

Social Housing, Neighbourhood Revitalization and Community Economic Development

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ABSTRACT

Winnipeg has implemented some innovative programs to address its pervasive problems of inner-city decline, many of which are generally characteristic of larger urban centres. Winnipeg is forced to address these problems with fewer financial and program resources than are available in larger cities. This report examines the processes of housing production as part of a larger neighbourhood revitalization initiative in several of Winnipeg's inner city areas. Specifically, the research focused on the application of community economic development principles in the building and rehabilitation of housing in these neighbourhoods. The goal of the research has been to develop an understanding of how the current programs compare to theoretical models of community economic development as they are presented in the literature. This report will present the current environment of Winnipeg's inner city neighbourhoods, models of community economic development, and an analysis of qualitative data derived from interviews with government officials and social housing developers. Consequences of current practices are identified and recommendations are made to strengthen CED and social housing.

INTRODUCTION

Winnipeg has designated specific neighbourhoods as Housing Improvement Zones, qualifying these areas for housing program funds. At the time of the study , there were five neighbourhoods that received funding through the tripartite program “Neighbourhoods Alive!”. The funding is generally administered by community development corporations or neighbourhood associations, which have been developing their capacity to bring about social and economic change in their neighbourhoods.

Winnipeg’s inner-city neighbourhoods are concerned about deteriorating housing stock. Of Canada’s 25 metropolitan areas, Winnipeg has the highest proportion of dwellings in need of major repair at about 10 percent. This significantly exceeds the national average of 7 percent (Carter et al. 2005). Of Canada’s 25 largest metropolitan regions, Winnipeg is the eighth largest. However, once all indicators are measured, the city ranks eighteenth on the list of 25 metropolitan cities. This is due to the high proportion of homes in need of major repair, one of the highest proportions of older dwellings, and poverty levels for households and individuals that are slightly higher than the national average (Carter et al. 2005).

Neighbourhoods where houses are abandoned and the housing stock is run down are considered to be neighbourhoods in decline, and thus when cities or communities desire to combat decline their primary focus is on rehabilitating or stabilizing the housing stock in the area. Due to the visibility of housing, it is used as a motivator for the community because they can see the results of their efforts (Green & Haines 2002).

Housing is important not only because it is highly visible but also due to its social and economic significance. Vidal has stated that: “[r]eplacing housing [will] stabilize the population, restore the

functioning of the housing market and re-establish the market for commercial activity that [will], in turn support new businesses to fill vacant lots and boarded-up storefronts” (1997: 432). From an economic perspective housing production contributes significantly to an economy due to the many and diverse inputs required in building a home. “The residential construction share of output or GDP generally fluctuates around 5%.... Relatively high labour content in the housing sector and linkages to domestic manufacturing make housing investment an attractive candidate for governments wishing to stimulate output and employment” (Jackson 2004: 4).

Housing also has a significant economic impact on the community as it can result in increased investment potential (Riggin et al. 1992). Increased investment potential can lead to residents, businesses, developers, banks and insurance companies becoming more inclined to invest in the community. It facilitates obtaining insurance, securing loans and finding funders willing to finance commercial projects in the neighbourhood.

On an individual scale, owning a home has personal economic benefit for households, as it is a source of financial security and a means of asset accumulation for people who are able to attain it (Jackson 2004). While home ownership provides financial security, exclusive support for this tenure adversely affects renters. In Canada, Jackson (2004: 1) observes that “...[E]xclusion from home ownership and dependence on private rental housing markets has greatly increased wealth and income gaps between owners and renters.” Kemeny (1995) uses the term ‘ratchet effect’ to describe the process through which continuing support for owner occupation progressively marginalizes people in other tenure groups. While housing programs in Canada and other countries have historically focused on home ownership with the expected outcomes of macroeconomic stimulation, and economic and social benefits afforded to homeowners (Skelton 1998), this results in a stigmatization of renters and hinders their economic potential.

In recent years urban policy has focused on owner occupation in inner city revitalization strategies in the expectation that it will promote stability at the neighbourhood level. In Manitoba the provincial priority of community economic development (CED) has prompted local organizations to adopt practices compatible with CED in their revitalization work. This study examines the social housing component of neighbourhood revitalization in Winnipeg to assess and support its involvement with CED. The structure of the report is as follows. The next section describes social housing policy in its relationship with neighbourhood revitalization, and then sections on CED and community development corporations set out expectations for exemplary practices. This is followed by analysis of interviews held during the summer of 2004 with government officials and neighbourhood workers involved in neighbourhood revitalization in Winnipeg. The final section consists of recommendations and conclusions.

SOCIAL HOUSING AND NEIGHBOURHOOD REVITALIZATION

Due to the disinvestments that have occurred in some of Winnipeg's inner-city neighbourhoods housing prices fell to such low levels over the recent period that private investors no longer found it feasible to invest in these neighbourhoods. This has prompted communities to address their housing needs through diverse housing programs and initiatives. These groups rely on government funding for the majority of their affordable housing provision initiatives. Affordable housing is often defined in the following manner: "...as a relationship between housing costs and income. If housing costs are perceived to be too high relative to household income, then a housing affordability problem is perceived to exist" (Chisholm 2003:3). Housing affordability is determined based on the ratio between household income and housing costs, and the convention is that housing should take no more than 30% of pre-tax income. Affordability is one of three tests for core housing need

according to the Canada Mortgage and Housing Corporation (CMHC). The other two are adequacy, referring to structural conditions, and suitability, referring to occupancy standards (CMHC 1991).

In Canada, since the end of World War II funding for social housing programs has received varying amounts of support from the federal and provincial governments (Skelton 1998). A devastatingly significant impact on social housing provision occurred in 1993, when federal funding for social housing was frozen. Since 2002, there has been federal re-investment in housing. However, the current Affordable Housing Initiative does not target the same population as previous social housing funding. The federal government's actions in 1993 and their continued reticence to involve themselves in funding housing through long-term subsidy arrangements reflects their position in an on-going debate as to who should shoulder the responsibility of providing housing to those who lack adequate shelter.

The controversy stems from strong views in regards to what government's role should be in ensuring housing or whether government should be involved in providing housing for all Canadians; and the recognition that housing is a universal need regardless of economic status or social conditions. This is especially pertinent in Canada where climatic conditions are such that adequate housing is especially essential.

The prevalence of core housing need nationally in 2001 was about 13.7% for all households, and about 6.6% for owners and 28.3% for renters. It was drastically higher for low-income groups, at 57.5% for households earning from \$10,000 to under \$20,000; and 80.5% for households earning under \$10,000 (CMHC 2005). Persistent levels of core housing need in a predominantly market-driven housing system such as that in Canada (Skelton 1998), call for public intervention through

social housing. Chisholm (2003) notes that in social housing, residents receive subsidies in order to make their housing affordable. Sewell (1994) points out that all Canadians receive some form of subsidy for housing, referring to the complex of resource flows across social programs to citizens as users of housing. Many of these, such as capital gains exemptions for house sellers and tax shelters for house buyers, are direct indicators of social support for owner occupation. Others, such as infrastructure spending that fuels suburban expansion, are indirect and operate through prevailing land use and development patterns.

Sewell's argument is a trenchant commentary on how the welfare state in Canada benefits different categories of people. It does not, however, draw attention to the specific processes surrounding the development and implementation of programs directed to affordability and core housing need. In Canada there have been two major, though brief, periods of social housing: centrally planned public housing from the mid 1960s to early 1970s; and decentralized co-operatives and non-profits from the early 1970s until the funding freeze in the early 1990s (Skelton 2000). With recent federal initiatives a new period of social housing work is emerging, and the social housing portfolio now includes the stock built up during earlier periods, and additional social housing developed by local co-operative and non-profit organizations as well as neighbourhood based community development corporations.

While the federal government has periodically invested in funding social housing, they have always attempted to funnel funding through the province and therefore not wholly engage in the policy and provision of housing. The federal government has pursued this approach to ensure that responsibility for social housing would not become entrenched at the federal level. Policy development for social housing therefore remains a provincial responsibility, though it can be

strongly affected by municipalities through control of zoning, standards of maintenance and occupancy by-laws.

As a result of the current proliferation of organizations involved in developing and maintaining social housing, there must be local structures and capacities in place to allow for the operation of the housing programs. In Winnipeg, such structures or organizations have formed and have begun to develop the capacity to rehab and construct housing in their neighbourhoods. Due to the neighbourhood decline that is evident in these areas, housing initiatives often have economic and social development objectives. Because of these goals, most groups have begun to talk about housing in conjunction with broader goals, and facilitated by the provincial government priority, with community economic development principles. The following section examines the existing community economic development literature with the intention of providing a context for the analysis of the research data that focused on the application of community economic development principles to affordable housing provision.

COMMUNITY ECONOMIC DEVELOPMENT

For any community economic development model to be effective there are several foundational principles that are essential. The first principle to bear in mind is that small innovative businesses tend to be more labour intensive than larger plants, therefore, if there is a need for employment creation neighbourhoods will have to commit to long-term, specific activities that will impact the area (Blakely 1994). Second, “[t]he organization or group of institutions responsible for implementing or coordinating the economic change should be involved in determining the process” (Blakely 1994: 65). Only if the organizations play a role in determining the process will there be sufficient support and initiative to ensure that projects or programs are implemented after the initial

enthusiasm subsides. Finally, the area being targeted must be clearly defined while keeping in mind that no economy ends or begins at neighbourhood or municipal boundaries.

Community economic development focused on import-substitution or the creation of jobs, goods, and services for local use involves the creation of economic opportunities for communities.

This approach is often contrasted with a strategy of export promotion. Whereas export promotion focuses on production for markets outside the local community, import substitution focuses on local production to meet local basic needs. Export promotion is sometimes has been criticized because it sometimes offers less potential than import substitution to capture income for local residents.

The jobs created by export promotion tend to be low skilled compared to those created through import substitution.

CED focused on import-substitution or creating internal linkages is different from other development approaches in that the focus is on development from within instead of from without. Such an approach means that instead of framing individuals as dependants there is a focus on enhancing and capitalizing on existing resources, including investing in individuals, in order to develop their knowledge, skills, and assets (Levine et al. 2002). The approach focuses on strengthening economic structures so that the generation of local jobs and income becomes a self reinforcing process.

However, while skill, knowledge and asset development are key for neighbourhood residents it is essential to bear in mind that these must be pursued while maintaining contact with the wider economy (Kanter 1995). Establishing linkages internally is important but in today's economic context, it is imperative to create linkages or networks nationally and globally as this allows communities to overcome barriers such as size and location. "A small community is not limited by

its size in the skill it can develop, knowledge it can retain, or technology it can acquire” (Shuman 1998: 80). In resource dependent economies communities were limited by their access to resources, however, this is no longer the case in today’s economy, which is more knowledge oriented. The concept of community economic development being proposed here can be articulated in the following manner: “...[A] needs-driven economy need not eliminate all imports, and otherwise purge residents of global tastes; the aim is only to minimize imports of the basics and create a local economy where much more can be done in the backyard” (Shuman 1998: 78).

Fairbairn et al. (1991) have proposed a rusty bucket analogy to articulate the import-substitution approach of community economic development. In this analogy, the community being considered in relation to CED initiatives is conceptualized as a rusty bucket where much of the income leaks out through holes in the bucket. Income is represented by water and the water level in the bucket reflects how much of the income is staying in the community. The holes represent leakages or expenditures for items such as rent, groceries, and utilities. After these expenses are paid to outside businesses each month, there is little income left to circulate within the community and increase its economic opportunities. Therefore, communities who desire greater economic opportunities need to look at ways of keeping income circulating in the community and plugging the holes in the bucket (Fairbairn et al. 1991). The way to avoid or combat a leaky bucket scenario in a community is through creating linkages and establishing a more integrated economy (Douglas 1994: 11). Greater linkages help to improve the flow of financial resources in the community, which can lead to more jobs as local businesses develop, and create a positive image of the community both for the residents and outsiders. Fairbairn et.al (1991) also point out that increasing local circulation has potential to add more significantly to local income than export promotion. Such

strategies may also be more manageable for local community groups than the large-scale business undertakings required to add equivalent income through export promotion.

Community economic development groups advocate import substitution, because: "Once the multiplier leaves the community, the benefits of subsequent transactions are lost. A community in which money flows out quickly and never returns slowly bleeds to death" (Shuman 1998: 50). The multiplier refers to the level of circulation of income in the local economy and the fact that a dollar spent on local goods and services adds to local income. To the extent that local companies buy their supplies locally and hire local people their income contributes to that of neighbourhood residents.

Import-substitution is valuable for community economic development due to the focus of creating internal linkages. However, as with any model, there are some imperfections. One of the drawbacks of import-substitution is that it can become exclusionary and inwardly focused, however within the context of the new economy such a situation is unlikely to occur. Mitigating the probability of this occurring can be achieved by combining the creation of internal linkages with a philosophy of networking broadly with companies and communities engaged in complementary activities. "The complex challenges posed by a global economy require clear policy responses from communities and broadly based coalitions to develop strategies which simultaneously address local needs and realistically factor in global constraints and opportunities" (Brodhead 1994: 11). Therefore, a company or group will make decisions based on what is best for their community cognizant of economic, social, and ecological concerns while striving to be a globally competitive entity.

Focusing on the local economy does not mean that the community has to become a fortress but instead advocates becoming more self-reliant and putting control into the hands of the community. Self-reliance is often associated with individualism; however, the term “community self-reliance” has come to signify a process of enabling and empowering communities while decreasing dependence on outside markets (Shuman 1998). No community will have every necessary resource to achieve their goals and thus it is essential not to isolate from the global economy on the one hand but on the other to hand communities must be sure to only make those outside connections that are absolutely necessary for enabling the creation of linkages within a neighbourhood based economy.

Blakely outlines five elements, which should be goals of community economic development:

- Generating employment for particular groups
- Gaining control over the local/neighbourhood economy
- Inspiring self-help and cooperative group-oriented assistance
- Operating for the public benefit
- Providing an alternative or intermediate sector for economic activity
- Promoting democratic management and control of enterprises. (Blakely 1994: 227)

This model is a good starting point for community-based economic development, however, it fails to be entirely holistic in that the focus is very much on economics and is not balanced with social considerations that are essential in community economic development. The research for this project relied upon the following set of CED principles to frame any discussion on CED and how it relates to affordable housing provision in Winnipeg.

CED PRINCIPLES

1. Use of locally produced goods and services

- Purchase of goods and services produced locally
- Circulation of income within the local community
- Stronger economic links within the local community
- Less dependency on outside markets
- Greater community self-reliance

2. Production of goods and services for local use

- Purchase of goods and services produced locally
 - Circulation of income within the local community
 - Stronger economic links within the local community
 - Less dependency on outside markets
 - Greater community self-reliance
 - Restoration of balance in the local community
- 3. Local Re-investment of Profits**
- Employment in areas that have experienced chronic unemployment or underemployment
 - Investment that increases community self-reliance and co-operation
- 4. Long-term employment of local residents**
- Employment in areas that have experienced chronic unemployment or underemployment
 - Reduction of dependency on welfare and food banks
 - Opportunities to live more socially productive lives
 - Personal and community self-esteem
 - More salaries spent in the local community
- 5. Local skill development**
- Training local residents, geared to community development needs
 - Higher labour productivity
 - More employment in communities that have experienced high unemployment
- 6. Local decision-making**
- Local, co-operative forms of ownership and control
 - Grassroots involvement
 - Community self-determination
 - Working together to meet community needs
- 7. Public Health**
- Physical and mental health of community residents
 - Healthier families
 - More effective schooling
 - More productive workforce
- 8. Physical environment**
- Healthy, safe and attractive neighbourhoods
 - Ecological sensitivity
- 9. Neighbourhood Stability**
- Dependable housing
 - Long term residency
 - Long term community development
- 10. Human dignity**
1. Self-respect and community spirit
 2. Gender equality
 3. Respect for seniors and children
 4. Social dignity regardless of physical, intellectual or psychological differences; regardless of national or ethnic background, colour or creed.

11. **Support solidarity among self-reliant communities** (Neighbourhoods Alive! 2002: 4)

This model is much more specific and holistic than other models presented. It addresses many of the social elements that must be included for neighbourhood-based economic development to be successful. Additionally, there is a focus on creating essential economic linkages. Having presented several models of community economic development the next section will examine the structure that community organizations often adopt when pursuing their CED goals, specifically in relation to affordable housing provision.

COMMUNITY DEVELOPMENT CORPORATIONS

In order to secure funding under current arrangements in Winnipeg, neighbourhoods must incorporate a legal entity and generally—if there is a concern for physical and social conditions—the model they adopt is that of a community development corporation (CDC). These corporations are nonprofits and community based, with their mandate and vision coming from community processes. This section first establishes the connection between CED and housing revitalization work and then continues with a study of the literature on CDCs. The following draws on the extensive experience with these organizations in housing and CED in the USA.

Rubin explains why housing connects with a community economic development approach in the following manner. It: “brings about physical development within the neighbourhood and creates assets among individuals, stimulating cycles of self-maintaining economic and social growth” (1994: 410). Rubin (1994) also talks about recycling money within the community or creating linkages to prevent money from leaving the community, through job creation and employment programs.

According to Blakely CDCs should:

- Use private development techniques for public purposes
- Target benefits to communities and individuals in need
- Mobilize local initiative to address local priorities
- Take a long-term approach to development
- Link planning to implementation
- Understand and work with the processes of both the public and the private sectors
- Legally can and in practice do attract both public and private resources in a variety of roles
- Work directly with small businesses
- Reinvest resources in the community
- Have incentives to operate programs efficiently
- Transfer capacity among program activities. (1994: 230)

These principles are important for CDCs however; this model fails to acknowledge the non-economic activities that CDCs engage in, to achieve social development as well as economic improvement. While CDCs have financial constraints they must work with, ultimately there are also community needs that are equally important. These considerations might include the ability of tenants to pay their rent, whether homeownership is viable for everyone, special housing considerations that must be accounted for, access to employment for neighbourhood residents, and how outsiders and residents perceive of the neighbourhood.

Current approaches to housing produced by CDCs typically attempt to incorporate provisions to ensure long-term affordability. The following such principles of housing are recommended by

Davis (1994: 5-6):

- It is *privately owned*. Title to residential real estate is held by an individual, a family, or a private corporation. The property is owned by neither an instrumentality of the state nor a municipal corporation
- It is *socially oriented*. The property's primary function is to meet the social needs of current—and future—occupants, not to accumulate wealth for the property's owners. While the need for safe, decent, and affordable housing is paramount here, the property's "social orientation" often includes a collaborative component as well; that is, individual

households are linked together in a residential network of pooled risk, mutual aid, and/or operational support.

- It is *price-restricted*. A contractual limit is placed on the future price at which the property's units may be rented or resold, preserving their affordability for a targeted class of low-income or moderate-income residents. Prices are established by a predetermined formula, not by the market.

The final requirement listed here is an element that has been left out of many housing initiatives.

Social housing as it was developed in Canada originally, was generally under thirty year arrangements. Currently, affordable housing is only restricted for approximately five to fifteen years dependent upon the stipulations of the grants that are used in rehabilitating the housing.

The current housing paradigm in the USA, which focuses on the development and maintenance of affordable housing by nonprofits such as CDCs, has resulted because of a redefinition of public and private responsibilities (Goetz 1993). The progressive policy paradigm, according to Goetz: "is based on an analysis of urban development that stresses the social and class-based distribution of benefits and costs in urban development" (1993: 80). This emphasis arose out of recognition that as downtowns revitalize, inner-city neighbourhoods tend to gentrify, which means that low-income households are displaced resulting in a disruption of their social relationships (Goetz 1993). With the current emphasis in Winnipeg on the revitalization of the downtown area, it is essential to recognize this possible course of events and put in place policies and strategies that will combat or prevent this effect.

A tenet of progressive policy is that the market might not distribute the benefits of development in an equitable manner; therefore, under this paradigm there is a focus on non-market techniques.

Following is Cavel's description of progressive municipal policy as presented by Goetz: "the expanded public regulation of private property; the promotion of alternatives to regulation to the

private market; and the increased participation of citizens and community-based interests” (1993: 82). Goetz goes on to propose a fourth element which should be added to the list: “the identification of specific community-based or other defined interest groups toward which to channel the benefits of development” (1993:82). Many elements are necessary in a holistic, neighbourhood-based revitalization strategy. The following analysis will focus on how Winnipeg’s inner-city neighbourhoods approach affordable housing projects and community economic development. This will be examined by focusing on the areas of: decision-making, social capital, employment and training, disposition of housing resources, and flows of money. The goal is to understand what some of the challenges are to more effectively integrating CED principles into housing programs in Winnipeg and to suggest possible ideas or models for improving application of the CED principles outlined above.

INTERVIEWS

During the summer of 2004, semi-structured interviews were held with 18 key people involved in community development in Winnipeg, including government officials and representatives of community development corporations and non-profit housing groups. The interview protocols (see Appendix) consisted of about 10 open-ended questions intended to gauge the use of CED principles in the processes in place for developing low-cost housing in the city. The set of CED principles reproduced above was sent to interview participants beforehand so that they could prepare for the interviews. This may have inflated the awareness of CED principles and their adoption in the area; though if it did so, this would not detract from the substantive conclusions and recommendations of the project.

Interviews were audio taped and transcribed, and the transcripts were analyzed through a process of successive reading and coding. The process was guided by Mason's (2002) statement on data reading and informed by critical data analysis (for further details of the analysis see Selig 2005). The computer assisted qualitative data analysis software Atlas-Ti¹ was employed as the analytical interface. The remainder of this section is organized around themes significant in the CED literature.

Decision-Making

In all the neighbourhoods and within all the organizations there are several levels of decision-making that were highlighted by the informants. There is organizational decision-making where there are decisions about the types of programs, how to fund projects and whom to hire. For the nonprofits that are not community based there are decisions that are the responsibility of the neighbourhood associations but which have a direct impact on their work as nonprofits rehabilitating housing in the neighbourhood.

There was some indication from several informants that they would rather not or do not access government funding as this inhibits their decision-making abilities and their freedom to act independently.

...the benefits of being independent gives us more freedom in making choices, allows us to act quickly if we want to do something one way we can go in that direction. (Interview 1)

While this allows for more freedom in terms of the projects that are implemented, the program is based on owner occupation, and it is not clear that the organization has taken full advantage of

¹ The authors are grateful to the CADLab, Faculty of Architecture, University of Manitoba for providing computer hardware and software.

their professed freedom to act unilaterally from government programming. Although housing organizations in Winnipeg do not currently meet on a regular basis to talk about their programs, there is a high level of informal organization resulting in a consensus among the various players about who works where and the activities they engage in.

Rental rates in social housing produced by many local organizations are set by government regulations, including the homes that were renovated under the Residential Rehabilitation Assistance Program (RRAP) and placed in rent-to-own arrangements. Regulations stipulate the income levels of those who may qualify for occupancy. Therefore, much of the program format is dictated by the available funding structures. As well, the nature of the funding stipulations necessarily restricts which neighbourhoods receive government support for social housing.

Not so much us as the government, in other words the government grants for the rehabilitation work of certain areas of the city and not others.
(Interview 2)

Although this informant expresses government's funding policy as restricting their ability to choose where they carry out their housing work, the reason for such stipulations is that housing funding is intended to address housing problems for lower-income earners. Funds are available for neighbourhoods identified by the City as having the greatest social, economic, housing, and infrastructure needs. Work in these neighbourhoods is also intended to complement other neighbourhood revitalization strategies that are in place.

All of the neighbourhoods that are designated as Major Improvement Areas by the City of Winnipeg have development corporations that are active locally. One development corporation serves several neighbourhoods but there are neighbourhood associations that work in conjunction with them. The development corporations have some decision-making capacity in that if there are other

groups operating in the neighbourhood their plans must be the development corporation. The perception of some respondents is that this control is pervasive, but in fact it occurs in some localities and not others.

All of the neighbourhood renewal corporations have actually generated some sort of sub-committee of their board or residents committee that's actually looking at projects that are being proposed for their neighbourhood regardless of who brings them forward and making decisions of how well they fit into their plan, whether they have merit and they make that recommendation. (Interview 4)

So, it was obvious at the start of the program that those groups had built some capacity and had started to work already, they had projects that they wanted to do.... The other thing is that in those designated neighbourhoods there has been a fair amount of investment by the city of Winnipeg and by the province in developing neighbourhood plans. So in those neighbourhoods we have always agreed that if things are going to be done they have to be consistent with the neighbourhood plan. (Interview 6)

In some localities the relationship between the housing developers and the CDC is merely collegial.

At the government level there is strong support for local decision-making as this is an integral part of community economic development. "Local decision-making I think is important too. And one of the things we have been doing is funding local organizations in the community to do housing for us. So that is sort of a community process, that we are not part of but are supporting the community organizations to do that" (Interview 3). This informant believes that as government their role is to support communities in the process of developing housing and achieving positive social results, as well as to facilitate community based decision-making.

While there is a fair amount of talk about community decision-making, at the same time, many of the employees of the development corporations do not live in the neighbourhoods and residents'

roles on boards of directors are sometimes devalued by respondents and described as less than pivotal.

What we do try and do is to have the community development approach which means organizing block parties or something in which case people on the board can more easily participate in something like that. (Interview 8)

A CED approach would regard community building as important as housing.

This quote indicates that there is opportunity to increase the level of local decision-making that takes place at the neighbourhood level. It is important to note that some of the housing groups work at a more removed level and have to have their plans approved by the development corporations and possibly a neighbourhood association as well. Thus the CDCs are responsible for a significant amount of decision-making in the neighbourhoods.

One neighbourhood does include residents in much of the decision-making and uses their challenges as opportunities for residents to participate and gain knowledge in the process.

Dealing with a construction company, a larger construction company it is lost because you are constantly begging for them to come back and do the details and they have power to some extent. Although, then the local decision-making comes in and you can pull in residents and say at what point do we take this to the insurance company or the new home royalty program, there is a learning process there. (Interview 13)

This is an example of local decision-making that results in a transfer of knowledge and can result in social development in conjunction with any economic development that is taking place. A component of social development is social capital. A subsequent section provides examples of social capital development in the neighbourhoods, but first we turn to more material elements of the housing production practices.

Employment and Training

Predominantly, the employment of inner city residents by housing organizations consists of shovelling walks, working as apartment superintendents and maintenance. One exception, an employment creation initiative, is specifically designed to combine CED principles with housing redevelopment, has created employment for 20 – 25 inner city residents. The initiative pays better than average wages for the industry, provides benefits, subsidizes training and apprenticeships, and provides scope for employee ownership and employee participation in management. It hires not only inner city labour but inner city tradespersons as well. The project was initially conceived as a joint venture among four housing organizations and two employment creation initiatives. While the largest housing organization utilized the initiative for all its renovation work, other partners were more hesitant to do so.

In other projects local employment was less of an emphasis. “We employ a local person to do some custodial work like shovelling walks and things of that kind” (Interview 2). In community economic development in Winnipeg, the company that hires the most inner city residents does commercial and residential rehabilitation projects. Combined with the employment of inner city residents there is a training aspect so that they are hiring low-income earners, teaching them a skill, and increasing their incomes. Other training programs combine housing rehabilitation with a crime prevention focus. One hires gang members and others hire youth-at-risk.

It's a training program where we have taken a number of ex-offenders and they're all ex-gang members or actual gang members. What we've done is that we've teamed them up with a couple of carpenters. There are ten trainees and it's very much a hands on learning experience. (Interview 8)

We provide training, there is on the job training. We have five journeyman carpenters on staff and we have set up an apprenticeship program. (Interview 10)

Several of the organizations do employ local residents who work for their organizations in an administrative capacity but generally non inner city residents are in charge of the management of the development corporations. Other training takes place in the form of workshops for neighbourhood residents. Topics include:

How to manage your home, how to manage your money, how to look after your home, how to maintain your home on a tight budget, basic maintenance and cleaning. (Interview 12)

We did a couple on how to buy a house, what you need to do, what you need to look at, are you ready for that, and all those kinds of things. We did financial workshops on very basic budgeting, things that you need to keep in mind because you now own a home. We did workshops on foundations, fence building and all different things. (Interview 15)

The last quote represents the most extensive training or information workshops that any of the organizations provided. However, the informant also states that most of the people who participated were those in the rent-to-own homes in the neighbourhood, which indicates that they have not been successful in engaging the wider resident population in these skill development workshops.

A number of participants were sceptical of the ability of social housing work to incorporate a training component:

If you are going to do training as well as renovations you are going to screw yourself. You are either going to screw up the training for the houses or you are going to mess up the houses because you want to do training. (Interview 5)

Overall, the employment and skill development initiatives related to housing provision involve a limited number of residents and other than three training and employment initiatives the rest of the efforts are aimed exclusively at knowledge transfer. While knowledge is important there is a huge need for quality, well-paid employment so that residents can afford the housing provided under the

current programs in their neighbourhoods. This indicates a need for employment creation programs of considerable scale to complement the housing initiatives.

There is also an opportunity to engage more residents in employment with the development corporations in a program delivery and management capacity. Hiring local people to be caretakers provides minimal employment and does not lead to skill development or provide opportunities for increasing their income potential.

Disposition of Housing Resources

During the time of the interviews there was housing funding flowing into five inner-city areas of Winnipeg, from all three levels of government. The result has been a visible improvement of the housing stock, an increased sense of safety, improved access to decent housing, and an increase in housing values in these areas, which together result in increased investment (for experience in West Broadway, see Anderson et al. 2005; Platt 2005). The dominant trend in housing is the provision of affordable units for homeownership. “And even better there are good chances for homeowners to come in which is the best option because we would like to be able to increase homeownership in these neighbourhoods if possible” (Interview 7). One barrier to such an approach is that homeownership is neither attainable nor desirable for everyone, a circumstance that was grudgingly acknowledged by some participants, for example, “but we still have that goal of helping people move from rental to ownership.” (Interview 13) As one of the study participants lamented about this tenure shift:

That is really hard for families that had renter mentality... They don't have the technical, banking, financial and even if they are told this jargon/babble, they are confused. (Interview18)

It is primarily people who are employed with moderate incomes are eligible for the funding that accompanies these rehabbed units. In one case, an organization and a financial institution brought a test case to the mortgage regulator, setting a precedent to qualify people on social assistance for mortgages. The household will pay much less for principal, interest and taxes as owner occupants than they previously paid in rent, and because of landlord neglect, this family had done much of their own home maintenance, so this cost will not change significantly. It is generally true, however, that homeownership is viable more for moderate income families whose financial situation is stable than for those whose incomes are very low.

For many, houses renovated under recent programs are prohibitively expensive. Even where subsidies minimize down payments and reduce purchase prices, carrying costs such as mortgage payments, insurance, repairs and maintenance expenses that accompany owner occupation exclude those with low incomes. This underlines the need for a diversity of tenure and a variety of subsidies to address housing need.

In addition, these homes are not price restricted forever. Homes built for rental or in a land trust would be more price-restricted; indicating that under the current unrestricted arrangements there is a greater interest in stimulating the neighbourhood housing market than in providing units that are affordable to lower-income earners. "After ten years they are allowed to sell on the market for whatever price they want." (Interview 1) In addition to contributing to meeting the need for employment and contributing to affordability through the temporary price restriction on the homes, the goal of housing is often to save the housing stock. "I would say that there is a secondary objective and that would be to save older housing stock that is beginning to deteriorate" (Interview 2). This orientation towards housing stock is useful in that it places a check on the processes of

deterioration that exist in some of the neighbourhoods; however, there is also necessarily a need to balance this objective with the needs or goals of the neighbourhood residents. If saving the housing stock is being done under the auspices of affordable housing, it is essential to ensure that the residents are able to remain in the neighbourhood and can afford the housing that is being produced.

Although homeownership is the dominant form of affordable housing that is currently produced, there is some rental housing, as well as recognition of the importance of providing a variety of housing tenures. “[S]hifting and broadening the focus to include rental could really have a huge impact and it could also help these community organizations to develop an asset-base, if they continue to own these buildings in the inner-city” (Interview 3). However, there are barriers to maintaining rental units that can hinder the ability or desire of nonprofits to supply rental units. The cost of maintaining the units is a main issue for the organizations, especially when they are dispersed throughout a neighbourhood. This underlines the need for government to fund multiunit rental, or to provide rent subsidies for long term single unit occupancy.

Funding is also available for repair projects and for hiring housing co-ordinators. “A housing co-ordinator is the person who works with the developers and works with the residents to keep the plans updated, find tenants for the houses that are being renovated, and generally oversees the whole thing to make sure it fits in with the neighbourhood plan” (Interview 4). Housing resources are directed towards a variety of initiatives, from housing rehabilitation to educational workshops. The predominate approach is to pursue activities related to homeownership as this is seen as the best means of stimulating market forces and increasing private investment in the neighbourhoods, as we shall see below. The following section will examine the sources of housing funding and where this money is spent by the nonprofits.

Flows of Financial Resources

Determining the various funding sources and amounts proved to be a complicated process and resulted in little specific information in terms of how financial resources flowed within the social housing sector. In the case of an employment creation project, we understand that these resource flows are tracked carefully, but the details were not available to the study team.

Due to the nature of housing work, considerable amounts of the funding are spread out among various trades. For those organizations that subcontract, once a portion is contracted out there is little analysis of how much of the cost was material related and how much was labour related. From an organization's perspective the overwhelming criterion is that the person doing the job does so cheaply and effectively. Funding does not afford the time needed to provide the close managing and accounting of a project to the extent required to track the resources. For those organizations that subcontract, the information obtained represents best estimates only.

Additionally, depending on the nature of the rehabilitation, there were varying amounts of money available for the project, resulting in discrepancies in the information in regards to what amounts of funding come from which levels of government. While the study was not able to map out resource flows in detail, it was possible to identify basic trends and to give a clear characterization of the orientation of the sector in terms of the broad social purposes to which the flows of resources were put.

In a typical project, organizations access amounts of \$10,000 per unit from the province, through the Neighbourhood Housing Assistance program, and \$10,000 from the City. Some then receive an additional \$30,000 from the province through the Affordable Housing Initiative (AHI). One

informant states that there is up to \$75,000 available for a rehab through AHI, however, it seems as though \$30,000 is usually the most allotted for a unit. Therefore, each house has between \$20-50,000 of grants that help bridge the gap between the costs, including purchase and renovation or construction, and the market value of the home. The remainder of the financing is provided by mortgages generally equivalent to 75 percent of the eventual market value of the house. The grants thus become a subsidy to the purchaser and the mortgage a longer term debt. The subsidies are then written off over a 10 to 15 year period.

In addition to the grants available for full rehabilitation, there are neighbourhood-designated grants for various maintenance or renovation projects. These grants are primarily for exterior clean-up to improve the houses and increase the attractiveness of the neighbourhoods. There is \$60,000 available for these grants on a yearly basis to be divided among those who apply. \$30,000 is provided from the province and an equal amount from the City.

In terms of inputs into a housing unit, funds go into the acquisition of the boarded-up or dilapidated homes or sometimes empty lots, materials, and labour including sub-trades such as electricians and plumbers. "I would say probably a rough estimate. Wages would be about 50%, materials about 25%, and subcontractors about 25%. It varies from job to job but it averages out to about that" (Interview 10).

The cost of managing the housing and running the programs is a concern for both the organizations and the funders. The government departments prefer not to have their money go towards administrative costs as they perceive the public generally not to be supportive of public monies being spent on management costs, favouring the production of units. Additionally, if the

renovation projects involve a training aspect there is conflict over which government departments should fund any of the extra costs incurred due to training employees while renovating a home.

From the perspective of the organizations, there is always concern for the funding upon which their services rely, and for the need to provide project management, which is essential to maintaining and rehabilitating housing units. Due to the low levels of monthly housing charges there is little money to cover administrative and maintenance costs.

In contrast to the lack of precision regarding the disposition of financial resources, the purposes towards which it was put showed a definite orientation towards reactivating the property markets locally. The rationale seems innocuous, as put by a community worker:

...if somebody fixes up the exterior of their house everybody in the community benefits. It raises property values and it gives the person next door the incentive to fix up their house. (Interview 15.)

There was, however, no concern with restricting the market. As a community worker expressed it:

The housing stuff, we figure we're only going to do [it] as long as public sector help is needed. Once it pays off for private sector to come in and do it we'll back off. (Interview 5)

As a government worker put it:

So, in the best sense our vision is that we want the values to get to the point where the market is able to maintain that neighbourhood...in other words the idea is to get it to where the market takes over. (Interview 7)

This orientation sets aside the observation that the operation of the market was a central element in the processes through which inner city neighbourhoods and residents were marginalized. It also moves away from an orientation of CED towards social benefits. It is not without consequences.

One respondent, a community worker, affirmed faith in market processes as follows:

In my case in the housing, throw money at the highest end of the housing to bring the tax base up and bring the real estate speculation and actually bring in the private sector. (Interview 18)

The effects of price escalation and speculation on rents and ownership costs for low-income residents were clearly sidelined. The respondent continued, pointing to another consequence of the orientation of social housing work to market processes:

...local decision-making - no, strictly market. (Interview 18)

A number of respondents looked to markets to reverse what they viewed as an accelerating spiral of decline, thereby stabilizing housing provision. There was little discussion, however, of strategies to override market forces if property values should rise beyond the reach of low income residents, and people begin to be displaced.

The interview results point to a need for more explicit attention to progressive CED principles in order for the use of resources to be firmly directed towards the material needs of current residents. The following section addresses the influence of social housing work on social capital.

Social Capital

Empowerment relies on an increase in social capital among neighbourhood residents and particularly among people who participate in civic processes or are actively engaged in their neighbourhood associations. Putnam describes social capital as the: "...features of social organization such as networks, norms, and social trust that facilitate coordination and cooperation for mutual benefit" (1995:67). Once trust has been established, people are able to overcome their isolation and look for opportunities to interact and network. It is the basis of alliances among individuals, community groups and partners (Ferguson & Stoutland 1999). The data indicates that there are some programs attached to the housing provision projects that build social capital but that there is still significant opportunity for diversifying social development activities as part of a

community economic development approach. Some organizations provide orientation sessions to their future tenants.

We talk a lot about community and being good neighbours throughout the application process. We just try to promote the idea we don't feel like we should do it because we want them to do it so that it serves their purposes and not ours. (Interview 1)

Organizations have a difficult time defining the role they should play because they recognize that it should be resident initiated but they also realize that there may be a need to facilitate the process.

Due to the local level of housing provision when it is produced and managed by nonprofits there is an ability to respond to their residents' needs or suggestions for improvements to the properties, such as communal amenities.

Sometimes to a greater sometimes to a lesser [extent] there can be a developing spirit among the tenants themselves. We have four properties in fairly close proximity, three are triplexes and one is a duplex and the tenants in those buildings know each other fairly well and they occasionally get together for a barbeque in the summer... They asked if we could build or help pay for the cost of building a patio area and we did that so they could have more of a social area. (Interview 2)

Providing spaces which are desired by residents is an ideal way of creating an opportunity for social interaction among community residents without forcing them into developing community, it achieves the balance between facilitating and mandating community spirit.

Two of the groups interviewed provide a social worker for their employees, in order to help balance the need for both social and economic outcomes when engaging in community economic development.

...[T]hey do spend a lot of time getting in touch with their culture and hopefully kind of getting their life together a little more from a cultural point of view. (Interview 8)

We have a social every month.... When they come to work, it's not just work it's to meet their friends and buddies. We have these sweats and

social evenings and because of that there is a lot of camaraderie.
(Interview 10)

Addressing social and cultural needs of employees is an important element as it results in a more stable workforce and makes a resource available to them that they can choose to utilize. This increases human dignity and contributes to creating a more stable neighbourhood environment.

Social capital is impacted through local decision-making and is also challenged in community economic development processes because as organizations grow they may need to expand their operations in a way which compromises local involvement.

I think that with the infill houses that the human dignity part gets lost to some extent because it's a larger corporation that is doing the construction and it is very difficult after the fact to get them to do the details. If there were larger amounts of money and you could hire somebody to custom build then you would have the personal relationship with the person doing the building and the dignity aspect wouldn't be lost.
(Interview 13)

The informant astutely articulates the loss of decision-making as a power shift, identifying power and who holds it is the first step in being able to reconstruct power relationships so as to increase the level of social capital among neighbourhood residents.

Some interview material suggested that building social capital was a secondary priority compared with social housing work. One community worker indicated the separation, and the relative importance of these objectives:

We build houses but we like to think we look at the social and community development part as well, as an added feature. (Interview 1)

A government official was even less committed to a CED agenda:

That is the struggle I think. CED is focused at fundamental lasting change, and it is easier to do housing without that. (Interview 4)

Given resources, the priorities could change. However, a further issue hampers the enhancement of social capital. Linked to the orientation to the market as a medium for neighbourhood revitalization is the predominant promotion of owner occupation. The rationale is familiar. Some community workers explained their support in relation to its effect on individual buyers, saying, “dignity [and] self-respect are impacted through homeownership” (Interview 1); and “affordable home ownership supports stability and human dignity” (Interview 8). Others focused on the impact of owner occupation on the neighbourhoods:

[We] do homeownership programs in order to get more homeowners in the neighbourhood and create stability that way. (Interview 13)

A government official showed commitment to owner occupation in a circular fashion:

And even better there [are] good chances for homeowners to come in which is the best option because we would like to be able to increase homeownership in these neighbourhoods if possible. (Interview 7)

The attraction to providing for owner occupation as a neighbourhood policy could be explained at least in part by its relative feasibility, in the absence of ongoing public subsidies needed to augment rents that poor people can pay. However, recognition of the need for affordable rental accommodation, a value underlying social housing in the public housing period and under co-ops and non-profits, was with a few exceptions invisible in social housing provision in the city during the time the study was undertaken. As the following quotation from a community worker shows, there was recognition that low-income residents would be left behind:

...when you start rehabbing a community it is amazing all the sudden market values go up, neighbours start to spruce up their homes... Those are positive things but the negative is that it doesn't necessarily accommodate the low-income people because it starts to improve the neighbourhood and increase the values. (Interview 16)

In fact participants' rhetoric suggested a tendency to devalue renters as a group. Using a logic that nobody applies to middle class renters, a government official explained,

One of the biggest problems in a lot of these neighbourhoods in the high incidence of rental property in relation to homeownership...Renters are not bad people by nature because they don't own the property they don't have a vested interest in maintaining that property. (Interview 7)

A community worker's comment suggests a deeper underlying bias:

The homeowners are bringing their employment income to the neighbourhood and spending it in the neighbourhood. (Interview 16)

Of course, other things being equal, tenants have income and expenditure patterns equivalent to those of owner occupants. Study participants appeared to be using tenure to signify some other form of marginalization, such as processes operating through class, gender or racialisation. Further analysis may point to the particular forms; here we wish to stress that the owner occupation strategies recently adopted seemed to exacerbate social cleavages rather than to overcome them.

Summary

In summary, the research found evidence that social housing production in the period under study, the summer of 2004, did embrace a number of CED principles although practices together amount to something far from an exemplary model of progressive CED. In the areas of decision-making, employment and training and disposition of housing resources the gap between model and actual practices in part reflect the policy context that constrains program funding. The study found that it is difficult to determine specific flows of money in affordable housing work due to the nature of housing rehabilitation and the many inputs from sub-trades. Additionally, groups tend to be hesitant to discuss financial matters in detail with an unknown researcher. This could be attributed partly to the competitive funding environment within which they operate. Another aspect could be that there has been little in-depth analysis of the economic sides of housing work and how the inputs might be re-directed in order to create more internal linkages as part of a CED strategy. The analysis of interviews in relation to social capital development shows a major gap between progressive CED

and actual practices. The interviews suggest that the recent orientation towards owner occupation may in fact impede social capital development.

The chart on the following page synthesizes information from the literature and the interviews, and outlines ideal applications of CED principles to housing rehabilitation as part of a neighbourhood revitalization strategy and compares this with the current application in Winnipeg. This is done in order to identify areas for increased activity, in an effort to increase the application of CED principles to neighbourhood revitalization and housing strategies.

Comparison of Ideal Applications and Current Practices

Component	Ideal Application	Current Practices
Decision-making	<ul style="list-style-type: none"> - Community/employee representation on board of directors - Frequent community meetings - Neighbourhood housing committee - Selection committee 	<ul style="list-style-type: none"> - Board representation - Infrequent community meetings - Housing committee - Selection committee
Employment and Training	<ul style="list-style-type: none"> - Skilled trades training - Employment with neighbourhood development corporations - Business creation - Care takers 	<ul style="list-style-type: none"> - Skilled trades training - Limited employment with neighbourhood development corporations - Housing care takers
Disposition of Housing Resources	<ul style="list-style-type: none"> - Rent-to-own homes - Direct purchase homes - Rent-g geared-to-income units - Rehabilitation of dilapidated homes - New home buyer down payment assistance - New rental supply program - Accumulation of asset base - Exterior and interior renovation grants - Diversity of tenure 	<ul style="list-style-type: none"> - Rent-to-own units - Direct purchase units - Rent-g geared-to-income units maintained - Down payment assistance - Exterior and interior renovation grants - Few new units in non-profit, co-op or other tenures
Flow of Financial Resources	<ul style="list-style-type: none"> - Land/house acquisition - Local demolition - Local materials - Local trades people - Local electricians - Local plumbers - Administrative costs - Long-term reserve funds - Local lawyers - Local engineers - Local architects - Concern to reshape markets 	<ul style="list-style-type: none"> - Limited use of local labour for trades, sub-trades and professional services - Administrative costs that largely leave the community as salaries to non-residents - Maintenance inputs and rehabilitation inputs purchased outside of neighbourhoods due to limited availability - Concern to reactivate market
Social Capital	<ul style="list-style-type: none"> - Community feasts - Provision of communal resources - Orientation sessions - Neighbourhood workshops - Participation on neighbourhood committees - Social events - Social inclusion 	<ul style="list-style-type: none"> - Most activities listed in the ideal column are evident - Participation is limited to housing residents - Tendency towards fragmentation

RECOMMENDATIONS AND CONCLUSIONS

From this chart it is clear that there are many areas where the ideals of CED match with the current practice in Winnipeg but it is also worthwhile to note that there are still opportunities for increasing internal linkages, both economic and social. The leaky bucket theory of CED requires more local purchasing of goods and services and organizations are only committed to such a strategy as long as the price is competitive. While funding is limited and there must be a search for efficiency of spending it is also essential to realize the indirect economic benefits of purchasing and hiring locally. A commitment to local purchasing is based on a long-term approach to development and an understanding of the economic multiplier effect of community economic development. Additionally there is still limited resident participation in daily decision-making and in resident involvement in the management and running of some community development corporations and housing nonprofits.

One of the areas not extensively explored in this study is the larger policy framework that directs the activities and funding opportunities available to neighbourhood associations, community development corporations, and housing nonprofits. For CED to be effective within an urban context, municipalities must take the lead in promoting and encouraging community economic development initiatives. Provincial governments can only achieve so much through their policies. Manitoba is in an interesting position where the province at a policy level has expressed a desire to incorporate CED into their projects, not just in housing but all programs directed at a neighbourhood or community. There is a need for municipalities to also adopt a CED ideology because municipalities have the capability to hinder or facilitate housing creation through the provision of land, processing of applications, and supplying of funding. The following is a list of what municipalities can do to encourage CED:

1. Convene diverse sectors
2. Create favourable conditions
3. Support job creation
4. Incorporate the concept of economic opportunity within all municipal programs
5. Remove barriers
6. Develop and maintain an information base (Levine et al. 2002: 208-09).

The City of Winnipeg has pursued some of these through the Winnipeg Housing and Homelessness Initiative, by supplying some funding for housing rehabilitation and creation, and by encouraging the creation of neighbourhood associations. However, there is always room for increased integration of community economic development principles, including a clearer articulation by the City of their CED ideology.

Local decision-making happens to varying extents, depending on the position of the non-profit and the strength of the community development corporations. On an individual resident level there is very little involvement in the decision-making process.

Employment and job training were recognized as essential pieces of a CED and housing strategy; however, there was a tendency to confine employment opportunities to carpentry and property care taking. There are unexplored opportunities for diverse employment strategies, when viewing housing as a component of CED instead of housing being the overarching goal that is addressed using a CED framework.

The disposition of housing resources is primarily directed to homeownership units, thus not addressing the housing needs of low-income people who cannot qualify for mortgages. It is true that there are inherent incentives for landlords in a largely rental market to under-invest in maintenance and to allow properties to deteriorate. However, this problem can be addressed equally well with rent subsidies and non-profit rental, and does not require owner occupancy as a solution.

There is also opportunity for more focus on asset creation and using this to leverage for other resources. The accumulation of assets would include rental properties as opposed to homes that are sold and then become part of the private housing market. By retaining units, there are land and physical assets that can in turn aid in securing greater funding.

Flows of resources were difficult to determine because of the nature of housing rehabilitation work, which involves several sub-trades and many diverse inputs, and because there is neither requirement nor funds to track them. Currently much of the money goes either to labour or materials and relatively little is spent on acquisitions although there are indications that as values rise and as homes are renovated there are fewer cheap, dilapidated homes on the market which will impact acquisition costs as a component of housing work. The orientation of expenditures towards reactivating the market rather than transforming it jeopardizes gains of current programming in relation to poor people.

Social capital is built through programs and initiatives that bring residents together and there is significant focus on social development outcomes, however, there is opportunity for extending these programs beyond the homeowners of the renovated units to incorporate all residents. The predominant focus on owner occupation tends to widen social cleavages rather than building inclusion, limiting social capital enhancement.

Specific recommendations include the following:

- Training in CED should be provided for government officials and community workers in social housing. Greater awareness of CED is a precondition for greater adoption.

- CED should become a guiding principle in the housing initiative so that purchasing and hiring decisions may be made with regard to their impact on neighbourhood economies, and not simply in terms of superficial initial costs.
- In the next round of social housing expenditure, funding should be specifically earmarked for tracking financial flows to measure multipliers.
- Social inclusion must be enhanced through provision for tenure in addition to owner occupation. Co-operative, non-profit, condominium and other tenure categories should also be supported.
- Where owner occupation strategies are utilized they must be implemented in ways that do not appear to privilege and value owners over people in other tenures.
- Social cohesion must be built through means other than owner occupation. Social infrastructure in the form of community facilities where people can form and enhance bonds directly, rather than through the housing market, is essential.
- Social policy at all levels should become tenure neutral.

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APPENDIX: INTERVIEW SCHEDULES

Interview Schedule (Public Official)

1. What would you say are the key objectives of the Winnipeg Housing and Homelessness Initiative (Neighbourhood Housing Assistance, Neighbourhoods Alive! CED Committee of Cabinet)?
2. What would you say are some reasons why governments chosen to deliver affordable housing primarily through non-profit community organizations?
3. The Province of Manitoba has a Community Economic Development lens that is expected to apply to all of its work. In what ways would you see this lens applying to inner city housing renovation?
4. Are there ways that more of the principles of community economic development could apply to the housing work than is currently the case?
5. Do you expect that housing organizations would be involved in complementary activities such as employment creation, community building, crime prevention, or recreation development?
6. What are some opportunities to do more of these social interventions?
7. What are some barriers to doing more of these social interventions?
8. What problems might be associated with combining housing work and community economic development?
9. Do you have other comments you would like to add?

Interview Schedule
(Community-based
Housing Provider)

1. What would you identify as the key objectives of your program
2. What would you say are the positive aspects of delivering affordable housing through non-profit community organizations? (as opposed to directly by government)
3. What would you say are some negative aspects (or drawbacks) of delivering affordable housing through non-profit community organizations? (as opposed to directly by government)
4. Earlier we sent a copy of 10 principles of community economic development. In what ways do you think these principles may apply to inner city housing renovation?
5. In what ways do you think these principles may not apply to inner city housing renovation?
6. To what extent have you been able to apply these principles in your organization?
7. Are there ways that more of the principles could apply to your housing work than currently is the case?.
8. Is your organization involved in parallel community building activities such as recreation development, crime prevention, or employment creation, or building social fabric in the community? If so, could you please describe these activities.
9. Are there any problems associated with combining housing work and social development activities?
10. Are there any problems associated with combining housing work and community economic development?
11. Are there other comments you would like to add to this interview?