profit rental market in Midland are extremely different. In fact, the difference in

vacancies between the two is a staggering 7.1% (8.7% for the private sector compared to 1.6% for the non-profit sector). This is without a doubt the widest gap in vacancies between any of the four CMHC survey zones, and this gap is not only restricted to the apartment vacancy rate, but the vacancies of all four individual bedroom types as well. One-bedroom vacancies, for example, are 9.1% in the private sector, but only 0.7% in the non-profit sector. Similarly, the vacancy rate for bachelor suites in the private rental market is 6.2%, while the non-profit rental market is only 1.7% (see tables 5 and 8). Therefore, it is obvious that the Midland area is finding itself in a situation where there is too much rental apartment choice in the private sector and not enough choice in the non-profit sector. There has to be a logical reason as to why this difference is so much greater in this particular neighbourhood than the two discussed previously. One reason could have to do with the fact that excessive vacancies in some of the area's problem buildings are likely causing distortions in the data analysis. The research that has been accumulated to this point, however, has not provided me with a concrete answer that proves this statement to be completely accurate. As a result, further study is necessary.

It should be noted that there are a few similarities between the private and non-profit sectors in Midland and they are as follows. The vacancy rate for row/town housing is quite similar between the two. At 6.4% and 5.3% respectively, both rates are above the general 5% level, meaning there is not a need for more row/town housing in the area. Also, one-bedroom apartments are by the far the most prevalent type in both sectors, accounting for 58% of the units in the private sector and 47% in the non-profit sector.

Overall, the Midland area is by far the most relevant of the four CMHC survey zones with respect to the proposed formation of private/non-profit housing partnerships. This is an idea will be expanded upon further in chapter seven.

6.314 ZONE FOUR: LORD SELKIRK

The vacancy rate for privately-initiated for-profit rental apartments in the Lord Selkirk neighbourhood is 9.0%. This represents an increase of 1.5% from October 1994 when the vacancy rate was only 7.5% (see table 4). It is also important to note that Lord Selkirk is the only CMHC survey zone out of the four to have its vacancy rate increase over the one-year period. The remaining three all showed a vacancy rate decline of at least 0.4%.

The vacancy rate for row/town houses in the area has not been included in this report because there are not enough units of row/town housing to establish an accurate vacancy rate that does not skew any of the expected results. It can be confirmed, however, that vacancies in the downtown area as a whole for private rental apartments have been on the decline, with average rents remaining unchanged (CMHC Manitoba Rental Market Report 1995, 18).

In the case of bedroom type, 90% of the private apartment structures in Lord Selkirk are either one or two-bedrooms. Bachelor suites and three-bedroom apartments make up the remaining 10%, and the vacancy rates of each type are as follows: 1) The vacancy rate for bachelor suites is 5.9% and they make up 6% of the apartment structures in Lord Selkirk; 2) The vacancy rate for one-bedroom apartments is 8.7% and they make up 53% of the area's dwelling units; 3) The vacancy rate for two-bedroom apartments is 9.6% and they consist of 37% of the area's apartment structures; and 4) The vacancy rate for three-bedroom apartments has been suppressed in order to protect confidentiality, but they make up 4% of the dwelling units in Lord Selkirk. What is most noteworthy, however, is that the highest vacancies are found in the two-bedroom types that are most prevalent in Lord Selkirk, while the lowest vacancies occur in the bedroom types that are least prevalent. While this pattern may seem logical, it is not one that has been followed by two of the remaining three census zones. In both Fort Rouge

and Centennial, the higher vacancies were found in the bedroom types whose percentages were smaller, not larger. Therefore, it seems that in Lord Selkirk bachelor suites and three-bedroom apartments are more popular here than in any other census zone (see table 5).

Finally, in Lord Selkirk the highest vacancies are found in rental structures 3-5 units in size (12.2%), while the lowest vacancies are found in structures 6-19 units in size (9.1%) (see table 6).

The vacancy rate for non-profit rental apartments in Lord Selkirk is 2.0%, a full percentage point below the 3% general safety level for vacancies (see table 7). As a result, consumer choice for low-income renters is limited and new housing construction, or private/non-profit housing partnerships should be considered. The last new rental structure that was constructed in the neighbourhood was built in 1994, and it was a 25 unit row house on Watson Street. Although there has not been any additional units built here since then, Lord Selkirk is still the most active of the four inner-city census zones when it comes to the construction of non-profit rental housing. Its average age structure is younger than any of the three other areas, and more new rental housing has been constructed here in the past 10 years than all of the CMHC survey zones, with the exception of Centennial.

The vacancy rate for row/town houses in the area is the second highest for non-profit rental units in the inner-city. At 7.2%, there are more vacant row house units in Lord Selkirk than anywhere else except Centennial. In fact, 39% of all dwelling structures in Lord Selkirk are row/town houses, giving the area the highest proportion of row housing in all the inner-city.

Concerning the bedroom type, 89% of the non-profit rental structures in Lord Selkirk are one-two-and three-bedroom units, while the remaining 10% consist of bachelor suites and four-bedroom apartments respectively. The vacancy rate for bachelor suites is 9.6%, and they make up 15% of the apartment structures in the

neighbourhood. There are no vacancies for one-bedroom apartments and they consist of 70% of the area's dwelling structures, the highest percentage of any one-bedroom type out of all the inner-city census zones. The vacancy rate for two-bedroom apartments is 2.0% and they comprise 15% of the apartment structures in Lord Selkirk. Lastly, three-bedroom apartments have no vacancies, but since there is only one unit of this type of housing in the area, it is not worth including in this analysis (see tables 8 and 9).

Finally, in Lord Selkirk the highest vacancies (2.3%) are found in apartment structures 50-99 units in size. There are no vacancies in structures 6-19 units in size.

Overall, the vacancy rates of both the privately-initiated rental market and the non-profit rental market in Lord Selkirk are very similar to the results that were found in the Midland neighbourhood, but not quite as extreme. The difference in vacancy rates between the two, however, is still an incredible 7% (only 0.1% less than the Midland difference). This gap is not just restricted to the apartment vacancy rate, but the vacancies of two of the individual bedroom types as well. One-bedroom vacancies, for instance, are 8.7% in the private sector and zero in the non-profit sector, even though they make up 70% of the bedroom types in Lord Selkirk. Similarly, the vacancy rate for two-bedroom apartments is 9.6% in the private sector, but only 2.0% in the non-profit sector. As a result, the Lord Selkirk neighbourhood is finding itself in a similar situation where there is too much rental choice in the private sector and not enough in the non-profit sector. Or in other words, this is an ideal situation for the creation of the often mentioned idea of private and non-profit rental housing partnerships.

Besides the obvious gaps in the vacancy rates, there are two other areas that make the neighbourhood of Lord Selkirk a unique one compared to the other inner-city zones. First, there are more units of non-profit row housing in the area

than there are private. This marks the first time that this has occurred in any of the inner-city census zones. In the three previous neighbourhoods, the amount of row housing has always been greater in the private sector than the non-profit sector. While it is not known exactly why row housing is so popular in the Lord Selkirk neighbourhood, at 39% of the area's rental structures, there is no denying its strong presence in the area. Second, the percentage of one-bedroom units in Lord Selkirk (70%) is greater here than any of the other bedroom types in the remaining three census zones. Even more remarkable is the fact that there is not a single one-bedroom vacancy in the area, making Lord Selkirk one of the inner-cities most unique census zones.

6.315 SUMMARY

In the downtown private rental market, three out of the four survey zones (Fort Rouge, Centennial and Midland) saw their vacancy rates decline over a one-year period. Lord Selkirk had the highest vacancy rate at 9.0%, while Fort Rouge had the lowest vacancy rate at 3.8% (see table 4). The inner-city non-profit rental market, on the other hand, saw vacancies range from a high of 8.8% (5.1%) in Centennial, to a low of 1.6% in Midland (see table 7). Taken as a whole, the vacancy rate of the entire downtown privately-initiated rental market was found to be 6.5%, while the vacancy rate of the inner-city non-profit rental market was estimated at 5.4% (3.6%).

When comparing the two sectors; 1) The vacancy rates between the two sectors were found to be quite comparable in Fort Rouge. Both had similar vacancies for row/town houses and one-bedroom units were the predominant bedroom type in both instances. 2) The vacancy rates in Centennial for both sectors were found to be considerably high. Both vacancies exceeded 5%, and while this resulted in plenty of choice for housing consumers, new construction was found to be virtually

non existent. 3) The private and non-profit vacancy rates in Midland were found to be very different. They were extremely high in the private sector and very low in the non-profit sector. 4) The same trend followed for Lord Selkirk, but not quite as extreme. The end result was again too much rental choice in the private sector and not enough in the non-profit sector.

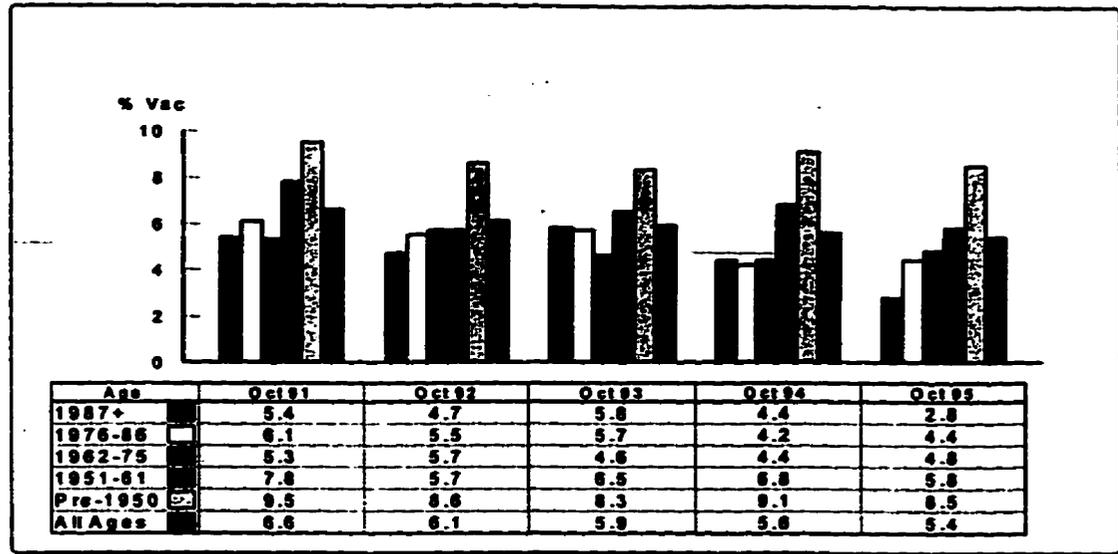
6.32 AGE DISTRIBUTION OF THE RENTAL STOCK

Distribution by age is an important variable when comparing privately-initiated rental apartments with non-profit rental apartments because the age of an apartment structure can be a very descriptive statistic when looking at average rents and vacancy rates (CMHC Manitoba Rental Market Report 1995, 7). Generally, the older a building, the more likely it is to be in a state of disrepair and have a higher vacancy rate than a newer building. Conversely, a newer, more modern building may attract a higher rent than an older, rundown building that looked as if it was in some need of repair (see figure 18). How do these trends compare when looking at the four CMHC survey zones that are the focus of this chapter?

6.321 ZONE ONE: FORT ROUGE

In Chapter Five, the figures for age and dwelling unit conditions in Fort Rouge showed that there had not been much new construction in the area. In fact, only 5% of the neighbourhood's apartments were built after 1987 (see table 10). These figures, however, have not had much of an impact on the area's vacancy rate. This is proven by the fact that only a 0.6% difference exists in vacancies between buildings constructed before 1950 and after 1987 (4.6% vs. 4%) (see table 11). Conversely, in the case of average rent, the expected patterns follow in

FIGURE 18: PRIVATE APARTMENT VACANCIES BY AGE OF STRUCTURE



Source: CMHC, Manitoba Rental Market Report - October 1995. (Winnipeg: Market Analysis Department, 1995), p. 7.

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that the higher rents are found in the newer rental apartments in Fort Rouge, while the lower rents are found in the units built before 1960.

In the non-profit sector, the age distribution of rental apartments is extremely different from that of the private sector. In Fort Rouge, 70% of the non-profit apartment structures were built after 1976, while only 10% were constructed before 1950 (see table 12). As a result, there has been a lot more new construction activity here than in the private sector. With respect to vacancy rates, there are no vacancies in any of the units constructed after 1987, but the vacancy rate for units built from 1962-1976 is 3.9%. Average rents could not be examined because since all non-profit rental apartments in Fort Rouge are rent-to-income, the information in the CMHC rental market surveys is simply not available.

6.322 ZONE TWO: CENTENNIAL

The situation in Centennial is very different from that of Fort Rouge. In Centennial, 28% of the privately-initiated rental apartments were constructed after 1987, the highest percentage out of the four CMHC survey zones. Hence, there has been more new private apartment construction occurring here recently than anywhere else in the entire inner-city. This was the result of the Core Area Initiative, which was directly responsible for an increase in apartment activity in Centennial from 1985 to 1987. Furthermore, an additional 40% of the private apartment units in Centennial were built between the years 1962-1986. The remaining 34% were constructed before 1962, making the area a well-balanced one concerning the age distribution of apartments (see table 10). In the case of vacancies and average rent, the lowest vacancies (as expected) are found in the dwelling units constructed after 1987 (3.2%), while the higher vacancies occur in structures built before 1962 (8.5%). With respect to average rent, the results are again typical of what one would normally expect. The most expensive rents (\$591) are found in the newest structures (i.e. 1987+), while the lowest rents occur in the apartment units built before 1950 (\$349) (see table 11).

In the non-profit sector, the age distribution of rental apartments is slanted towards the newer units as well. Sixty percent of the non-profit apartments in Centennial were constructed after 1975. Out of this total, half were units built after 1986, the second highest percentage for new apartment units out of the entire inner-city. The remaining 40% were constructed before 1976, and out of this total, only 24% were built prior to 1950 (see table 12).

When looking at the vacancy rates for the non-profit rental apartments, they are much higher than expected. The dwelling units built after 1987, for example, have a vacancy rate of almost 4%, which compared to the private sector, (no vacancies) is fairly high. This is minimal, however, when you compare it to the vacancy rate

for structures built before 1950. At 9.4%, it is the highest vacancy rate in the entire area, once again proving that the higher vacancies are usually found in the apartments whose age distributions are the oldest.

Finally, in Centennial there is one non-profit dwelling structure built in 1955 that is not rent-to-income. Because of this, its rent can be compared to an identical private rental apartment in the area. In the non-profit apartment, the rent for a bachelor suite is \$257 per month, while the rent for a one-bedroom unit is \$289. Conversely, in the private sector, the average rent is at least \$30 more in both instances. While this difference may seem minimal, when a person is on social assistance every dollar counts. And when you take into consideration that the proportion of renter households in Winnipeg paying more than 30% of their income on shelter increased substantially from 1981 to 1991, it is easy to see why so many low-income individuals and families in the inner-city cannot afford the higher rents of the private sector (Social Planning Council of Winnipeg 1991).

6.323 ZONE THREE: MIDLAND

In Midland, over 50% of the private rental apartments were built before 1950, making the area the oldest in the inner-city with respect to the age of apartment structures. Conversely, only 2% of the area's apartment units have been built after 1987, making it the census zone with the least amount of new construction occurring in the area as well (see table 10). Therefore, based on these figures one would expect Midland's vacancy rate to be one of the highest in the downtown, and it is. At 8.7%, the area is second to only Lord Selkirk (9.0%) in having the downtown's highest vacancy rate. In apartment units built between 1962-1975, for example, the vacancy rate is 11.5%, while the vacancy rate for apartments built before 1950 is 11%. It is also important to note that the higher vacancy rates in Midland inversely correlate with the average market rents. The

average rent for apartment units built before 1950, for instance, is only \$350, but the vacancy rate is 11%. Similarly, the rent for structures constructed between 1976-1986 is \$510, but the vacancy rate is only a minute 0.9% (see table 11). Hence, it can be concluded that a direct negative or inverse relationship is occurring between the vacancy rates and average rents in Midland. This is important because based on affordability, one would usually expect that the higher-priced rentals would experience lower demand since there are fewer people who can afford the rent (Goatcher 1997). This is obviously not the case in Midland, and to a lesser extent, is not the case in Lord Selkirk either. The question that remains to be asked, therefore, is what impact (if any) is this having on the area's non-profit sector.

In the non-profit sector, the age distribution of rental apartments is very different from that of the private sector. While only 2% of the private apartment units in Midland were built after 1987, in the non-profit sector, 30% of the structures were built during this time. Similarly, only 32% of the non-profit rental apartments in Midland were constructed before 1962, while 66% of the private units were built here during the same time. As a result, there is more new construction activity occurring in the non-profit sector than the private. In fact, with 32% of its units built after 1987, the Midland neighbourhood has the highest proportion of new apartment structures than any other area in the entire inner-city (see table 12).

When looking at vacancies by age of structure, they are much lower than what was found in the private sector. The vacancy rates for apartments constructed between 1976-1986 and 1987+, for example, are 1.4% and 1.2% respectively. This can be compared to the vacancy rate for apartments built before 1950 which at 4.4% is much higher than the newly constructed units.

In the case of average rents, they are much higher in the private sector than the non-profit sector. A non-profit building built in the late 1960s, for example, had a

rent of \$205 for a bachelor suite and \$276 for a one-bedroom apartment. A similar building in the private sector, on the other hand, had an average rent of \$304 for a bachelor suite and \$394 for a one-bedroom unit; a hundred dollar plus difference. It is important to note, however, that this may not be a valid comparison. Since the public non-profits built during this time were very small as a result of a stringent modesty criteria, it is very likely that the private apartment is much larger in size (Goatcher 1997). Thus, the comparison can not be considered completely valid until further study has taken place.

Therefore, while the age distribution of non-profit rental apartments in Midland was found to be very different from the private sector, it still managed to follow the expected trends with respect to vacancy rates and average rents, but to a lesser extent. The gaps of non-profit and private vacancies between new and old buildings, for example, were not as high and the differences between average rents not as great.

6.324 ZONE FOUR: LORD SELKIRK

In Lord Selkirk, the majority of the private apartments (41%) were constructed before 1950, while the minority of units were built after 1986 (3%). Both of these figures represent the second highest and lowest totals in the inner-city. Only Midland, at 51% and 2% respectively, ranks higher. The remaining units in the neighbourhood all fall in-between the two above mentioned age distributions. Twenty-one percent of the units were built between 1976-1986, and 38% were constructed between 1951 and 1975 (see table 10). Thus, it is easy to see that there is not much new construction occurring in the area. Instead, old-to-middle age apartment structures tend to dominate the Lord Selkirk neighbourhood.

These older structures tend to negatively affect an area's vacancy rate and the Lord Selkirk neighbourhood is no exception. Buildings built before 1950 have an

extremely high vacancy rate of 12.1%, while buildings constructed between 1951-1961 have a vacancy rate of 9.3%. It is not until you get to the apartments built between 1976 and beyond, however, that the vacancies start to decline. There are no vacancies in any of the private rental apartments built after 1987. Therefore, it is obvious that in the Lord Selkirk neighbourhood the age of the apartment structures, depending on whether they are new or old, have a direct positive and negative influence on the area's vacancy rates.

Finally, in the case of average rent, the results are typical of what one would normally expect for private rental apartments. The least expensive rents are found in the older buildings (i.e. \$347 for an apartment unit built before 1950), while the more expensive rents occur in the newer buildings that were constructed in the late 1980s to the present (\$577) (see table 11).

In the non-profit sector, the age distribution of rental apartments in Lord Selkirk is slanted towards the newer units. In fact, 80% of the non-profit rental apartments in the area were built from 1976 to the present, and only 20% were constructed before 1962 (see table twelve). As a result, there has been more new construction activity here than in the private sector (80% compared to 24%).

Regarding vacancy rates, there are no vacancies in any of the apartment units constructed after 1987. There is, however, a vacancy rate of 6% in the units built between 1976 and 1986. Even more interesting is that the vacancy rate for rental apartments constructed before 1950 is only 2%, proving that an older building does not always result in a high vacancy rate and vice versa. There are exceptions to the rule, and in this case the above mentioned building in Lord Selkirk is one of them. Finally, average rents could not be examined in Lord Selkirk because all the non-profit rental apartments situated here are rent-to-income. As a result, the information in the rental market survey is not available.

6.325 SUMMARY

The four CMHC survey zones can be briefly summed up as follows: 1) In Fort Rouge, the age distribution of rental apartments was found to be very different when comparing the private sector with the non-profit sector. The private sector was found to have very little new construction in the area, while the non-profit sector was found to be more active when it came to the construction of new apartment units. 2) In Centennial, the two sectors were found to be very similar with both having a large percentage of apartment units that were built from 1976 to the present. Hence, it was determined that there was more new apartment construction here than anywhere else in the entire inner-city. As mentioned earlier, this was a result of the Core Area Initiative and the construction of Fort Gary Place. 3) In Midland, the age distribution of non-profit rental apartments was found to be very different from the private sector, but it still managed to follow the expected trends with respect to vacancy rates and average rent, but to a lesser extent. The gaps of vacancies between new and old buildings were found to be not as high, and the differences between average rents not as great as the private sector. 4) Finally, in Lord Selkirk, it was determined that there had been a lot more new construction activity in the non-profit sector than in the private sector (80% compared to 24%). This resulted in lower vacancy rates being discovered in the non-profit sector and much higher vacancies in the privately-initiated rental apartments.

Overall, there were two trends that were usually followed throughout the four survey zones, whether private or non-profit. First, the higher vacancies were usually found in the apartment units that were older in structure, while the lower vacancies were consistently found in the newer units that were constructed after 1987. Finally, the highest rents were usually found in the newer apartments, while

the lowest rents usually occurred in the older apartment units that were built before 1950.

6.4 SUMMARY AND CONCLUSIONS

Overall, in comparing the privately-initiated rental apartments with the non-profit rental units in the inner-city, a number of interesting findings were noted. Although the majority of these findings were expected, they were still important because they confirmed a number of suspicions I held about the need for affordable housing in the inner-city.

First, I expected that the vacancy rates for non-profit rental apartments would be too high to examine the option of private and non-profit housing partnerships, but the exact opposite was found to be true. In three out of the four inner-city survey zones, the vacancy rate was well under the 3% reasonable choice rule. As a result, in 75% of the CMHC survey zones situated in the inner-city, consumer choice for non-profit rental housing is limited and apartment sharing with the private sector, should definitely be considered.

Second, I also expected that there would not be any reason for the private sector to want to form partnerships with the non-profit sector, but I was again mistaken. With private vacancy rates being above 7% in three-out-of-four CMHC survey zones, there is too much rental choice in the inner-city, resulting in a loss of revenue for every unit that remains empty. In fact, as a result of these high vacancies, Winnipeg's private landlords have been forced to lower rents after two consecutive years of rent increases (CMHC 1996). Therefore, the private sector might want to convert some of the chronically vacant units by forming a partnership with a non-profit organization, and turning the units into rent-to-income ones.

Furthermore, the vacancy rates in the majority of both the private and non-profit sectors increased as the age of the structures grew older and decreased the newer the units became. Similarly, rents were found to be higher in the apartment units built after 1987 and lower in the structures that were constructed before 1950. Therefore, based on these findings, it should be obvious that the primary recommendation to solve these problems would be to encourage the renovation of these older, poorer-quality rental units. This would likely increase the demand for these units in the inner-city, and result in the buildings higher vacancies being substantially reduced in the process. One problem with this potential solution, however, has to do with the fact that many landlords would argue that they are presently discouraged from renovating due to a number of factors including: rent controls, high property taxes, and an inability to raise rents even if rent controls allow for the pass-through of rent expenditures (Goatcher 1997). Therefore, what is the solution? The City of Winnipeg could offer reduced property taxes to the private sector apartment owners and investors who form rental housing partnerships with the non-profit sector. The municipal government is already offering property tax incentives to home-owners within the city boundaries in order to discourage urban sprawl. It is suggested that they do the same for the inner-city rental market in order to encourage revitalization. As for the problems concerning rent controls, they go beyond the scope of this practicum and it is recommended that they be dealt with in a future study.

Before concluding this chapter, it is important to realize that additional research is required to fully understand the complexities of the non-profit and private rental markets in inner-city Winnipeg. More information is needed to determine the average rent of residents in non-profit apartments who pay 25-30% of their income on rent, and how these figures compare with what is paid in the private sector. Additional information is also needed with respect to the viability of the so-called

notion of partnerships, how these partnerships can be established, and what organizations would they consist of? Finally, it is recommended that a longitudinal study be conducted to trace the historical process of the development of the non-profit and private sectors in Winnipeg, and compare the results to the situation that exists at present. All of these recommendations fall beyond the scope of what will be dealt with in this practicum. As a result, further study is required to determine the answers to these questions

To conclude, by comparing and contrasting the privately-initiated rental units in the downtown with the non-profit rental units in the inner-city, I have come to the conclusion that the consistently high vacancy rates in the private for-profit sector and the low vacancies in the non-profit rental sector suggest that housing partnerships should be examined as a potential affordable housing initiative in inner-city Winnipeg. This notion of multi-sector partnerships will be formulated with the rest of the suggestions for future third sector housing initiatives in the next chapter.

CHAPTER SEVEN

EXAMINING OPTIONS FOR FUTURE THIRD SECTOR HOUSING INITIATIVES

7.0 INTRODUCTION

The purpose of this chapter is to examine future third sector housing initiatives that should be able to be implemented in the city of Winnipeg. The initiatives will concentrate on the notions of forming public, private and third sector housing partnerships, developing a stronger housing role for municipal governments, creating new planning legislation to assist the third sector in developing additional affordable housing, and establishing a new and improved framework for the third sector, based on the above mentioned partnerships, along with self-help housing and community participation.

7.1 HOUSING PARTNERSHIPS IN INNER-CITY WINNIPEG

Although Winnipeg's non-profit sector has done an admirable job of providing affordable rental housing for the residents of the inner-city, after comparing it with the private sector, I have come to the conclusion that neither sector can provide enough adequate and affordable housing to inner-city residents on their own. Non-profit organizations, for example, are too dependent on the public sector for funding, and with all three levels of government making it clear that they will no longer be able to increase this funding, the non-profit sector will have to look to alternate funding sources. While the private sector is a definite option, it has traditionally stayed away from social housing and focused almost entirely on the demands of the private housing market. Current trends seem to indicate that it will continue to operate this way in the immediate future, unless greater incentives are provided, or

partnerships are formed with the non-profit sector. Greater incentives could take the form of the non-profit and community sectors working together with the private owners and landlords to help keep property values from falling in the inner-city by establishing community renovation programs. This is only one of the many examples of private and non-profit housing partnerships that can benefit both sectors, and it is this notion of partnerships that forms the basis of my final suggestions. It is suggested that a partnership be established between Winnipeg's non-profit and private rental sectors that could be initiated by a group such as the Apartment Investors Association of Manitoba.

In Winnipeg, a similar partnership has recently been initiated by the Winnipeg Real Estate Board (WREB) with the intention of creating a non-profit body to purchase and renovate inner-city housing to make affordable housing available to first-time home buyers (Squire 1995, 3). The main role of the WREB would be to act as the primary stakeholder by providing funding and expertise on housing issues. This funding would initially come from a \$300,000 account they administer, which accumulates interest yearly on money collected from brokers trust accounts that are derived from down payments on housing bought and sold in the province (Winnipeg Real Estate Board 1996). The funding would act as a good starting point for the short-term development of the organizations funding, and in the long run the program would eventually be self-financing once mortgages have been arranged with the selected home buyers. While it is not known if the Apartment Investors Association of Manitoba has the funding required to make a housing partnership such as the WREBs work, it must follow the Real Estate Board's initiative and convince the owners of the inner-city's private rental sector that forming partnerships with the non-profit sector is one way to solve their high vacancy problems, and to help stabilize inner-city decline in the process.

7.11 PARTNERSHIPS

Partnerships are the key to addressing future affordable housing needs in Canadian inner cities because each sector has something important to offer to the other. The private sector has the much needed professional business experience that is lacking in the public sector, and the necessary capital that is required to make projects such as this work. The non-profit sector offers an excellent reputation in the social housing field that is second to none. Since the housing is not built for profit, but for social reasons, it is provided to the people who need it the most, and allows third sector groups the ability to develop and manage their own housing. Finally, the public sector offers support through its political connections, innovation, and research. Therefore, if non-profit housing organizations in Winnipeg are going to provide an appropriate supply of affordable housing to inner-city residents, the role of public, private and third sector housing partnerships will likely play a major part in making this happen. The question that remains to be asked, however, is what roles will each sector have to play in order to make the partnerships a success?

7.12 PUBLIC SECTOR

The federal government's present role in social housing is in a state of transition. While it has completely withdrawn from funding any new social housing projects, it will still provide mortgage insurance through CMHC, and continue to have an influence on housing costs through tax and fiscal policy (British Columbia Ministry of Municipal Affairs and Housing 1996, 9). More importantly, the federal government has become increasingly aware of the fact that with the elimination of the majority of social housing programmes, partnerships will have to play a large role in filling the affordable housing void. As a result of this, the CMHC Canadian Centre for Public - Private Partnerships

in Housing was established in 1992. "The aim of the centre is to bring together the public and private sectors, non-profit organizations and private citizens to produce non-assisted government housing for low to moderate income households" (St-Jaques 1992, 38). To date, although the Centre has been moderately successful across Canada with projects being developed from Victoria to Newfoundland, it is still not as well known as it should be. In Winnipeg, for example, CMHC has only worked together with the non-profit organization Habitat for Humanity, developing homes for low income families in the inner-city. Overall, while the CMHC Centre for Public-Private Partnerships in Housing is an impressive step towards the creation of public, private and third sector housing partnerships, the effectiveness of these partnerships not only depends on the federal government, but the actions of the provincial and municipal governments as well.

The role of the various provincial governments across Canada will become increasingly important as the federal government continues to transfer its social housing stock to the provinces. As a result, provincial governments will now be expected to provide stronger leadership by helping to build and strengthen housing partnerships, while making sure that all the relevant parties are at the table. In British Columbia, this is already taking place with a five point strategy for affordable housing, developed by the Ministry of Municipal Affairs and Housing in April 1996. "The B.C. provincial government's housing strategy is based on the recognition that every citizen has an interest in housing, and that housing is always produced by parties working together." Hence, its main goal is to "build partnerships to broaden the base of participation in creating housing opportunities, while making housing more affordable by bringing together all the parties respective resources and expertise" (B.C. Ministry of Municipal Affairs and Housing 1996, 8-9). The B.C. provincial government has taken a

number of steps to ensure that its partnership goals are achieved, and they include: 1) coordinating the roles of all participants in housing development to reduce unnecessary barriers to affordability; 2) ensuring that all groups with an interest in housing are fully consulted in the development of the policy and programs that directly affect them; and 3) through legislation and information, provide tools and support for innovative approaches to developing affordable housing (B.C. Ministry of Municipal Affairs and Housing 1996, 8). Although these three roles are essential to any success involving multi-sector partnerships, the key to making them work is to ensure that provincial dollars are still involved in the partnership funding process. While this may not be realistic for all ten provinces, the B.C. provincial government has taken a huge step towards making housing partnerships work. Furthermore, if the remaining provinces even adopt a few of the B.C. government's partnership strategies, it will go a long way towards ensuring that the future of affordable housing in Canada remains well intact.

Lastly, "municipal governments are in an excellent position to undertake the notion of partnerships because of their role in the regulatory environment and the constant contact with private developers that it generates" (Sewell 1994, 255). Since municipal governments have considerable influence over where and how housing is developed, they also have the ability to look at different ways to help ensure that the land available for development is increasingly used to produce additional affordable housing. In British Columbia, for instance, new planning legislation gives local governments the power to designate areas as comprehensive development zones, and negotiate with private developers to provide affordable housing in return for increased density and relaxed building restrictions¹ (Province of British Columbia Ministry of

Housing, Recreation and Consumer Services 1996, 1). This is an example of municipalities creating partnerships with the private sector through new legislation, and is only one of the many ways in which municipal governments can be effective in a partnership approach. Municipalities can also assist the private and non-profit sectors with limited financial support, expeditious permit processing, density bonuses and the lobbying of senior governments to form partnership arrangements (Sewell 1994, 258). Most importantly, municipal governments can use their well-known roles as leaders, facilitators and coordinators to take the initiative in forming housing partnerships with the private and non-profit sectors, and continuing to support the development of affordable housing.

7.13 PRIVATE SECTOR

The private sector's role in housing partnerships is one that should go beyond simply providing rental housing. Since the private sector is responsible for building and renovating all new housing - whether public, third or private sector - it should not only be involved in responding to homelessness through housing construction, "but as a partner acknowledging the problem and contributing to the design and execution of solutions" (Fallis and Murray 1990, 267). This does not mean that the private sector should become the main provider of housing for low income Canadians. This task will be up to the non-profit and public sectors. Instead, according to Fallis and Murray, the private sector can play four main roles to help the other two sectors provide additional affordable housing and make the partnerships a success. First, the private sector can provide leadership and expertise to third sector groups with their

¹ "Comprehensive development zoning is used by local governments to regulate land use, density, location and building design specifically for large, complex multi-use development sites. Municipalities sometimes include a requirement for specific types of housing, and for affordable housing, in comprehensive zoning" (British Columbia Ministry of Municipal Affairs and Housing 1996, 26).

management skills and professional business experience. Second, the private sector can help construct, renovate and finance housing by making their development sites available to non-profit housing organizations. Third, they can help to supply additional low rental housing by converting chronically vacant apartments into affordable rent-to-income ones. Finally, the private sector can help the public and non-profit sectors develop new and innovative approaches to housing production (Fallis and Murray 1990, 289).

An excellent example of this has already occurred in the United States with the creation of the Columbus Housing Partnership (CHP). The CHP is a private/public partnership arrangement that helps to provide affordable housing for low income families in the greater Columbus area. The partnership works by bringing together the various stakeholders in the housing community, and its strength lies in the organizations structure and its grassroots commitment. The CHPs funding is derived from foundations and corporations (40%), government (33%), earned income (20%) and individuals (3%), and it is successful in that it is able to bring together all of these financial resources and produce quality housing that is affordable to low-income households (Columbus Housing Partnership 1994, 1-3).

In Canada, the private sector, while slightly behind the United states, has already shown innovation by building innovative housing for the increasing elderly population, and with a little assistance, it should be able to do the same for low income residents in need of housing (Sewell 1994, 255). It is important to remember, however, that without the full support of the provincial and municipal governments, the private sector will have very little reason to change its present situation. This support could take the form of tax relief incentives being offered to private sector land-owners and investors, and new planning legislation being developed in order to provide municipalities with the

opportunity to better negotiate with developers. Therefore, it should come as no surprise that development and tax relief incentives are the key to making any type of partnership with the private sector a workable one.

7.14 THIRD / COMMUNITY SECTOR

The community non-profit and co-operative housing sectors present role is to coordinate the development of non-market housing for low-to-moderate income residents who cannot obtain adequate, affordable housing from the private sector (Institute of Urban Studies 1982, 4). While this role was at one time partially filled by the public sector, recent government cutbacks have presented the opportunity for the emergence of a stronger third sector. In order for the third sector to emerge as a major player in the Canadian housing market, however, two major thrusts are required. The first depends on the establishment of partnerships with private and public sector organizations, while the second depends on persuading the other sectors to recognize that partnerships and community-based social and economic development programmes offer the most promise regarding the provision of affordable housing (Wolfe and Jay 1990, 222). What is more important, partnerships are essential because while the third sector may not have the funding capabilities required to construct more housing, they do have the potential of becoming a major agency in the development and management of non-market housing (Sewell 1994, 258). Combine this with the private and public sectors ability to help with resources and funding, and the result is an ideal housing partnership that is critical to the development of any affordable housing in the future.

7.2 NEW PLANNING LEGISLATION

It is suggested that the federal, provincial and municipal governments establish new planning legislation in order to help strengthen the third sector and come up with innovative ways to develop affordable housing.

Any new housing policy adopted by the federal government would have to concentrate on making it easier for the provinces to support social housing on their own. Therefore, it is recommended that the federal government purposefully shift its housing policy towards strengthening the non-profit sector by coming up with new and innovative ways to help the provinces assist in financing the non-profit sector. This has already taken place in Britain where the Thatcher government of the 1980s shifted its housing focus away from council housing and quasi-public sector funding, and towards housing associations and mixed public/private funding schemes. While it is not suggested that the Canadian government completely mirror the British government's housing policy, it is recommended that the federal government do all that it can to make the federal to provincial transfer of social housing as smooth a transfer as possible. This means that there must be a sense of cohesion among the federal government and all ten provinces when developing social housing agreements, and it will be up to the federal government to ensure that this cohesiveness takes place.

As for the provinces, the first step is to ensure that all provinces do not reduce their own social housing budgets and continue to provide funding for new social housing projects. While some provinces have already started the budget reduction process, others like British Columbia, have already taken major steps to ensure that affordable housing not only continues to be constructed in the province, but continues to be improved upon as well. One of these steps has consisted of the creation of a provincial housing strategy, but the most important

step has been the establishment of new legislation to help local governments plan for housing. This new planning legislation has resulted in the municipal acts of the provinces being amended to enhance the housing powers of the local government, and has led to the development of additional affordable housing for many British Columbians (Province of B.C. Ministry of Housing, Recreation and Consumer Services 1996, 1). Therefore, it is suggested that all provinces follow British Columbia's lead and create provincial housing strategies based on public consultations and third sector involvement (Kastes 1993, 4). More importantly, it is also recommended that the ten provinces do everything in their power to assist local governments in developing affordable housing, and the best way they can achieve this is through new planning legislation (see section 7.11).

7.3 NEW ROLE FOR MUNICIPAL GOVERNMENTS

It is recommended that local governments play a stronger role in housing by helping third sector organizations develop additional non-profit housing. "Although they cannot afford much in the way of direct subsidies, they have many tools and resources available to help increase the supply of affordable housing without incurring any significant extra costs" (Kraus 1994, 7). One of these tools is planning legislation. New planning legislation would involve amendments being made to a local governments Municipal Act and it would enable them to accomplish the following: 1) local governments would be able to negotiate with developers in order to provide affordable housing in return for increased density and relaxed building restrictions; 2) local governments could use bonus zoning to increase the density on a site in return for the provision of affordable housing²; and 3) local governments would be permitted to sell or

lease city-owned land at below market value to third sector organizations for non-profit housing (Province of B.C. Ministry of Housing, Recreation and Consumer Services 1996, 1). These amendments have already been made by the provincial and municipal governments in British Columbia, and it is suggested that the remaining provinces and municipalities adopt the same.

A second tool local governments could use to support the development and cut down the costs of affordable housing is intensification. Rather than focusing on building new affordable housing projects, municipalities could instead look towards alternative ways to make better use of its existing serviced land and abandoned buildings by producing additional affordable housing on them (Kraus 1993, 6). This has already been successful in Quebec City where the municipal government provides a subsidy and tax credit to encourage the development of housing on vacant land in the city's core, and the conversion of non-residential buildings to residential (Kraus 1993, 6). Municipalities in New Brunswick and Saskatchewan are already considering similar financial incentives, and it is recommended that the remaining municipalities follow suit.

A third tool local governments could use to help build more affordable housing involves changes in zoning. There are currently too many zoning restrictions that prevent people from building certain sizes of housing in certain areas. Since most municipalities have minimum lot sizes and minimum floor space requirements, in most cases only the most expensive housing gets built (Sewell 1994, 8). Therefore, local governments could relax their zoning restrictions to allow for smaller, less expensive homes to be built.

Finally, it is strongly recommended that municipalities work hard to preserve their existing private, public and non-profit housing stocks and help to revitalize their inner-city neighbourhoods. In Montreal, for example, the municipal

² Bonus zoning is a type of zoning used by local governments to gain amenities that benefit the community.

government has a program in which older housing is purchased and renovated by the city and then transferred to a co-op or non-profit housing organization at no cost (Kraus 1993, 6). This idea could also work with chronically vacant private rental apartments in the inner-city, but this will be dealt with in greater detail when the strategic plan for reconstructing the existing non-profit housing stock is discussed at the end of the chapter.

Overall, if any or all of these affordable housing initiatives are to be a success, it will be up to each municipality to take the primary responsibility towards making them happen. More specifically, the various municipal governments must prove that they have a very strong commitment to providing affordable housing, or the initiatives will simply not work.

7.4 LAND AND FINANCING FOR THIRD SECTOR HOUSING DEVELOPMENTS

There are two main ways in which municipalities can help third sector housing organizations with land and financing problems: 1) If the funds are available, municipalities could provide loans to third sector housing groups to help them secure sites; and 2) Municipalities could also work co-operatively with non-profit organizations by donating land or giving out grants to help finance housing co-operatives and community land trusts.³ In the case of community land trusts, abandoned or run-down properties are usually targeted for acquisition because they can be purchased cheaply, and are often sold to the organization for \$1.00 by the city (Nozick 1991/92, 20). This is an example of an affordable housing initiative that does not require public sector funding,

³ "A community land trust is a private non-profit corporation set up to acquire lands in a community and hold them in trust in perpetuity for the use and benefit of local residents and future generations" (Nozick 1991/92, 18).

and in these times of public sector cutbacks and fiscal restraint, it is a welcome change.

7.5 SELF-HELP HOUSING

Self-help housing is important because it represents one of the better hopes for affordable housing solutions in the future (Duke and MacLeod 1995, 10). This is mainly because self-help housing reduces the need for public sector subsidies to housing because since most of the labour is done by the individual or group involved, the building costs are substantially reduced. Most importantly, self-help offers several advantages over the conventional methods of housing provision. It results in cost savings for government housing agencies, community economic development through skill level development and employment creation, and a decrease in dependency on all areas of the social safety net (Pineau 1990, 179). In order for it to be truly effective, however, the third sector, public sector, private sector and community groups must all work together to ensure that the self-help initiatives are a success.

7.6 STRATEGIC PLAN FOR THE NON-PROFIT HOUSING STOCK

For the final recommendation, it is suggested that a strategic plan be developed for maintaining and reconstructing the existing non-profit housing stock. A strategic plan is necessary because there is presently minimal information on public and non-profit vacancies in the federal government's social housing portfolio. Similarly, there is also little information on non-profit rental units that are under three units in size. Therefore, it is essential that a strategic plan be developed that not only involves creating a vision and establishing a set of goals for the non-profit sector, but would also include

constructing a solid time frame that considers the present and future non-profit housing stock as well.

The non-profit housing vision would focus on the creation of public, private and third sector housing partnerships, and the goals of the strategic plan would be as follows: 1) to continue to provide housing for low-to-moderate income residents who cannot obtain adequate and affordable housing from the public and private sectors (Institute of Urban Studies 1982, 4); 2) to increasingly incorporate self-help housing and community participation into the non-profit housing equation; 3) to work with the private sector towards converting vacant private rental apartments in the inner-city into rent-to-income non-profit ones; and 4) to continually help to provide innovative housing approaches to inner-city residents across Canada.

Finally, the main focus of the strategic plan would see the construction of a time frame that considers the present and future non-profit housing stock. The most important step would be to take a yearly inventory of all the country's existing non-profit housing to determine how many units are presently vacant or full, and how many units are well maintained or in need of repair. Once this has been accomplished and the demand for this type of housing has been determined, it can be concluded whether rehabilitating the existing housing is enough, or should new non-profit housing units be constructed.

7.7 SUMMARY AND CONCLUSIONS

The affordable housing initiatives presented in this chapter obviously place the third sector at the forefront of the affordable housing movement, but there are many other parties involved as well. The public sector, private sector and community organizations must all play key roles if any of the above-mentioned third sector housing initiatives are to be a success. Therefore, if the third sector

is to provide an appropriate supply of affordable housing to Canadian inner-city residents, public, private and third sector housing partnerships will have to play a major role in making this happen.

Housing partnerships, however, are not the only affordable housing initiatives that require assistance from other housing sectors. Creating new planning legislation to help the third sector develop additional non-profit housing needs the policy innovation of the federal and provincial levels of government. Correcting land and financing problems requires municipalities to assist third sector organizations by providing subsidy loans, grants or donating land. Effective self-help housing needs the ideas, skills and expertise of the community sector to make it a success. In fact, all of the third sector housing initiatives examined in this chapter require the assistance of other housing sectors to make them successful. Therefore, it can be concluded that partnerships and innovation among community-based groups, the public and private sectors, and third sector organizations are the key if any of these affordable housing initiatives are actually going to work.

CHAPTER EIGHT

SUMMARY AND CONCLUSIONS

This practicum began with a literature review of third sector housing initiatives and their role in Canadian inner cities. The study then provided a neighbourhood analysis of four CMHC survey zones (Fort Rouge, Centennial, Midland and Lord Selkirk) in inner-city Winnipeg, focusing on the socio-economic and dwelling characteristics of the four neighbourhoods. A detailed comparison of the private and non-profit rental markets in inner-city Winnipeg immediately followed the neighbourhood analysis, and the practicum concluded by examining options for future third sector housing initiatives that could be implemented in Winnipeg. The summary and conclusions of the various aspects of the practicum follows.

In Chapter Two, the purpose was to provide theoretical perspectives of self-organization and radical planning in housing. Self-organization theory was focused on because community self-help perfectly complements the idea of private and third sector housing partnerships. Conversely, radical planning initiatives were looked at because since they are based on community and social objectives rather than profit making, they also fit in with the goals of the third sector and the notion of self-help housing. In the end, it was concluded that both theories are not only relevant to third sector housing, but are relevant to each other as well. This is because both theories focus on community participation and are driven by radicalism. Therefore, the discussion of these two theories definitely provided a better understanding of what it takes for third sector housing to be successful, and also clearly showed the direction Canadian social housing will have to take if it is going to make the transition into the next millennium.

The purpose of Chapter Three was to review the general aspects of third sector housing in Canada by looking at the three main types of third sector housing, the roles of the third sector, and its strengths and weaknesses. Although the third sector was found to serve a number of important roles and functions, it was concluded that the roles have been modest ones, and a new role for third sector housing is needed. This new role will not include the third sector funding their own housing projects because third sector housing organizations simply do not have the funding capabilities required to develop the majority of inner-city affordable housing. As a result, one of the main strengths they will have to focus on involves creating new ideas and approaches to developing additional affordable housing, and one way this can be accomplished is through the formation of housing partnerships.

Chapter Four marked the end of the literature review by providing a brief history of third sector housing in Canada and Britain. In the end, it was determined that the two countries non-profit housing policies have moved in very different directions. While the British government has made the decision to put non-profit housing at the forefront of its housing policy, the Canadian government has solved its social housing cost concerns through funding caps. Therefore, with the elimination of new social housing commitments, the time is right for the public, private and non-profit sectors to come up with new ideas and approaches to developing additional affordable housing (Kastes 1993, 4). The recent establishment of the CMHC Centre for Public-Private Partnerships is a good start to remedying the situation, but more must be done if Canada is to keep pace with Britain in the area of non-profit housing policy. The future of social housing in Canada depends on it.

Chapter Five provided a neighbourhood analysis of four CMHC survey zones (Fort Rouge, Centennial, Midland and Lord Selkirk) in inner-city

Winnipeg. The neighbourhood analysis examined five different variables, and concluded that all four neighbourhoods shared similar dwelling characteristics, and three out of the four neighbourhoods shared similar socio-economic characteristics as well. In Centennial, Midland and Lord Selkirk, the percentage of lone parent families were found to be much higher than the city-wide percentages, the average incomes were found to be much lower than the city-wide averages, and the education level was considerably lower. Only in Fort Rouge were these three variables found to be similar to those of the city as a whole. Therefore, despite the socio-economic differences between Fort Rouge and the remaining three inner-city neighbourhoods, the analysis of the four areas' dwelling characteristics proved that the neighbourhoods were also very similar. This was important because the information showed just how compatible the non-profit and private sectors really were, and provided the basis for the detailed comparison between the private and non-profit inner-city rental markets that took place in Chapter Six.

In Chapter Six, the detailed analysis of the private and non-profit rental markets in the inner-city confirmed a number of suspicions I had held about the need for affordable housing in the inner-city. First, the rental market analysis confirmed that the vacancy rates in the four inner-city neighbourhoods were found to be very high in the private, for-profit rental sector and very low in the non-profit rental sector, suggesting that there is too much consumer choice in the private rental market and not enough choice in the non-profit rental market. Second, the vacancy rates in the majority of both the private and non-profit sectors were found to increase the older the structures were, and decrease the newer the units became. In the end, both of these findings presented a very strong case for the formation of a housing partnership between the non-profit and private sectors in inner-city Winnipeg, and formed the basis of the

examination of future third sector housing initiatives that took place in Chapter Seven.

At this stage, it should be obvious to recognize that one theme has run central from the beginning to the end of this practicum. This is the notion of public, private and third sector housing partnerships, and it is an idea that will be the primary focus of the remainder of this concluding chapter.

Although the notion of forming housing partnerships is a concept that is not entirely new, it has gained increased popularity in the 1990s because of the numerous benefits it has to offer to the public, private and non-profit housing sectors. First, it is beneficial in that it is much easier to raise additional capital when there are more stakeholders involved in the funding process. A good example of this occurred in Winnipeg with the establishment of the Core Area Initiative in the 1980s. The Core Area Initiative was a tri-partite development strategy in which the program costs were shared equally between the federal, provincial and municipal levels of government (Winnipeg Core Area Initiative 1992, 1). With each level of government contributing \$32 million for the first agreement and over \$33 million for the second agreement, more than twice the amount of capital was accumulated for revitalizing Winnipeg's inner-city than would have been if only one level of government had funded the program individually.

A second benefit of housing partnerships has to do with the fact that the roles of each partner are defined to best utilize the strengths that each sector has to offer. The private sector, for example, offers the professional business experience that is lacking in the public sector and the necessary capital that is required to make housing projects work. The public sector offers support through its political connections, innovation and research, through which organizations like the Canadian Centre for Public-Private Partnerships can be

created to assist the private and non-profit sectors. Lastly, the third sector offers low income housing to the people who need it the most, and provides non-profit housing organizations with the opportunity to develop and manage their own housing.

One final benefit regarding housing partnerships is that working in a group arrangement often provides stability, flexibility and mutual support. These three variables are important because when alternatives and solutions to problems are developed together, the diversity of the different sectors involved increases the success of coming up with a workable solution that will be agreed upon by everyone (Drnevich 1995, 13).

Therefore, by examining the numerous benefits of housing partnerships, it should be obvious that they can only be successful if the partnerships utilize the strengths of each sector and feature incentives that are mutually beneficial to all three parties. The one question that remains to be answered, however, is how can new housing partnerships be established in inner-city Winnipeg, and what organizations would be involved in the partnership process?

In chapter six, the results of the rental market analysis presented a very strong case for the formation of a housing partnership between the non-profit and private sectors in inner-city Winnipeg. This conclusion was based on the fact that the vacancy rates in the four inner-city study areas were found to be very high in the private, for-profit rental sector and very low in the non-profit rental sector, suggesting that there is too much consumer choice in the private market and not enough choice in the non-profit market. As a result of these findings, it was suggested that private and non-profit partnerships be examined as a potential affordable housing option in inner-city Winnipeg, but who would be responsible for initiating this partnership and coming up with the funding that would be required to make it work?

Interest in a private/non-profit rental housing partnership in inner-city Winnipeg could be initiated by a group such as the Apartment Investors Association of Manitoba, but many other stakeholders would have to be involved in the partnership process as well. The owners and investors of the problematic private, for-profit rental apartments in the inner-city, for example, would have to be willing to go beyond their traditional private sector role of providing for-profit rental market housing, and convert their chronically vacant units into non-market rent to income ones. Canada Mortgage and Housing Corporation, through its Centre for Public-Private Housing Partnerships, could assist the private and non-profit sectors by bringing the interested parties together and coming up with innovative funding arrangements to help finance the partnership initiative. The City of Winnipeg's municipal government could help by providing tax concessions to joint private/non-profit sector apartment owners, and by lobbying the provincial government to help with the funding of a partnership arrangement. Finally, the third sector could continue its current role of developing and managing the non-market rental housing units, and could also provide expertise on affordable housing issues in the city.

While it is not known if an organization like the Apartment Investors Association of Manitoba has the ability or funding required to make a private/non-profit rental housing partnership such as this work, someone must take the initiative and convince the owners and investors of the private rental market that an inner-city housing partnership with the non-profit sector can be a success. The presence of future affordable housing in Winnipeg and a revitalized inner-city depends on it.

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APPENDIX 1: WINNIPEG INNER-CITY NEIGHBOURHOOD ANALYSIS

FORT ROUGE NEIGHBOURHOOD ANALYSIS - 1991

| Population | Fort Rouge | Fort Rouge % | Wpg% |
|--|-------------------|---------------------|--------------|
| Total Population | 39,390 | 100% | 100% |
| Total Pop. 1986 | 41,027 | 100% | 100% |
| Male, Total | 17,955 | 45.6% | 48.5% |
| 0 - 4 years | 1,050 | 2.7% | 3.6% |
| 5-14 years | 1,595 | 4.0% | 6.5% |
| 15-24 years | 2,650 | 6.7% | 7.4% |
| 25-34 years | 4,335 | 11.0% | 9.2% |
| 35-49 years | 3,640 | 9.2% | 10.3% |
| 50-64 years | 2,080 | 5.3% | 6.2% |
| 65 years + | 2,605 | 6.6% | 5.2% |
| Female, Total | 21,435 | 54.4% | 51.5% |
| 0 - 4 years | 1,005 | 2.6% | 3.5% |
| 5-14 years | 1,505 | 3.8% | 6.2% |
| 15-24 years | 3,020 | 7.7% | 7.4% |
| 25-34 years | 4,290 | 10.9% | 9.1% |
| 35-49 years | 3,775 | 9.6% | 10.7% |
| 50-64 years | 2,615 | 6.6% | 6.7% |
| 65 years + | 5,245 | 13.3% | 8.0% |
| Census Families | | | |
| # of Census Families in Private Households | 9,210 | 100% | 100% |
| Total Husband-Wife Families | 7,565 | 82.1% | 84.6% |
| Total Lone-Parent Families | 1,640 | 17.9% | 15.4% |
| Number of Family Persons | 24,765 | 100% | 100% |
| # of Non-Family Persons | 13,230 | 100% | 100% |
| # of Non-Family Persons 65+ Living Alone | 3,565 | 100% | 100% |
| | 3,105 | 87.1% | 81.4% |

Source: Statistics Canada, Profile of Census Tracts in Winnipeg, Part A and B. Ottawa: Industry, Science and Technology Canada, 1994. 1991 Census of Canada. Catalogue numbers 95-360 and 95-361.

| Income | Fort Rouge | Fort Rouge% | Wpg% |
|-----------------------------|-------------------|--------------------|-------------|
| Average Income, Males 15+ | \$27,540 | | 28,287 |
| Average Income, Females 15+ | \$19,693 | | 17,229 |
| Average Family Income | \$48,304 | | 49,619 |
| Average Household Income | \$38,445 | | 42,651 |

Ethnicity

| | | | |
|----------------------|--------|-------|-------|
| Single Origins | 22,000 | 100% | 100% |
| British Origins | 7,585 | 34.5% | 26.8% |
| French Origins | 1,210 | 5.5% | 8.2% |
| German Origins | 2,315 | 10.5% | 10.9% |
| Ukrainian Origins | 1,810 | 8.2% | 11.2% |
| Polish Origins | 805 | 3.7% | 4.1% |
| Aboriginal Origins | 1,060 | 4.8% | 5.7% |
| Filipino Origins | 460 | 2.1% | 5.8% |
| Other Single Origins | 6,770 | 30.8% | 26.7% |

Education(15+ Population)

| | | | |
|----------------------------|-------|-------|-------|
| Less than grade nine | 2,750 | 8.3% | 10.8% |
| Grades 9-13 no certificate | 7,775 | 23.4% | 27.9% |
| Grades 9-13 w/ certificate | 3,515 | 10.6% | 12.5% |
| Trade / Diploma | 675 | 2.0% | 3.0% |
| University no degree | 5,095 | 15.3% | 12.4% |
| University with degree | 7,235 | 21.7% | 13.0% |

Source: Statistics Canada, Profile of Census Tracts in Winnipeg, Part A and B. Ottawa: Industry, Science and Technology Canada, 1994. 1991 Census of Canada. Catalogue numbers 95-360 and 95-361.

Occupied Private Dwellings:

| | <u>Fort Rouge</u> | <u>Fort Rouge%</u> | <u>Wpg%</u> |
|---|-------------------|--------------------|-------------|
| Total Number of Occupied Private Dwellings | 19,455 | 100% | 100% |
| Owned | 8,520 | 43.8% | 60.6% |
| Rented | 10,955 | 56.2% | 39.4% |
| Single-detached house | 7,445 | 38.3% | 59.1% |
| Semi-detached house | 430 | 2.2% | 4.2% |
| Row House | 220 | 1.1% | 3.7% |
| Apartment (total) | 11,330 | 58.2% | 32.7% |
| Other single-detached house and movable dwellings | 25 | 0.2% | 0.3% |

Dwelling Unit Condition

| | | | |
|------------------------------|--------|-------|--------|
| Average value of dwelling \$ | 88,313 | | 94,999 |
| Regular Maintenance | 11,920 | 61.3% | 68.5% |
| Minor repairs | 5,145 | 26.4% | 23.1% |
| Major repairs | 2,395 | 12.3% | 8.4% |
| Constructed before 1946 | 6,440 | 33.1% | 20.8% |
| Constructed 1946 - 1960 | 5,250 | 27.0% | 21.6% |
| Constructed 1961 - 1970 | 3,955 | 20.3% | 18.6% |
| Constructed 1971 - 1980 | 2,455 | 12.6% | 22.5% |
| Constructed 1981 - 1991 | 1,365 | 7.0% | 16.5% |

Source: Statistics Canada, Profile of Census Tracts in Winnipeg, Part A and B. Ottawa: Industry, Science and Technology Canada, 1994. 1991 Census of Canada. Catalogue numbers 95-360 and 95-361.

• The Winnipeg percentages were obtained from: The City of Winnipeg Planning Department, Census Updates. Winnipeg: City of Winnipeg.

CENTENNIAL NEIGHBOURHOOD ANALYSIS - 1991

| Population | Centennial | Centennial% | Wpg% |
|--|-------------------|--------------------|--------------|
| Total Population | 31,725 | 100% | 100% |
| Total Pop. 1986 | 30,540 | 100% | 100% |
| Male, Total | 16,170 | 51.0% | 48.5% |
| 0 - 4 years | 1,265 | 7.8% | 3.6% |
| 5-14 years | 1,540 | 9.5% | 6.5% |
| 15-24 years | 2,500 | 15.5% | 7.4% |
| 25-34 years | 3,830 | 23.7% | 9.2% |
| 35-49 years | 2,945 | 18.2% | 10.3% |
| 50-64 years | 2,130 | 13.2% | 6.2% |
| 65 years + | 1,950 | 12.1% | 5.2% |
| Female, Total | 15,560 | 49.0% | 51.5% |
| 0 - 4 years | 1,125 | 7.2% | 3.5% |
| 5-14 years | 1,380 | 8.9% | 6.2% |
| 15-24 years | 2,650 | 17.0% | 7.4% |
| 25-34 years | 3,070 | 19.7% | 9.1% |
| 35-49 years | 2,475 | 15.9% | 10.7% |
| 50-64 years | 1,865 | 12.0% | 6.7% |
| 65 years + | 2,985 | 19.3% | 8.0% |
| Census Families | | | |
| # of Census Families in Private Households | 6,280 | 100% | 100% |
| Total Husband-Wife Families | 4,500 | 71.7% | 84.6% |
| Total Lone-Parent Families | 1,775 | 28.3% | 15.4% |
| Number of Family Persons | 18,055 | 100% | 100% |
| # of Non-Family Persons | 11,165 | 100% | 100% |
| # of Non-Family Persons 65+ Living Alone | 2,635 | 100% | 100% |
| | 2,250 | 85.4% | 81.4% |

Source: Statistics Canada, Profile of Census Tracts in Winnipeg, Part A and B.
Ottawa: Industry, Science and Technology Canada, 1994. 1991 Census of
Canada. Catalogue numbers 95-360 and 95-361.

| Income | <u>Centennial</u> | <u>Centennial%</u> | <u>Wpg%</u> |
|-----------------------------|--------------------------|---------------------------|--------------------|
| Average Income, Males 15+ | \$16,546 | | 28,287 |
| Average Income, Females 15+ | \$12,922 | | 17,229 |
| Average Family Income | \$30,282 | | 49,619 |
| Average Household Income | \$24,439 | | 42,651 |

Ethnicity

| | | | |
|--------------------|--------|-------|-------|
| Single Origins | 22,790 | 100% | 100% |
| British Origins | 4,235 | 18.6% | 26.8% |
| French Origins | 935 | 4.1% | 8.2% |
| German Origins | 1,435 | 6.3% | 10.9% |
| Ukrainian Origins | 1,420 | 6.2% | 11.2% |
| Polish Origins | 690 | 3.0% | 4.1% |
| Aboriginal Origins | 3,795 | 16.7% | 5.7% |
| Filipino Origins | 2,705 | 11.9% | 5.8% |
| Single Origins | 7,590 | 33.3% | 26.7% |

Education(15+ Population)

| | | | |
|----------------------------|-------|-------|-------|
| Less than grade nine | 5,525 | 21.5% | 10.8% |
| Grades 9-13 no certificate | 7,575 | 29.5% | 27.9% |
| Grades 9-13 w/ certificate | 2,735 | 10.6% | 12.5% |
| Trade / Diploma | 700 | 2.7% | 3.0% |
| University no degree | 2,665 | 10.4% | 12.4% |
| University with degree | 2,195 | 8.5% | 13.0% |

Source: Statistics Canada, Profile of Census Tracts in Winnipeg. Part A and B.
Ottawa: Industry, Science and Technology Canada, 1994. 1991 Census of
Canada. Catalogue numbers 95-360 and 95-361.

Occupied Private Dwellings:

| | <u>Centennial</u> | <u>Centennial%</u> | <u>Wpg%</u> |
|---|--------------------------|---------------------------|--------------------|
| Total Number of Occupied Private Dwellings | 14,640 | 100% | 100% |
| Owned | 2,935 | 20.0% | 60.6% |
| Rented | 11,700 | 80.0% | 39.4% |
| Single-detached house | 3,085 | 21.1% | 59.1% |
| Semi-detached house | 265 | 1.8% | 4.2% |
| Row House | 185 | 1.3% | 3.7% |
| Apartment (total) | 11,075 | 75.5% | 32.7% |
| Other single attached house and movable dwellings | 45 | 0.3% | 0.3% |

Dwelling Unit Condition

| | | | |
|------------------------------|--------|-------|--------|
| Average Value of Dwelling \$ | 69,712 | | 94,999 |
| Regular Maintenance | 10,295 | 70.3% | 68.5% |
| Minor Repairs | 3,080 | 21.0% | 23.1% |
| Major Repairs | 1,255 | 8.7% | 8.4% |
| Constructed before 1946 | 4,425 | 30.2% | 20.8% |
| Constructed 1946 - 1960 | 2,310 | 15.8% | 21.6% |
| Constructed 1961 - 1970 | 1,990 | 13.6% | 18.6% |
| Constructed 1971 - 1980 | 2,690 | 18.4% | 22.5% |
| Constructed 1981 - 1991 | 3,225 | 22.0% | 16.5% |

Source: Statistics Canada, Profile of Census Tracts in Winnipeg, Part A and B. Ottawa: Industry, Science and Technology Canada, 1994. 1991 Census of Canada. Catalogue numbers 95-360 and 95-361.

* The Winnipeg percentages were obtained from: The City of Winnipeg Planning Department, Census Updates. Winnipeg: City of Winnipeg.

MIDLAND NEIGHBOURHOOD ANALYSIS - 1991

| Population | Midland | Midland % | Wpg% |
|--|----------------|------------------|--------------|
| Total Population | 42,990 | 100% | 100% |
| Total Pop. 1986 | 45,337 | 100% | 100% |
| Male, Total | 21,000 | 48.8% | 48.5% |
| 0 - 4 years | 1,720 | 8.2% | 3.6% |
| 5-14 years | 2,455 | 11.7% | 6.5% |
| 15-24 years | 3,270 | 15.6% | 7.4% |
| 25-34 years | 4,900 | 23.3% | 9.2% |
| 35-49 years | 4,210 | 20.0% | 10.3% |
| 50-64 years | 2,190 | 10.4% | 6.2% |
| 65 years + | 2,265 | 10.8% | 5.2% |
| Female, Total | 21,990 | 51.2% | 51.5% |
| 0 - 4 years | 1,675 | 7.6% | 3.5% |
| 5-14 years | 2,345 | 10.7% | 6.2% |
| 15-24 years | 3,255 | 14.8% | 7.4% |
| 25-34 years | 4,380 | 19.9% | 9.1% |
| 35-49 years | 4,030 | 18.3% | 10.7% |
| 50-64 years | 2,455 | 11.2% | 6.7% |
| 65 years + | 3,860 | 17.6% | 8.0% |
| Census Families | | | |
| # of Census Families in Private Households | 9,940 | 100% | 100% |
| Total Husband-Wife Families | 7,730 | 77.8% | 84.6% |
| Total Lone-Parent Families | 2,210 | 22.2% | 15.4% |
| Number of Family Persons | 29,475 | 100% | 100% |
| # of Non-Family Persons | 12,305 | 100% | 100% |
| # of Non-Family Persons 65+ Living Alone | 3,060 | 100% | 100% |
| | 2,430 | 79.4% | 81.4% |

Source: Statistics Canada, Profile of Census Tracts in Winnipeg, Part A and B. Ottawa: Industry, Science and Technology Canada, 1994. 1991 Census of Canada. Catalogue numbers 95-360 and 95-361.

| Income | Midland | Midland% | Wpg% |
|----------------------------|----------------|-----------------|-------------|
| Average Income, Males 15+ | \$21,074 | | 28,287 |
| Average Income Females 15+ | \$15,425 | | 17,229 |
| Average Family Income | \$35,926 | | 49,619 |
| Average Household Income | \$31,773 | | 42,651 |

Ethnicity

| | | | |
|----------------------|--------|-------|-------|
| Single Origins | 29,545 | 100% | 100% |
| British Origins | 5,860 | 19.8% | 26.8% |
| French Origins | 860 | 2.9% | 8.2% |
| German Origins | 2,535 | 8.6% | 10.9% |
| Ukrainian Origins | 1,650 | 5.6% | 11.2% |
| Polish Origins | 510 | 1.7% | 4.1% |
| Aboriginal Origins | 3,635 | 12.3% | 5.7% |
| Filipino Origins | 4,910 | 16.6% | 5.8% |
| Other Single Origins | 9,585 | 32.4% | 26.7% |

Education(15+ Population)

| | | | |
|----------------------------|-------|-------|-------|
| Less than grade nine | 5,995 | 17.4% | 10.8% |
| Grades 9-13 no certificate | 9,760 | 28.3% | 27.9% |
| Grades 9-13 w/ certificate | 3,615 | 10.5% | 12.5% |
| Trade / Diploma | 805 | 2.3% | 3.0% |
| University no degree | 4,260 | 12.4% | 12.4% |
| University with degree | 4,020 | 11.7% | 13.0% |

Source: Statistics Canada, Profile of Census Tracts in Winnipeg, Part A and B. Ottawa: Industry, Science and Technology Canada, 1994. 1991 Census of Canada. Catalogue numbers 95-360 and 95-361.

Occupied Private Dwellings:

| | Midland | Midland % | Wpg% |
|---|----------------|------------------|-------------|
| Total Number of Occupied Private Dwellings | 18,185 | 100% | 100% |
| Owned | 8,505 | 46.8% | 60.6% |
| Rented | 9,665 | 53.2% | 39.4% |
| Single-detached house | 9,215 | 50.7% | 59.1% |
| Semi-detached house | 280 | 1.5% | 4.2% |
| Row House | 140 | 0.8% | 3.7% |
| Apartment (total) | 8,435 | 46.5% | 32.7% |
| Other single-detached house and movable dwellings | 90 | 0.5% | 0.3% |

Dwelling Unit Condition

| | | | |
|------------------------------|--------|-------|--------|
| Average value of dwelling \$ | 76,075 | | 94,999 |
| Regular Maintenance | 10,475 | 57.6% | 68.5% |
| Minor Repairs | 5,175 | 28.5% | 23.1% |
| Major Repairs | 2,520 | 13.9% | 8.4% |
| Constructed before 1946 | 10,380 | 57.1% | 20.8% |
| Constructed 1946 - 1960 | 3,800 | 20.9% | 21.6% |
| Constructed 1961 - 1970 | 1,755 | 9.7% | 18.6% |
| Constructed 1971 - 1980 | 1,200 | 6.6% | 22.5% |
| Constructed 1981 - 1991 | 1,035 | 5.7% | 16.5% |

Source: Statistics Canada, Profile of Census Tracts in Winnipeg, Part A and B. Ottawa: Industry, Science and Technology Canada, 1994. 1991 Census of Canada. Catalogue numbers 95-360 and 95-361.

* The Winnipeg percentages were obtained from: The City of Winnipeg Planning Department, Census Updates. Winnipeg: City of Winnipeg.

LORD SELKIRK NEIGHBOURHOOD ANALYSIS - 1991

| Population | Lord Selkirk | L.Selkirk% | Wpg% |
|--|---------------------|-------------------|--------------|
| Total Population | 45,920 | 100% | 100% |
| Total Pop. 1986 | 47,755 | 100% | 100% |
| Male, Total | 22,305 | 48.6% | 48.5% |
| 0 - 4 years | 2,005 | 9.0% | 3.6% |
| 5-14 years | 3,065 | 13.7% | 6.5% |
| 15-24 years | 3,120 | 14.0% | 7.4% |
| 25-34 years | 4,125 | 18.5% | 9.2% |
| 35-49 years | 3,970 | 17.8% | 10.3% |
| 50-64 years | 2,605 | 11.7% | 6.2% |
| 65 years + | 3,410 | 15.3% | 5.2% |
| Female, Total | 23,615 | 51.4% | 51.5% |
| 0 - 4 years | 1,950 | 8.3% | 3.5% |
| 5-14 years | 2,935 | 12.4% | 6.2% |
| 15-24 years | 3,100 | 13.1% | 7.4% |
| 25-34 years | 3,915 | 16.6% | 9.1% |
| 35-49 years | 3,910 | 16.6% | 10.7% |
| 50-64 years | 3,050 | 12.9% | 6.7% |
| 65 years + | 4,755 | 20.1% | 8.0% |
| Census Families | | | |
| # of Census Families in Private Households | 11,685 | 100% | 100% |
| Total Husband-Wife Families | 8,715 | 74.6% | 84.6% |
| Total Lone-Parent Families | 2,970 | 25.4% | 15.4% |
| Number of Family Persons | 34,740 | 100% | 100% |
| # of Non-Family Persons | 10,060 | 100% | 100% |
| # of Non-Family Persons 65+ Living Alone | 3,395 | 100% | 100% |
| | 2,630 | 77.5% | 81.4% |

Source: Statistics Canada, Profile of Census Tracts in Winnipeg, Part A and B. Ottawa: Industry, Science and Technology Canada, 1994. 1991 Census of Canada. Catalogue numbers 95-360 and 95-361.

| Income | Lord Selkirk | Lord Selkirk% | Wpg% |
|-----------------------------|---------------------|----------------------|-------------|
| Average Income, Males 15+ | \$18,417 | | 28,287 |
| Average Income, Females 15+ | \$12,867 | | 17,229 |
| Average Family Income | \$30,601 | | 49,619 |
| Average Household Income | \$27,439 | | 42,651 |

Ethnicity

| | | | |
|----------------------|--------|-------|-------|
| Single Origins | 32,135 | 100% | 100% |
| British Origins | 4,495 | 14.0% | 26.8% |
| French Origins | 990 | 3.1% | 8.2% |
| German Origins | 2,255 | 7.0% | 10.9% |
| Ukrainian Origins | 6,735 | 21.0% | 11.2% |
| Polish Origins | 2,880 | 9.0% | 4.1% |
| Aboriginal Origins | 6,475 | 20.1% | 5.7% |
| Filipino Origins | 3,080 | 9.6% | 5.8% |
| Other Single Origins | 5,220 | 16.2% | 26.7% |

Education(15+ Population)

| | | | |
|----------------------------|--------|-------|-------|
| Less than grade nine | 8,040 | 22.8% | 10.8% |
| Grades 9-13 no certificate | 12,870 | 36.5% | 27.9% |
| Grades 9-13 w/ certificate | 3,675 | 10.4% | 12.5% |
| Trade / Diploma | 870 | 2.5% | 3.0% |
| University no degree | 2,525 | 7.2% | 12.4% |
| University with degree | 1,635 | 4.6% | 13.0% |

Source: Statistics Canada, Profile of Census Tracts in Winnipeg, Part A and B. Ottawa: Industry, Science and Technology Canada, 1994. 1991 Census of Canada. Catalogue numbers 95-360 and 95-361.

Occupied Private Dwellings:

| | <u>Lord Selkirk</u> | <u>Lord Selkirk%</u> | <u>Wpg%</u> |
|---|---------------------|----------------------|-------------|
| Total Number of Occupied Private Dwellings | 18,110 | 100% | 100% |
| Owned | 10,470 | 57.8% | 60.6% |
| Rented | 7,645 | 42.2% | 39.4% |
| Single-detached house | 11,895 | 65.7% | 59.1% |
| Semi-detached house | 720 | 4.0% | 4.2% |
| Row House | 990 | 5.5% | 3.7% |
| Apartment (total) | 4,340 | 24.0% | 32.7% |
| Other single attached house and movable dwellings | 160 | 0.8% | 0.3% |

Dwelling Unit Condition:

| | | | |
|------------------------------|--------|-------|--------|
| Average Value of Dwelling \$ | 59,812 | | 94,999 |
| Regular Maintenance | 10,190 | 56.3% | 68.5% |
| Minor Repairs | 5,345 | 29.5% | 23.1% |
| Major Repairs | 2,570 | 14.2% | 8.4% |
| Constructed before 1946 | 8,930 | 49.3% | 20.8% |
| Constructed 1946 - 1960 | 5,415 | 29.9% | 21.6% |
| Constructed 1961 - 1970 | 1,820 | 10.0% | 18.6% |
| Constructed 1971 - 1980 | 1,260 | 7.0% | 22.5% |
| Constructed 1981 - 1991 | 685 | 3.8% | 16.5% |

Source: Statistics Canada, Profile of Census Tracts in Winnipeg, Part A and B. Ottawa: Industry, Science and Technology Canada, 1994. 1991 Census of Canada. Catalogue numbers 95-360 and 95-361.

• The Winnipeg percentages were obtained from: The City of Winnipeg Planning Department, Census Updates. Winnipeg: City of Winnipeg.

APPENDIX 2:

FIGURE 3: HUSBAND-WIFE AND LONE PARENT FAMILIES

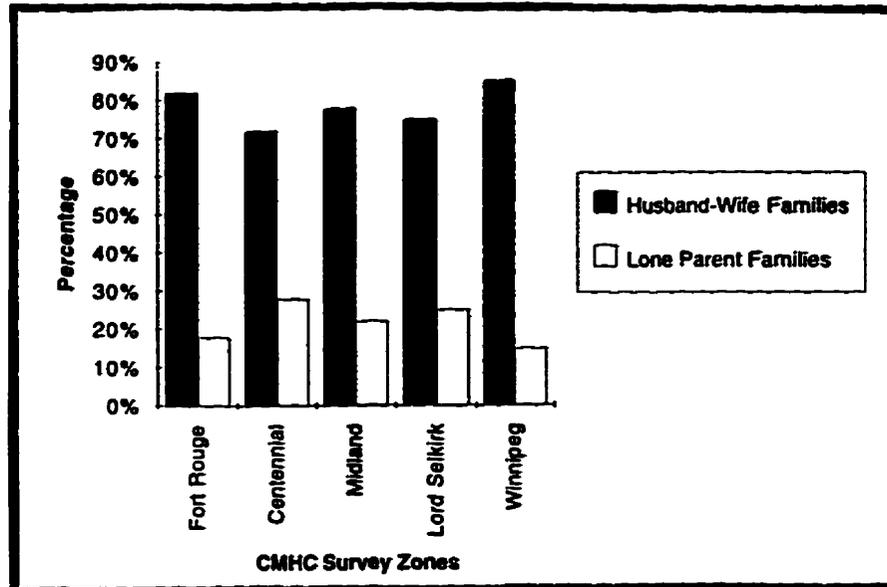
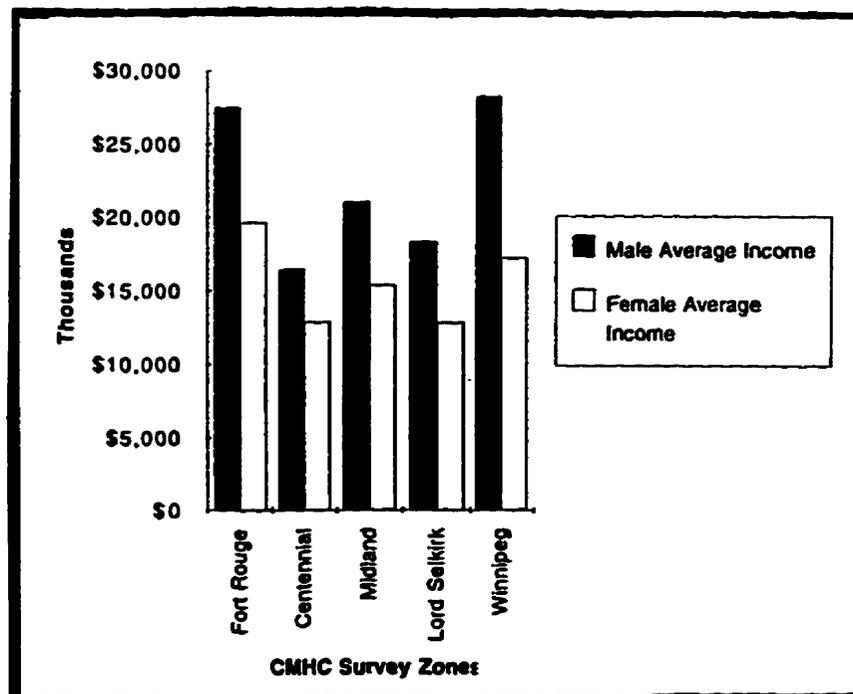


FIGURE 4: AVERAGE INCOME: MALES AND FEMALES 15+



Source: Statistics Canada, Profile of Census Tracts in Winnipeg, Part A and B. Ottawa: Industry, Science and Technology Canada, 1994. 1991 Census of Canada. Catalogue numbers 95-360 and 95-361.

FIGURE 5: FAMILY AND HOUSEHOLD AVERAGE INCOMES

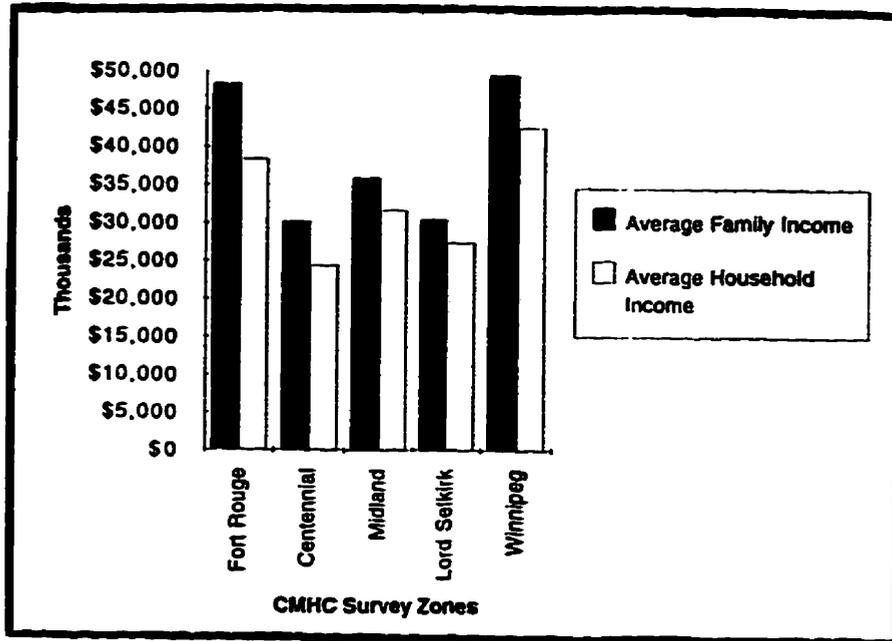
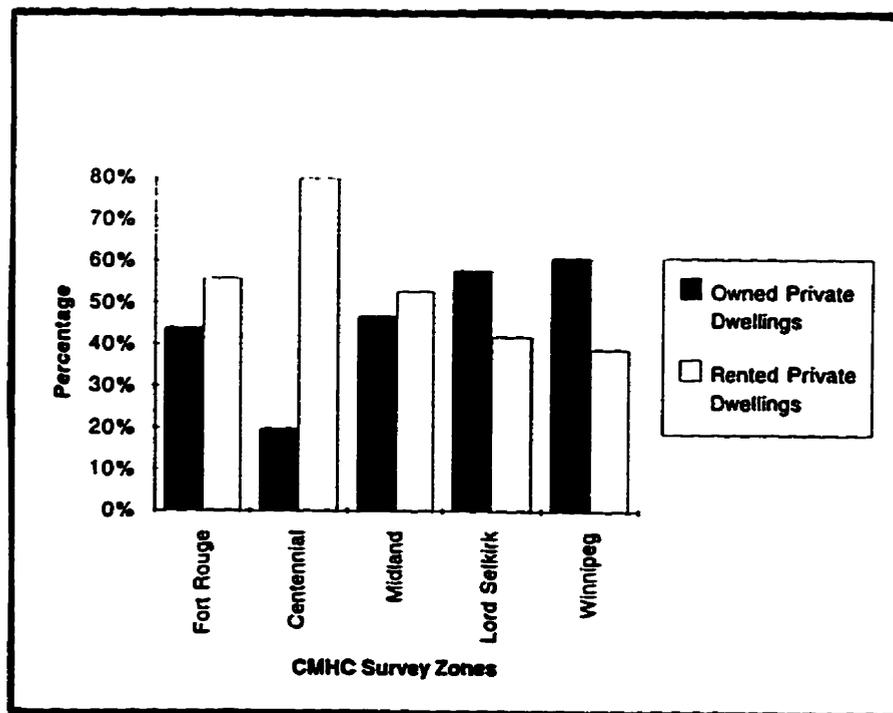


FIGURE 7: OWNED / RENTED OCCUPIED PRIVATE DWELLINGS



Source: Statistics Canada, Profile of Census Tracts in Winnipeg, Part A and B. Ottawa: Industry, Science and Technology Canada, 1994. 1991 Census of Canada. Catalogue numbers 95-360 and 95-361.

FIGURE 8: OCCUPIED PRIVATE DWELLINGS BY DWELLING TYPE

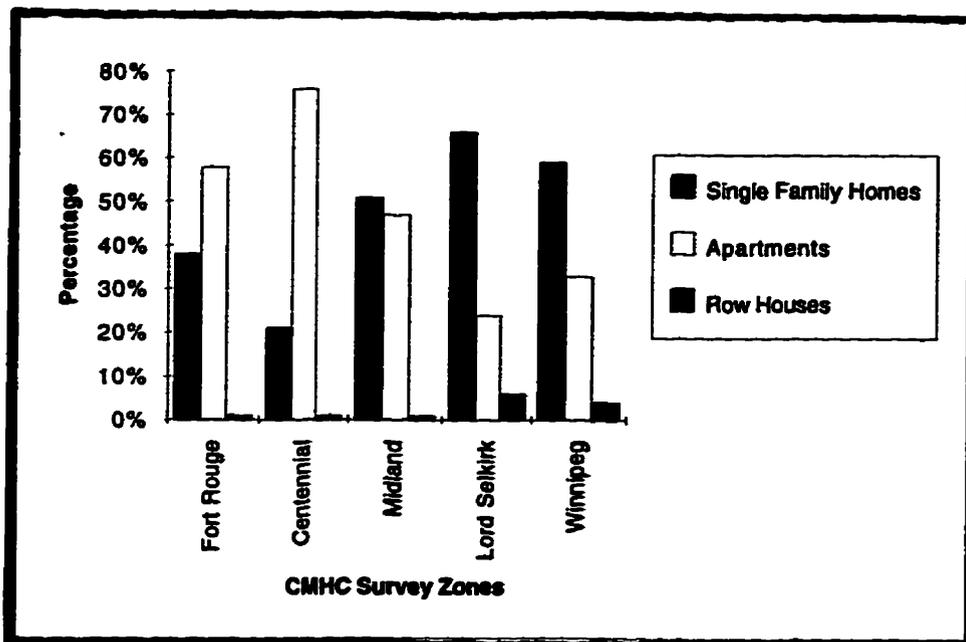
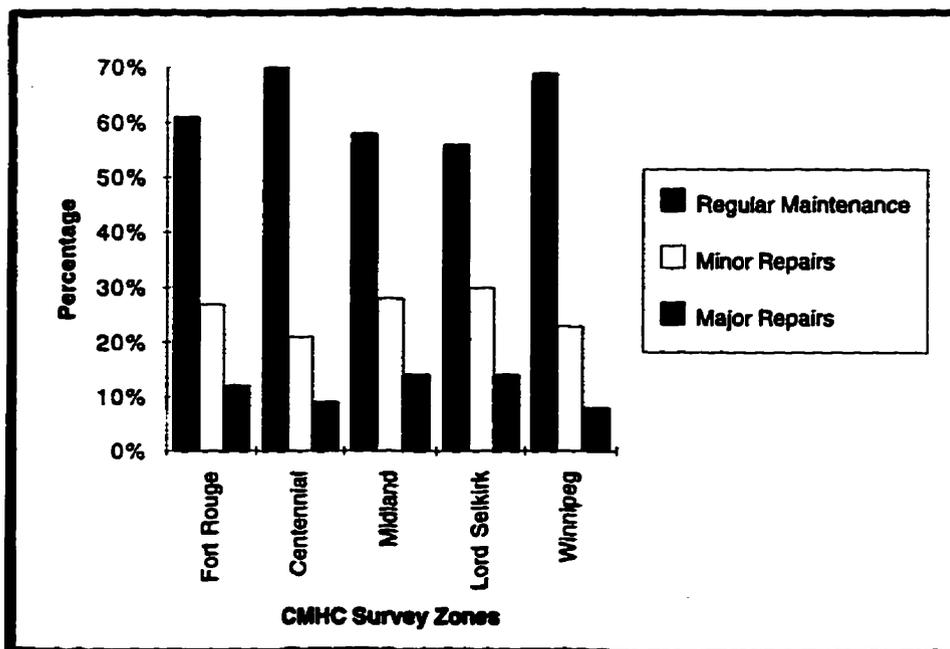
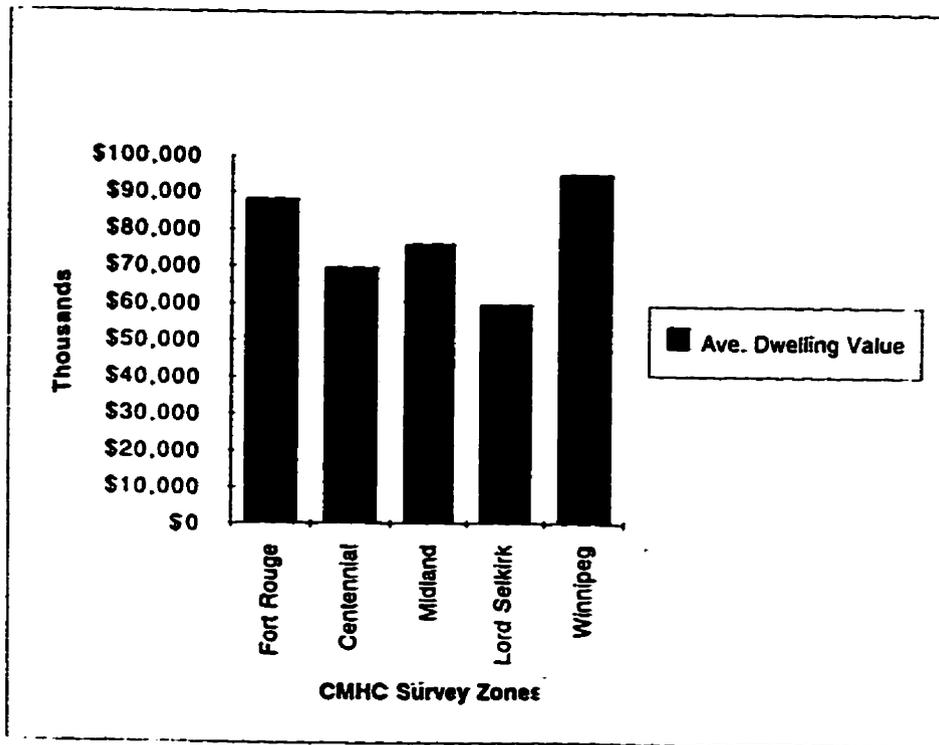


FIGURE 9: PRIVATE DWELLING UNIT CONDITIONS



Source: Statistics Canada, Profile of Census Tracts in Winnipeg, Part A and B. Ottawa: Industry, Science and Technology Canada, 1994. 1991 Census of Canada. Catalogue numbers 95-360 and 95-361.

FIGURE 10: AVERAGE VALUE OF DWELLINGS

Source: Statistics Canada, Profile of Census Tracts in Winnipeg, Part A and B.
Ottawa: Industry, Science and Technology Canada, 1994. 1991 Census of
Canada. Catalogue numbers 95-360 and 95-361.

APPENDIX 3: WINNIPEG INNER-CITY NON-PROFIT RENTAL DWELLING UNITS BY CMHC SURVEY ZONE

| Zone | Year | Location Sample | No. Units | No. NPL | Operating | Incl. 1978 | Row (1) | Col | One Inc | Two Inc | Three Inc | Four Inc |
|--|------|-------------------|-----------|---------|-----------------|------------|------------|---------|---------|---------|-----------|----------|
| WINNIPEG INNER CITY NON-PROFIT RENTAL DWELLING UNITS BY CMHC SURVEY ZONE | | | | | | | | | | | | |
| | 1 | Fort Rouge: Sam.1 | 27 | 0 | Apartment/Other | P1 NP | 447 | | 27 | | | |
| | 1 | Fort Rouge: Sam.1 | 8 | 0 | Row (2) | P1 NP | 447 | | 8 | | | |
| | 1 | Fort Rouge: Sam.1 | 148 | 8 | Apartment (3) | NP | 121 (8) | 24 | 1 | | | |
| | 1 | Fort Rouge: Sam.1 | 123 | 0 | Apartment (3) | NP | | 123 | | | | |
| | 1 | Fort Rouge: Sam.1 | 42 | 0 | Apartment (7) | Pub NP | | 28 | 14 | | | |
| | 1 | Fort Rouge: Sam.1 | 142 | 8 | Apartment (13) | NP | 120 (4) | 21 (1) | 1 | | | |
| | 1 | Fort Rouge: Sam.1 | 44 | 2 | Apartment (2) | NP | 39 (3) | 8 | | | | |
| | 1 | Fort Rouge: Sam.1 | 44 | 1 | Apartment (5) | NP | | 38 | 5 (1) | | | |
| | 1 | Fort Rouge: Sam.1 | 139 | 0 | Apartment (5) | NP | | 122 | 17 | | | |
| | 1 | Fort Rouge: Sam.1 | 127 | 0 | Apartment (5) | NP | | 112 | 15 | | | |
| | | TOTALS | 640 | 17 | | | 280 | 473 | 79 | 14 | | |
| | 2 | Centennial: Sam.2 | 131 | 0 | Apartment/Other | NP | Life Lease | 10 | 70 | 81 | | |
| | 2 | Centennial: Sam.2 | 88 | 8 | Apartment (3) | CMHC | | 11 (1) | 44 (4) | | | |
| | 2 | Centennial: Sam.2 | 23 | 4 | Row house | Pub NP | | 1 | 8 (2) | 10 (1) | 3(1) | |
| | 2 | Centennial: Sam.2 | 8 | 2 | Row house | Pub NP | | | 6 (2) | | | |
| | 2 | Centennial: Sam.2 | 27 | 2 | Apartment (3) | NP | | 4 | 17 (1) | 4(1) | | |
| | 2 | Centennial: Sam.2 | 72 | 7 | Apartment (7) | NP | | 27 | 32 (4) | 13 (3) | | |
| | 2 | Centennial: Sam.2 | 36 | 1 | Apartment (5) | NP | | 10 | 21 | 5 (1) | | |
| | 2 | Centennial: Sam.2 | 23 | 1 | Apartment (3) | NP | | 11 (1) | 12 | | | |
| | 2 | Centennial: Sam.2 | 3 | 1 | Apartment (3) | NP | | | | 2 (1) | | |
| | 2 | Centennial: Sam.2 | 38 | 4 | Apartment (5) | NP | | | 22 (3) | 18 (1) | | |
| | 2 | Centennial: Sam.2 | 28 | 1 | Apartment (2) | NP | | 8 | 9 (1) | 8 | | |
| | 2 | Centennial: Sam.2 | 4 | 0 | Row (2) | NP | | | | 1 | 3 | |
| | 2 | Centennial: Sam.2 | 88 | 8 | Apartment (5) | Co-Op | | 10 | 22 (3) | 23(2) | | |
| | 2 | Centennial: Sam.2 | 84 | 4 | Apartment (5) | NP | | | 11 (2) | 20 (1) | 20 (1) | 3 |
| | 2 | Centennial: Sam.2 | 373 | 104 | Apartment (20) | Pub NP | | 305: 97 | 87 (7) | 1 | | |
| | 2 | Centennial: Sam.2 | 124 | 4 | Apartment (5) | Pub NP | | 89 (3) | 36 (1) | | | |
| | 2 | Centennial: Sam.2 | 88 | 3 | Apartment (9) | Pub NP | | 84 (3) | 1 | | | |
| | 2 | Centennial: Sam.2 | 140 | 10 | Apartment (11) | Pub NP | | 90 (7) | 8 | 48 (3) | | |
| | 2 | Centennial: Sam.2 | 84 | 3 | Apartment (5) | Pub NP | | 2 | 30 (2) | 22 (1) | | |
| | 2 | Centennial: Sam.2 | 60 | 3 | Apartment (7) | Pub NP | | | 36 (3) | 14 | | |
| | 2 | Centennial: Sam.2 | 8 | 1 | Apartment (1) | Pub NP | | | | 4 (1) | | |

| WINNIPEG INNER CITY NON-PROFIT RENTAL DWELLING UNITS BY CMHC SURVEY ZONE | | | | | | | | | | | | |
|--|------|---------------------|-----------|-----------|----------------|-----------|-----------------------|--------|-----|--------|--------|--------|
| Zone | Year | Location / Sample | No. Units | No Avail. | Counting | Unit Type | Rent (\$) | Each | One | Two | Three | Four |
| 3 | 1900 | Midland: Sample 3 | 6 | 1 | Row House (3) | Pri NP | R to inc. | | | 6 (1) | | |
| 3 | 1900 | Midland: Sample 3 | 6 | 0 | Row House (3) | Pri NP | R to inc. | | | 6 (1) | | |
| 3 | 1986 | Midland: Sample 3 | 12 | 0 | Row House | NP | R to inc. | | | 2 | 3 | 7 |
| 3 | 1987 | Midland: Sample 3 | 37 | 0 | Apartment (6) | Pri NP | R to inc. | | | 22 | 16 | |
| 3 | 1988 | Midland: Sample 3 | 32 | 0 | Apartment (6) | Co-Op | R to inc. | 6 | | 21 | 6 | |
| 3 | 1981 | Midland: Sample 3 | 84 | 0 | Apartment (7) | Pri NP | R to inc. | | | 76 | 8 | |
| 3 | 1983 | Midland: Sample 3 | 287 | 0 | Apartment (18) | Pri NP | R to inc. (25%) | | | 271 | 16 | |
| 3 | 1991 | Midland: Sample 3 | 35 | 2 | Apartment (5) | Co-Op | R to inc. | | | 6 (1) | 14 | 12 (1) |
| 3 | 1900 | Midland: Sample 3 | 10 | 1 | Apartment (2) | NP | 2Bdrm - 588 | | | | 10 (1) | |
| 3 | 1900 | Midland: Sample 3 | 12 | 1 | Apartment (3) | Pri NP | R to inc. | | | | 12 (1) | |
| 3 | 1989 | Midland: Sample 3 | 32 | 4 | Apartment (6) | NP | Each-266, One-276 | 23 (4) | 8 | | | |
| 3 | 1978 | Midland: Sample 3 | 126 | 0 | Apartment (9) | NP | B-238, One-229, 2-411 | 40 | 69 | 17 | | |
| AVE | 1983 | TOTALS | 1187 | 19 | | | | 296 | 658 | 226 | 84 | 13 |
| 4 | 1916 | Lord Selkirk: Sam.4 | 6 | 1 | Row House (2) | Pub NP | R to inc. | | 1 | 6 (1) | | |
| 4 | 1986 | Lord Selkirk: Sam.4 | 7 | 0 | Apartment (2) | Pri NP | R to inc. | | | 6 | 1 | |
| 4 | 1986 | Lord Selkirk: Sam.4 | 79 | 1 | Apartment (11) | NP | R to inc. | 74 | 6 | | | |
| 4 | 1986 | Lord Selkirk: Sam.4 | 6 | 0 | Row House (2) | Co-Op | R to inc. | | | 3 | | |
| 4 | 1986 | Lord Selkirk: Sam.4 | 6 | 0 | Row House (2) | Co-Op | R to inc. | | | 3 | | |
| 4 | 1986 | Lord Selkirk: Sam.4 | 6 | 0 | Row House (2) | Co-Op | R to inc. | | | 3 | | |
| 4 | 1986 | Lord Selkirk: Sam.4 | 6 | 0 | Row House (2) | Co-Op | R to inc. | | | 3 | | |
| 4 | 1986 | Lord Selkirk: Sam.4 | 6 | 0 | Row House (2) | Co-Op | R to inc. | | | 3 | | |
| 4 | 1986 | Lord Selkirk: Sam.4 | 6 | 0 | Row House (2) | Co-Op | R to inc. | | | 3 | | |
| 4 | 1986 | Lord Selkirk: Sam.4 | 7 | 0 | Row House (2) | Co-Op | R to inc. | | | 2 | 3 | |
| 4 | 1986 | Lord Selkirk: Sam.4 | 7 | 0 | Row House (2) | Co-Op | R to inc. | | | 3 | 4 | |
| 4 | 1986 | Lord Selkirk: Sam.4 | 5 | 0 | Row House (2) | Co-Op | R to inc. | | | 2 | 3 | |
| 4 | 1986 | Lord Selkirk: Sam.4 | 5 | 0 | Row House (2) | Co-Op | R to inc. | | | 2 | 3 | |
| 4 | 1986 | Lord Selkirk: Sam.4 | 24 | 1 | Apartment (3) | Co-Op | R to inc. | 6 | | 18 (1) | | |
| 4 | 1973 | Lord Selkirk: Sam.4 | 62 | 6 | Apartment (2) | NP | R to inc. | 52 (6) | | | | |
| 4 | 1982 | Lord Selkirk: Sam.4 | 30 | 0 | Apartment (1) | Native | R to inc. | | 30 | | | |
| 4 | 1986 | Lord Selkirk: Sam.4 | 18 | 7 | Row House (3) | Pub NP | R to inc. | | | 12 | 6 (5) | |
| 4 | 1988 | Lord Selkirk: Sam.4 | 3 | 0 | Row House (2) | Pub NP | R to inc. | | | | 3 | |
| 4 | 1988 | Lord Selkirk: Sam.4 | 12 | 4 | Row House (2) | Pub NP | R to inc. | | | 6 (1) | 6 (3) | |
| 4 | 1986 | Lord Selkirk: Sam.4 | 40 | 4 | Row House (3) | Pub NP | R to inc. | | | 24 (2) | 16 (2) | |
| 4 | 1900 | Lord Selkirk: Sam.4 | 4 | 0 | Row House (2) | Pri NP | R to inc. | | | | | |

| WINNIEG INNER CITY NON-PROFIT RENTAL DWELLING UNITS BY CMHC SURVEY ZONE | | | | | | | | | | | | | |
|---|------|---------------------|-----------|----------|--------------------|-----------|--------------------|-----|-----|-------|------|--------------|--|
| ZONE | Year | Location / Sample | No. Units | No Avail | Dwelling Unit Type | Rent (\$) | Each | One | Two | Three | Four | Contact | |
| 4 | 1900 | Lord Selkirk: Sam.4 | 6 | 0 | Row House (2) | Pri NP | R to Inc. | | | 5 | 1 | WHR | |
| 4 | 1988 | Lord Selkirk: Sam.4 | 28 | 0 | Row House (2) | Pub NP | R to Inc. | | 8 | 16 | 4 | SAM Manage. | |
| 4 | 1984 | Lord Selkirk: Sam.4 | 68 | 0 | Apartment (7) | NP | R to Inc. | 59 | | 7 | | --- | |
| 4 | 1900 | Lord Selkirk: Sam.4 | 34 | 0 | Row House (2) | Co-Op | R to Inc. | | | 34 | | Willow Park | |
| 4 | 1992 | Lord Selkirk: Sam.4 | 10 | 0 | Row House | Co-Op | R to Inc. | | | 5 | | Maps Housing | |
| 4 | 1994 | Lord Selkirk: Sam.4 | 25 | 0 | Row House | NP | R to Inc. | | 10 | 12 | 3 | --- | |
| 4 | 1989 | Lord Selkirk: Sam.4 | 20 | 0 | Apartment (2) | Co-Op | One-440, Two-555 | | 10 | 10 | | --- | |
| 4 | 1989 | Lord Selkirk: Sam.4 | 66 | 0 | Apartment (6) | NP | 38 units R to Inc. | 62 | 251 | 142 | | --- | |
| TOTALS | | | 565 | 23 | | | | 62 | 251 | 142 | 110 | 10 | |
| AVE | | | 1973 | | | | | | | | | | |

Source: CMHC, Rental Market Survey. Not Published, 1995.

APPENDIX 4:**TABLE 4: PRIVATE VACANCY RATES BY SURVEY AREA**

| Area | October 92 | October 93 | October 94 | October 95 |
|-----------------------|------------|------------|------------|------------|
| Downtown Areas | | | | |
| Fort Rouge | 5.6 | 4.6 | 4.2 | 3.8 |
| Centennial | 11.0 | 9.1 | 9.8 | 7.3 |
| Midland | 8.4 | 8.1 | 10.0 | 8.7 |
| Lord Selkirk | 6.2 | 8.4 | 7.5 | 9.0 |
| Sub Total | 8.1 | 7.2 | 7.7 | 6.5 |

TABLE 5: VACANCY RATES OF PRIVATE DOWNTOWN RENTAL APARTMENT STRUCTURES BY NUMBER OF BEDROOMS

| Number of Bedrooms | | | | | | | | | | | |
|---------------------------|----------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|
| Unit Type | | Bachelor | | One | | Two | | Three+ | | Total | |
| Zone | | Oct. 1995 | Oct. 1994 |
| Downtown | | | | | | | | | | | |
| Fort Rouge | Zone 1 | 5.7 | 6.2 | 4.2 | 5.5 | 3.1 | 2.2 | 1.5 | 2.2 | 3.8 | 4.2 |
| Centennial | Zone 2 | 7.5 | 7.0 | 7.6 | 9.6 | 6.4 | 11.9 | 13.0 | 11.3 | 7.3 | 9.8 |
| Midland | Zone 3 | 6.2 | 6.1 | 9.1 | 10.9 | 8.7 | 10.3 | 22.0 | 9.3 | 8.7 | 10.0 |
| Lord Selkirk | Zone 4 | 5.9 | 8.5 | 8.7 | 7.7 | 9.6 | 7.5 | 6 | 2.7 | 9.0 | 7.5 |
| Sub-Total | Zone 1-4 | 6.7 | 6.7 | 6.9 | 8.4 | 5.8 | 6.9 | 7.8 | 5.1 | 6.5 | 7.7 |

Source: CMHC, Manitoba Rental Market Report. Winnipeg: CMHC, October 1995.

* Reprinted with the permission of CMHC.

TABLE 6: VACANCY RATES IN PRIVATE APARTMENT STRUCTURES BY SIZE OF PROJECT

| Project Size in Units | 3 - 5 | | 6 - 19 | | 20 - 49 | | 50 - 99 | | 100 - 199 | | 200+ | | Total | |
|-----------------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|
| Zone | October 95 | October 94 |
| Downtown | | | | | | | | | | | | | | |
| Fort Rouge | 4.0 | 1.4 | 3.7 | 5.8 | 4.1 | 4.2 | 4.1 | 3.6 | 3.4 | 4.0 | * | ** | 3.8 | 4.2 |
| Centennial | 19.0 | 9.7 | 9.3 | 14.1 | 7.1 | 9.4 | 9.5 | 18.0 | 9.2 | 13.2 | 4.7 | 5.2 | 7.3 | 9.8 |
| Midland | 13.0 | 8.8 | 11.2 | 14.7 | 7.5 | 8.6 | 13.4 | 6.8 | * | ** | * | ** | 8.7 | 10.0 |
| Lord Selkirk | 12.2 | 4.8 | 9.1 | 9.9 | 11.1 | 9.2 | * | ** | * | ** | * | ** | 9.0 | 7.4 |
| Sub-Total | 11.2 | 5.4 | 8.2 | 11.3 | 6.4 | 7.3 | 6.7 | 7.3 | 5.3 | 6.9 | 3.7 | 4.7 | 6.5 | 7.7 |

TABLE 7: NON-PROFIT VACANCY RATES BY DWELLING UNIT TYPE

| Zone | Apartment VR | Row/Townhouse VR | Rental Universe VR |
|--------------|--------------|------------------|--------------------|
| Inner City | 5.3 (3.3) | 8.4 | 5.4 (3.6) |
| Fort Rouge | 2 | 0 | 2 |
| Centennial | 8.8 (5.1) | 18.4 | 8.9 (5.3) |
| Midland | 1.6 | 6.3 | 1.6 |
| Lord Selkirk | 2 | 7.2 | 4.1 |

Source: CMHC, Manitoba Rental Market Report. Winnipeg: CMHC, October 1995.

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TABLE 8: VACANCY RATES OF INNER-CITY NON-PROFIT RENTAL DWELLING UNITS BY NUMBER OF BEDROOMS

| Zone | Bachelor | One Bdr. | Two Bdr. | Three Bdr. | Four Bdr. | Vacant |
|------------------|------------|-----------|-----------|------------|-----------|-----------|
| Inner City | 10.2 (4.5) | 1.4 (1.1) | 5.2 | 6.3 | 2.9 | 5.4 (3.6) |
| Fort Rouge (1) | 5.4 | 0.2 | 1.4 | 0 | 0 | 2.02 |
| Centennial (2) | 14.4 (5.6) | 3.6 (2.7) | 6.5 (6.5) | 7.4 (7.4) | 9.1 (9.1) | 8.9 (5.3) |
| Midland (3) | 1.7 | 0.7 | 3.5 | 2.1 | 0 | 1.6 |
| Lord Selkirk (4) | 9.6 | 0 | 3.5 | 9.1 | 0 | 4.1 |

TABLE 9: NON-PROFIT INNER-CITY DWELLING UNIT STOCK BY BEDROOM TYPE

| Zone | Bachelor | One Bdr. | Two Bdr. | Three Bdr. | Four Bdr. | Vacant |
|------------------|--------------------|--------------------|--------------------|-------------|-----------|--------|
| Inner City | 1535 units 31.2 | 1864 units 37.9 | 1102 units 22.4 | 380 7.7 | 34 0.7 | 0 |
| Fort Rouge (1) | 280 33.3 | 478 56.3 | 73 8.7 | 14 1.7 | 0 0 | 0 |
| Centennial (2) | 807 38 | 582 25 | 661 28.5 | 162 7 | 11 0.5 | 0 |
| Midland (3) | 298 25 | 558 47 | 228 18 | 94 7.9 | 13 1.1 | 0 |
| Lord Selkirk (4) | 52 9.2 | 251 44.4 | 142 25 | 110 19.5 | 18 1.8 | 0 |

TABLE 10: PRIVATE APARTMENT UNIT DISTRIBUTION BY AGE AND SUB-MARKET

| Zone | 1987+ | 1976-86 | 1962-75 | 1951-61 | Pre 1950 |
|--------------|-------|---------|---------|---------|----------|
| Winnipeg | 8% | 23% | 46% | 10% | 13% |
| Fort Rouge | 5 | 14 | 45 | 19 | 17 |
| Cemtnial | 28 | 14 | 26 | 12 | 22 |
| Midland | 2 | 14 | 19 | 16 | 51 |
| Lord Selkirk | 3 | 21 | 19 | 19 | 41 |

Source: CMHC, Manitoba Rental Market Report. Winnipeg: CMHC, October 1995.

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**TABLE 11: VACANCY RATES AND AVERAGE MARKET RENTS
BY AGE OF STRUCTURE**

| Completion Date | All Types | | Bachelor | | 1 - Bedroom | | 2 - Bedroom | | 3+ Bedroom | |
|---------------------|-----------|--------|----------|--------|-------------|--------|-------------|--------|------------|--------|
| | AMR | VAC. % | AMR | VAC. % | AMR | VAC. % | AMR | VAC. % | AMR | VAC. % |
| Fort Rouge | | | | | | | | | | |
| All Units | 505 | 3.8 | 342 | 5.7 | 447 | 4.2 | 593 | 3.1 | 903 | 1.5 |
| Before 1950 | 448 | 4.6 | 362 | 9.9 | 411 | 4.7 | 501 | 4.3 | 622 | 0 |
| 1951 - 1961 | 408 | 4.6 | 325 | 1.3 | 386 | 4.7 | 485 | 5.5 | 549 | 7.5 |
| 1962 - 1975 | 540 | 2.4 | 361 | 12.1 | 478 | 2.8 | 630 | 1.5 | 1,103 | 0 |
| 1976 - 1986 | 745 | 4.2 | * | * | 625 | 5.9 | 783 | 2.8 | 1,373 | 6.9 |
| 1987+ | 597 | 4 | * | * | 564 | 8.5 | 622 | 1.1 | * | 0 |
| Centennial | | | | | | | | | | |
| All Units | 477 | 7.3 | 362 | 7.5 | 449 | 7.6 | 595 | 6.4 | 572 | 12.7 |
| Before 1950 | 349 | 8.5 | 276 | 5.8 | 336 | 9.9 | 437 | 8 | 475 | 22.4 |
| 1951 - 1961 | 347 | 8 | 293 | 11.5 | 354 | 7.4 | 425 | 3.4 | * | * |
| 1962 - 1975 | 588 | 8.3 | 583 | 10.8 | 533 | 7.1 | 728 | 9.2 | 7.4 | 5.9 |
| 1976 - 1986 | 542 | 10.3 | 390 | 1.4 | 479 | 13.6 | 626 | 9.1 | * | 0 |
| 1987+ | 591 | 3.2 | 500 | 0 | 543 | 3.9 | 668 | 2.2 | | 4.7 |
| Midland | | | | | | | | | | |
| All Units | 372 | 8.7 | 281 | 6.2 | 364 | 9.1 | 446 | 8.7 | 580 | 21.5 |
| Before 1950 | 350 | 11 | 269 | 7.4 | 331 | 11 | 421 | 12 | 580 | 21.5 |
| 1951 - 1961 | 344 | 3 | 289 | 1.8 | 347 | 3.7 | 431 | 1.6 | * | * |
| 1962 - 1975 | 407 | 11.5 | 304 | 10.6 | 394 | 15.3 | 494 | 3.6 | * | * |
| 1976 - 1986 | 510 | 0.9 | * | * | 495 | 1.1 | 600 | 0 | * | * |
| 1987+ | * | 4.6 | * | * | * | 5.5 | * | 0 | * | * |
| Lord Selkirk | | | | | | | | | | |
| All Units | 396 | 9 | 254 | 5.9 | 362 | 8.7 | 444 | 9.6 | 536 | 10 |
| Before 1950 | 347 | 12.1 | 247 | 4.3 | 314 | 8.7 | 401 | 18.1 | 472 | 16.4 |
| 1951 - 1961 | 374 | 9.3 | 278 | 6.8 | 363 | 11.6 | 409 | 5 | * | * |
| 1962 - 1975 | 447 | 6.6 | * | 20 | 434 | 6.6 | 469 | 3.9 | 560 | * |
| 1976 - 1986 | 535 | 1.4 | * | * | 494 | 4.3 | 544 | 0 | 592 | 0 |
| 1987+ | 577 | 0 | 350 | 0 | 495 | 0 | 595 | 0 | * | * |

Source: CMHC, Manitoba Rental Market Report. Winnipeg: CMHC, October 1995.

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TABLE 12: NON-PROFIT DWELLING DISTRIBUTION BY AGE

| Zone | 1987(+) | 1976to86 | 1962to75 | 1951to61 | Pre:1950 |
|---------------------|----------------|-----------------|-----------------|-----------------|-----------------|
| Inner City | 28% | 37% | 11% | 1% | 23% |
| Fort Rouge | 20% | 50% | 20% | 0% | 10% |
| Centennial | 30% | 30% | 13% | 3% | 24% |
| Midland | 32% | 24% | 12% | 0% | 32% |
| Lord Selkirk | 24% | 56% | 4% | 0% | 16% |

Source: CMHC, Manitoba Rental Market Report. Winnipeg: CMHC, October 1995.