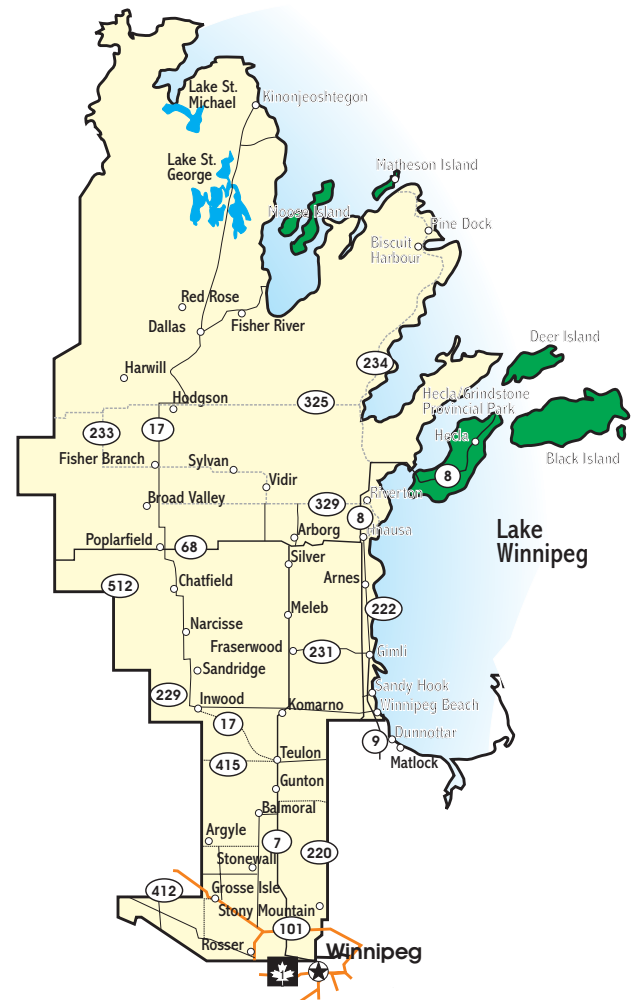


2009


HOUSING IN THE EAST INTERLAKE

A REGIONAL PERSPECTIVE



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This report was prepared for Community Futures East Interlake (www.eastinterlake.com)

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1.0 INTRODUCTION, PURPOSE, AND LIMITATIONS

In the fall of 2008, the Institute of Urban Studies was approached by Community Futures East Interlake to complete a report concerning housing issues in the East Interlake region. The purpose of the report was to examine the East Interlake region of Manitoba, to explore the present housing situation, and to offer recommendations for future direction in terms of housing policy, programming and approaches.

This report seeks to identify and address issues of concern to those within the communities of the East Interlake region, and to do so with the support of related research from across Canada. Reviews of census data, best practices and current literature were examined regarding rural housing trends on national, regional, and municipal levels. In particular, existing Manitoba-based governmental programs/initiatives as well as general rural housing programs were considered in terms of their potential application to the East Interlake region. Please see Appendix A for a series of tables describing housing programs in Canada.

A regional planning lens was applied when examining the literature and was utilized in discussions with the stakeholders during key informant interviews. Contact was made with local stakeholders to collect housing market data (such as local real estate agents and board). Key informant interviews were held with a variety of community members in several East Interlake rural municipalities including Bifrost, Fisher, Gimli, Arborg, Stonewall, Rosser, Riverton, and Teulon. Interviews were conducted over 5 weeks in the fall of 2008 and included professionals in the Real Estate industry, the East and South Interlake Planning Districts, councillors, community resource officers, chief administrative officers, and local residents.

The report is not intended to be an exhaustive assessment of housing in the region, or to examine each community within the East Interlake region on an individual basis, but rather to consider the region broadly and to establish what issues relating to housing are currently most pressing, as well as to identify priorities in terms of moving forward. The report concludes with recommendations for the implementation of a broad housing plan encompassing the East Interlake region. This plan will require Provincial support in order to move forward.

East Interlake

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URBAN STUDIES
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1.1 Regional Profile

The Interlake Region

Located north of the City of Winnipeg, the Interlake region of Manitoba covers an area of approximately 26,000 square kilometres. The region is bordered on the east by Lake Winnipeg, and on the west by Lake Manitoba, Lake Winnipegosis, and Lake Cedar. There are a total of 14 rural municipalities in the Interlake region, including the city of Selkirk, the towns of Arborg, Gimli, Stonewall, Teulon, and Winnipeg Beach, and the villages of Riverton and Dunnottar. Additionally, there are several First Nation communities located in the region. This report focuses on the East Interlake region, which includes Arborg, Gimli, Rosser, and Winnipeg Beach, among other communities (Province of Manitoba, 2007).

The Interlake region has experienced strong growth in recent years; 2006 census data reports a total population of 86,808, an increase of 5.4 percent over 2001. The median age of the population is 41.4, with 80 percent of the population over the age of 15. Roughly 45 percent of the population is between the ages of 20 and 55, while 27 percent are under 20 (Statistics Canada, 2007).

The economy in the Interlake region is largely agricultural, with an emphasis on beef cattle grazing, fishing, and hog production. Manufacturing and agriculture-related processing activities such as meat processing and packaging are also common throughout the area. The Interlake region has a relatively stable labour force of roughly 40,930 (Statistics Canada, 2007).

2006 census data reports that the vast majority (85.5 percent) of residents in the Interlake live in single-detached houses. Statistics of tenure type in the region suggest that 80 percent of residents own their homes. The average cost of a house in the Interlake is \$164,526 and the average monthly payment for rented dwellings is \$491. The average income is roughly \$48,000 (Statistics Canada, 2007).

The East Interlake Region

This report is focused on communities in the eastern region of the Interlake. The East Interlake region is bordered by the RM of Rosser to the south, Fisher River and Peguis Reserves to the north, the RMs of Rockwood, Armstrong, and Fisher and towns of Teulon and Stonewall to the west, and the RMs of Gimli and Bifrost and towns of Arborg, Winnipeg Beach, and the village of Riverton to the east.

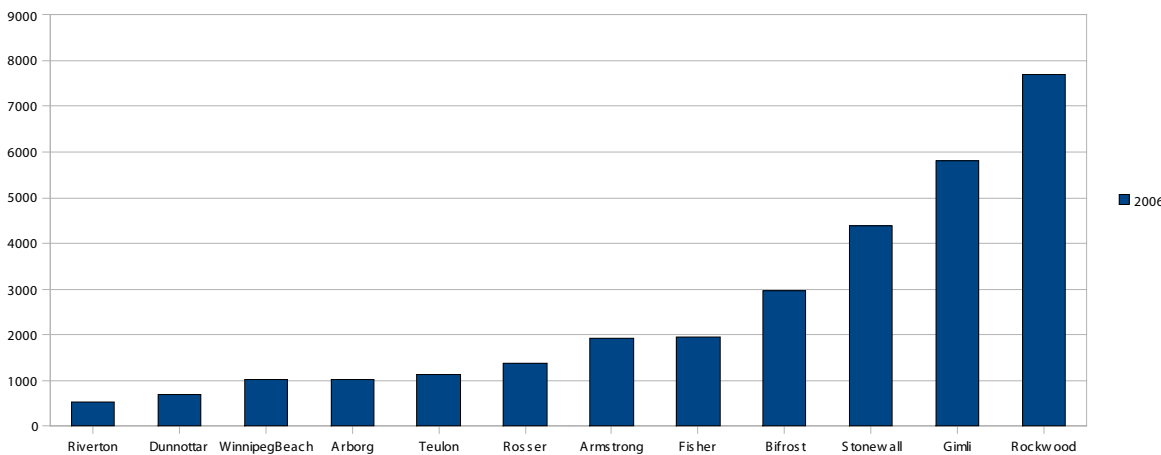
Census data for the East Interlake region show similar patterns to the Interlake region as a whole. With a population of just over 37,000, the majority (~85 percent) of residents own their homes, and relatively few (~12 percent) rent (Statistics Canada, 2007).

The East Interlake region contains several commuter areas. A commuter is defined as “an individual who reports a place of residence in one Census Subdivision (CSD) and a place of work in a different CSD that is less than 250 km from the place of residence” (Harris et al., 2008, p. 4).

Stonewall is a good example of a metro-adjacent community that is experiencing considerable population growth. According to 2006 census data, 32 percent of residents in Stonewall work in the municipality of residence, while 50 percent work in another municipality. In Gimli, 49 percent of residents work in Gimli, while 30 percent commute to another municipality. These numbers indicate a much larger commuter population than Winnipeg, where only 17% of residents commute to work outside of the city (Statistics Canada, 2007). Being located close enough to Winnipeg or another municipality with employment opportunities can contribute to the demand for housing in a community.

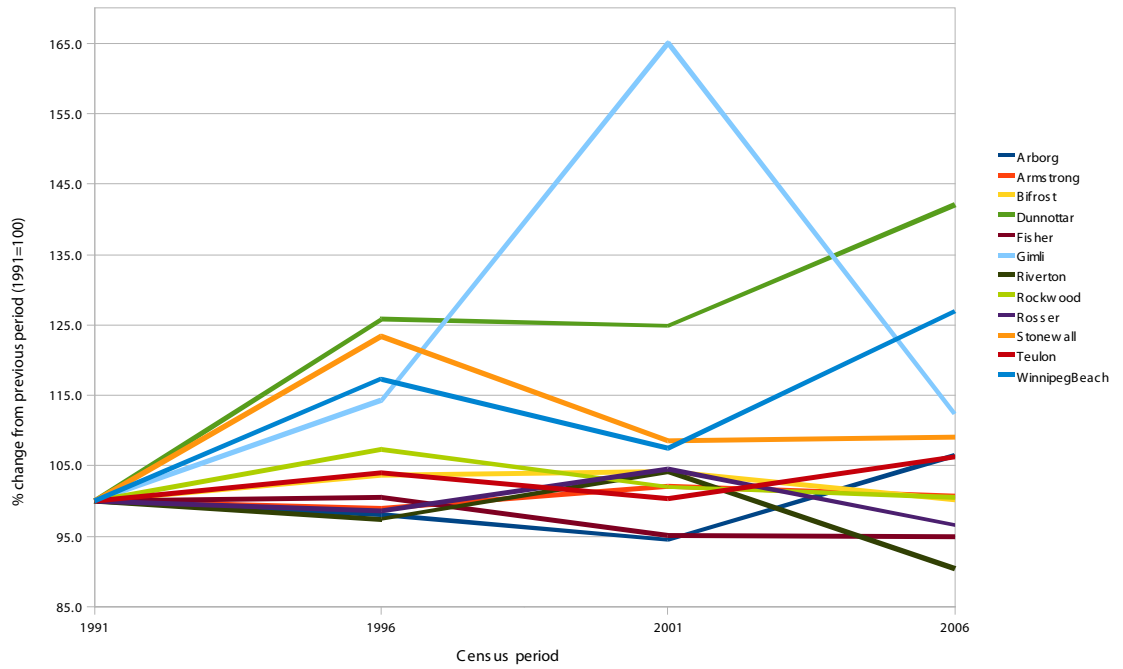
The following charts provide a breakdown of general trends in the East Interlake region, including the limited opportunity for renters, the high proportion of home ownership rates, and the resulting opportunity for development of certain housing sectors. In addition, please refer to Appendix B for additional maps of the region illustrating various demographic trends.

Total Population in the East Interlake Region

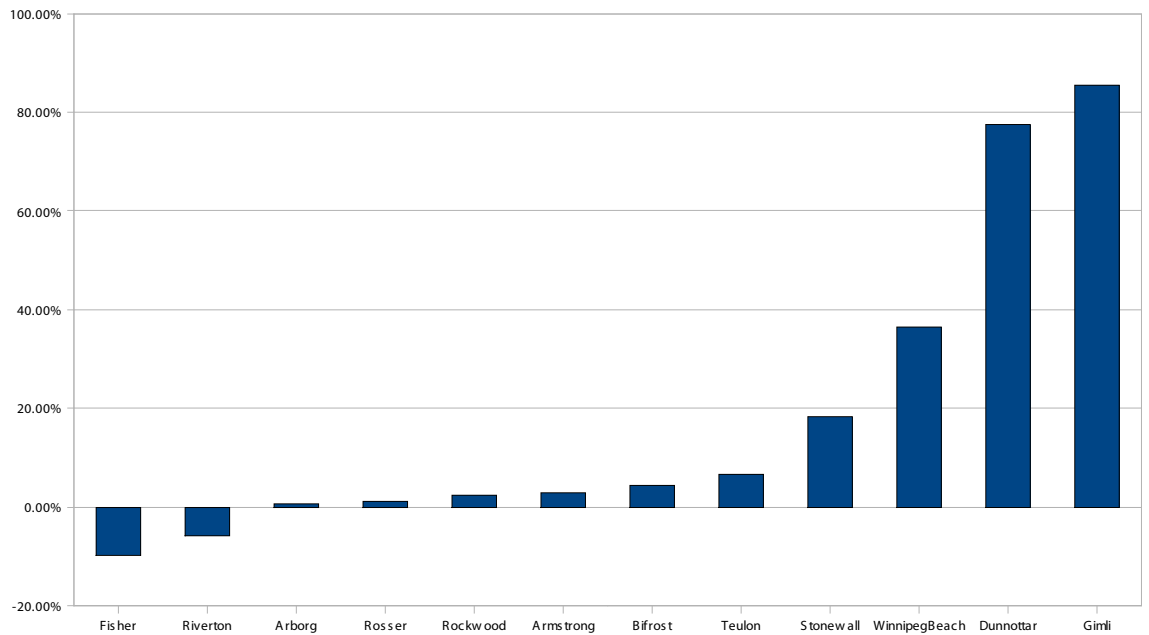


Gimli has the largest population in the East Interlake, exceeded only by the RM of Rockwood. Riverton, Dunnottar, and Winnipeg Beach have the smallest population centers, each with less than one thousand residents.

Population Change in the East Interlake Region: 1991-2006

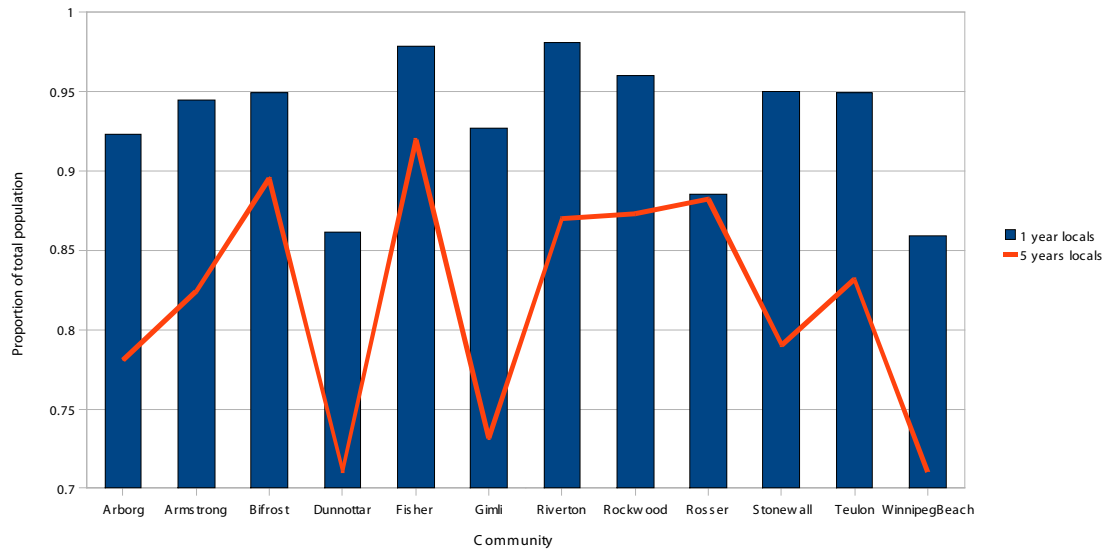


Population Change in the East Interlake Region: 1996-2006



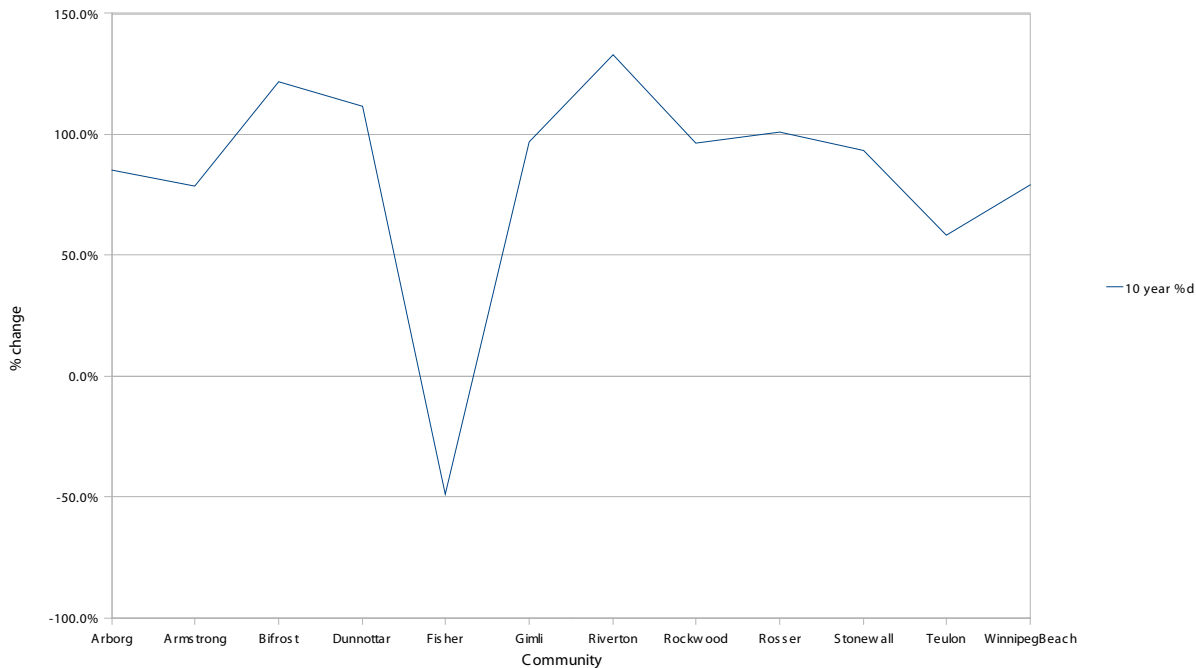
Note: As of January 1, 2003, The Town of Gimli has been amalgamated with the Rural Municipality of Gimli. This partially accounts for the considerable growth seen here.

Non-Movers 1 and 5 Year

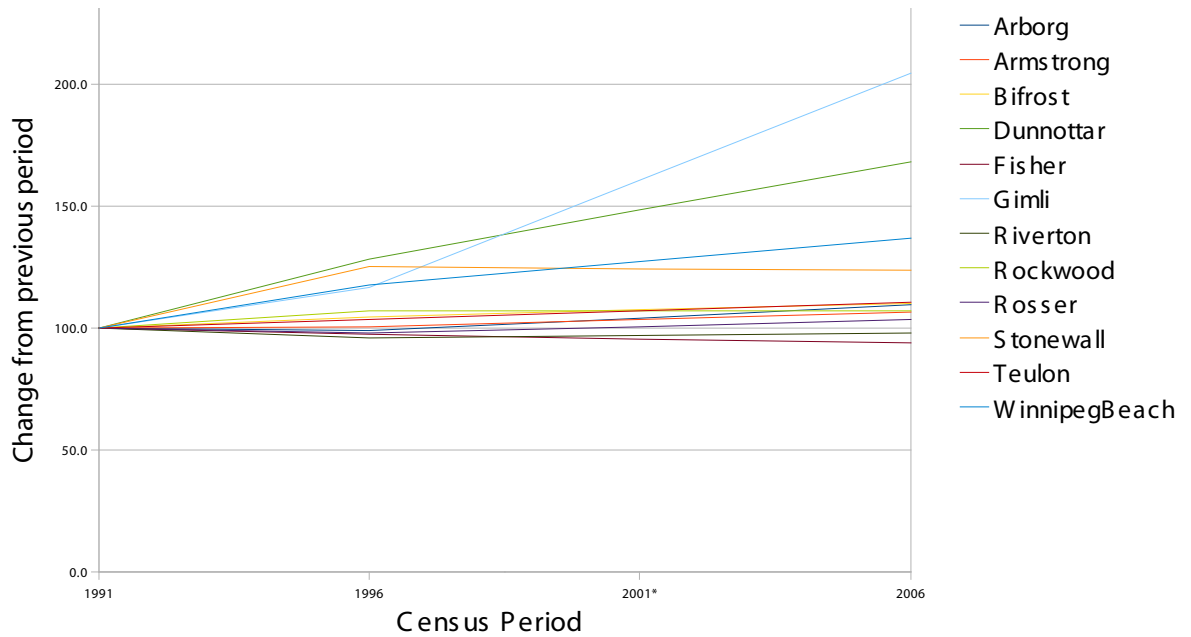


This graph indicates that Bifrost, Fisher, Riverton, Rockwood, Stonewall, and Teulon have a high proportion of residents who have lived in their community for at least one year, while fewer residents of Dunnottar, Rosser, and Winnipeg Beach have lived there for at least one year. Riverton has the highest proportion of non-movers over a five year period.

Percent Change in Average Home Value: 1996-2006

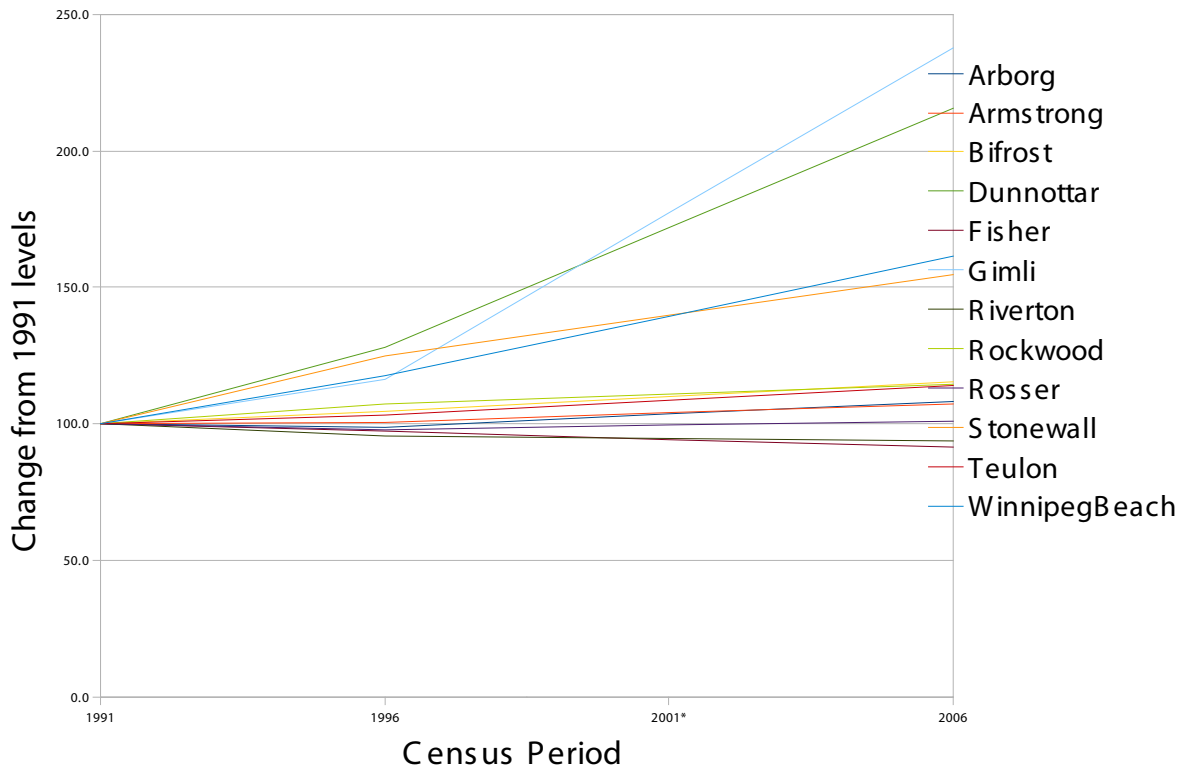


Number of Dwellings Over Time in East Interlake Region

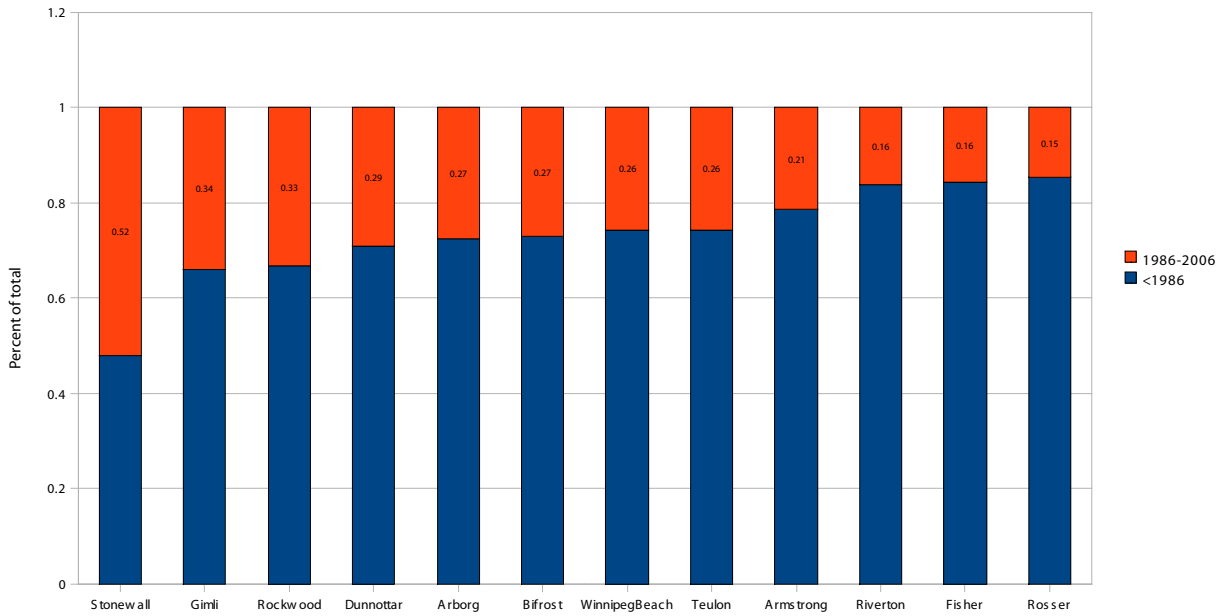


This graph indicates that Gimli, Dunnottar, Winnipeg Beach, and Stonewall have shown the sharpest increases in number of dwellings from 1991 to 2006.

Change in Number of Dwellings in East Interlake Region

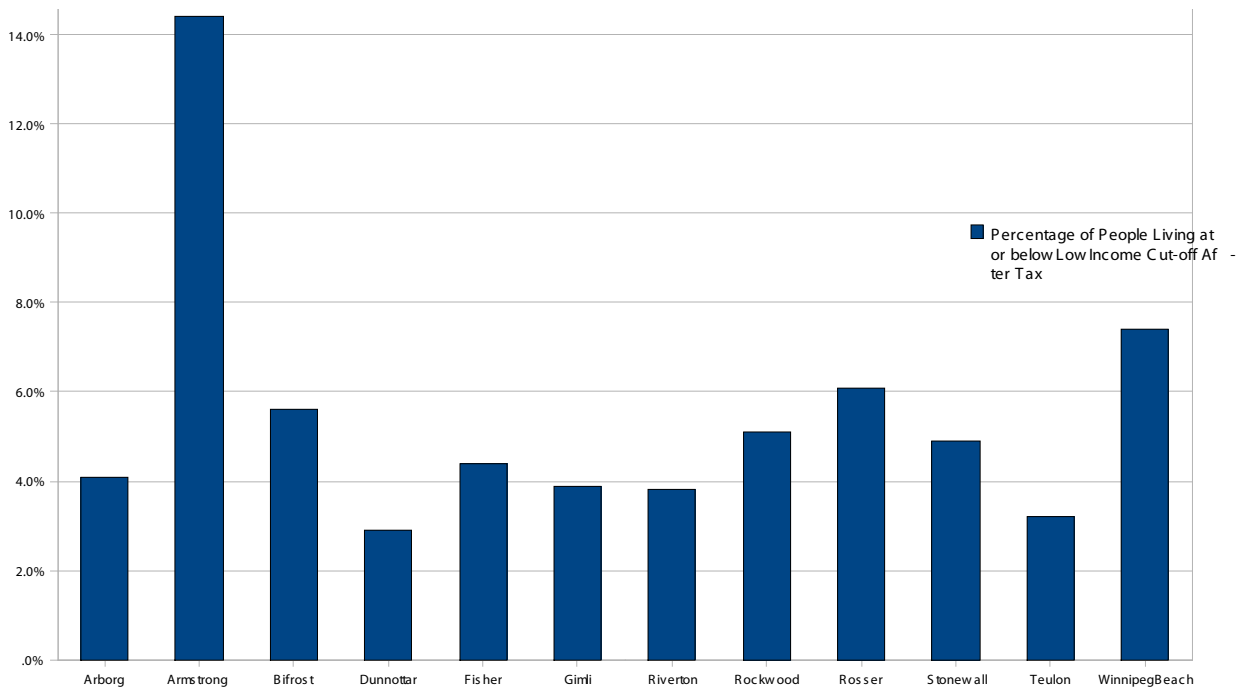


Period of Housing Construction in East Interlake Region



This graph shows that a high percentage of housing construction has occurred since 1986 in the communities of Stonewall, Gimli, Rockwood, and Dunnottar. In Fisher and Rosser, the highest percentage of housing construction occurred prior to 1986.

Proportion Living Below LICO (After Tax) in East Interlake Region



2.0 CONTEXTS: RURAL AREAS IN CANADA


2.1 What is Rural?

Statistics Canada defines ‘census rural’ as the population outside of settlements with 1,000 or more residents with a population density of 400 or more inhabitants per square kilometer. Canada’s rural population became a minority in 1921 (Bollman and Clemenson, 2008).

Although Canada’s overall rural population is growing, growth is occurring at a slower pace than growth in the urban population. This means that the “rural share” of Canada’s total population is in decline (Bollman and Clemenson, 2008, p. 1). This is particularly true in B.C., Alberta, Saskatchewan and P.E.I. (CMHC, 2003, p. 2). In general, from the 1960’s to present, larger cities have grown more than smaller cities, and smaller cities have grown more than rural and small town areas. Of all Canadian provinces, consistent growth in census rural population has been observed only in Alberta and Manitoba. In Manitoba, rural populations have grown the fastest in areas adjacent to metropolitan areas (Bollman and Clemenson, 2008).

Key Demographics of Canada’s Rural Population:

- In 2006, 50% of Canada’s rural population lived in Quebec and Ontario (Dandy and Bollman, 2008).
- Young people are leaving rural areas. Atlantic Canada, Manitoba and Saskatchewan are net losers of rural population aged 15-29.
- The population is aging in many rural communities. Statistics Canada reports that excluding northern regions, “predominantly rural regions have the highest senior shares in the country” (Dandy and Bollman, 2008, p. 5). In 2006, approximately 14% of Manitoba’s rural population was 65 years of age and over (p. 7).
- In the North, the population is younger, growing and 81% Aboriginal.
- Rural households have lower than average incomes and slightly lower costs of housing than urban households (16% vs. 17% of income). However, they face higher costs of home maintenance and utilities (total of \$2467 vs. \$1883 annually) and transportation (15% vs. 12% of income).



These rural trends illustrate the challenges facing rural areas in maintaining a diverse and viable working population, in dealing with new pressures related to an aging population and their related needs, and the difficulties facing homeowners and renters.

2.2 The Rural Economy

A report released in 2007 by Statistics Canada lists three main drivers for Canada's rural economy: technology, prices, and demography. Due to the increase in labour costs and the parallel increase in labour-saving technology, fewer rural residents are able to find employment. This is especially true in the agricultural sector, where the cost of human labour is increasing at a faster rate than the cost of machinery (Bollman, 2007, p. 5). Rural economies are also increasingly based in manufacturing. Rural Canada has increased its share of total manufacturing employment considerably over the past three decades (Bollman, 2007).

Demographics contribute to the rural economy in several ways. Rural areas are particularly successful in attracting young families and retirees. In addition, while most international immigrants to Canada choose to live in an urban centre, rural areas are becoming increasingly successful at attracting this demographic to their communities. When all of Canada's 288 census divisions were ranked in terms of their ability to attract immigrants per capita, the Winkler-Altona-Morden area of Manitoba ranked third, and nine of the top thirty regions were rural areas. Statistics Canada predicts that in the future, "the ability of rural regions to attract immigrants will be a driver of rural growth" (Bollman, 2007, p. 25).

In a report released in 2003, the CanadaWest Foundation noted that rural Canada has recently undergone a major shift. While residents from urban areas are relocating to rural areas, rural residents are also moving closer to the fringe of larger cities to take advantage of urban services. As a result, there has been a large growth in population within the rural-metro adjacent (RMA) regions surrounding western Canadian urban centres. In Manitoba, metro-adjacent communities grew 5.1 percent between 1996 and 2001 (Azmier and Dobson, 2003). The major policy issues arising from this population growth in RMA regions are "the loss of arable farmland; clashes between new and traditional forms of rural life; service delivery challenges; infrastructure financing challenges; environmental degradation; concerns about the availability of water; and the perceived loss of rural political influence" (p. 1).

2.3 Housing in Rural Canada

The typical form of housing in rural areas is the single detached house, usually owned by the occupant/s. In Canada, eighty-two percent of rural and small town residents own their homes, compared to 64 percent of urban residents (CMHC, 2003). Canada's rural areas typically have limited rental housing, and most of the rental market is in private homes. A study in Atlantic Canada found that 61 percent of rental housing in rural areas was in the form of single detached dwellings (CMHC, 2003), with tenants in rural areas being more likely to be family households than urban tenants. Supply of new housing is limited, and existing homes are typically older and of poor quality (Bruce, 2005).

Self-built housing and manufactured housing are more common in rural areas than urban areas. These options are not always feasible for low-income residents, however, due to the significant cost of materials (CMHC, 2003, p. 2). Manufactured housing represents 3 percent of new housing starts in Canada, and 2 percent of Canadian households live in manufactured housing – primarily in small towns and rural areas. Twenty-nine percent of the rural housing stock in Canada was built before 1941, which has resulted in many rural houses now in need of repair (CMHC, 2003). In the East Interlake region, the highest proportion of housing construction occurred prior to 1986 in all communities, with the exception of Stonewall (see graph p. 14 of this report).

The demand for housing in rural areas is changing. Local economies are in transition from agriculture to other activities. While some communities are growing with the change in their economic and employment profile, other communities are experiencing a decline in population. Some areas (the East Interlake included) are experiencing demand for housing from people relocating to the area for work (CMHC, 2003). Because of the significant senior population in many rural areas, there is increased demand for appropriate seniors housing, both in assisted-living and independent-living facilities.

Rural areas are facing a number of significant housing challenges, which are described below.

Affordability

According to the Canada Mortgage Housing Corporation (CMHC), housing that costs less than 30% of household income is considered “affordable”. “Acceptable housing” is defined as shelters that are in “adequate condition, of suitable size” and “affordable” (2004, p. 1).

CMHC further distinguishes between adequate, suitable and affordable housing, which refers to dwellings that: do not require major repairs, have enough bedrooms for each occupant, and cost less than 30% of a household's gross income respectively (ibid.). Those households whose shelter does not meet these requirements are defined as in "core housing need".

Across Canada, rural residents of rental housing disproportionately experience severe affordability problems. In Canadian rural areas, 31% of renter households paid 30% or more of their income for rent in 1991. By 1996 this increased to almost 40% of renter households (CMHC, 2003, p. 3).

In small towns and rural areas across Canada, private sector builders and developers face several problems. These include:

- Materials and transportation cost more in rural areas; communities lack both the market and the infrastructure for projects of sufficient size to offer economies of scale.
- New housing is often too expensive to rent or buy for residents, given their lower incomes.
- Lack of private market capacity reduces the housing options available. Not only is there a limited supply of rental housing, no new rental housing is being built. This is a problem not only for lower income people, but professional and skilled workers who seek employment in smaller communities are not able to find rental housing. The lack of adequate rental housing for these groups can, in turn, create problems for economic growth (CHMC, 2003, p. 3).

Energy Poverty

Other affordability concerns include the rising cost of energy. In Canada, the Low-Income Energy Network (LIEN) uses the term energy poverty to describe the disproportionate burden of electricity, natural gas and other utility costs on low-income households which reduces the funds available for food, clothing, medicine and other basic necessities (2007). While energy poverty reflects a lack of income, it is also a result of the quality of housing, such as inefficient appliances or insulation.

Within a Canadian climate in particular, winter energy bills can often be greater than rent, forcing lower-income households to choose between food, clothing, and keeping their homes adequately heated. Similarly, increasingly warm summers with prolonged heat waves and more frequent extreme heat increase energy costs.


Financing Challenges

If one can afford to purchase a home, obtaining a mortgage in a rural community is more difficult than in an urban area, for several reasons (CMHC, 2003, p. 3):

- Administrative costs tend to be higher in smaller markets.
- The value of the property is often less than the cost to build it.
- It is difficult to assign a land value to farms in times of changing agricultural markets.
- In single industry towns, financial institutions are wary of the risk involved if something should happen to that one industry.
- Financial institutions may choose not to provide mortgages for manufactured housing, a common housing type in rural areas.

Factors such as these contribute to a housing environment in which rural residents face a number of barriers to affordable housing. These include:

- Older poorer quality housing stock
- Majority of homes are owner-occupied, with few apartments
- High operating costs
- Lack of housing choice and tenure options
- Limited new supply, and resale stock is older and of poor quality
- New construction is custom-order driven and higher end (Bruce n.d.)



These factors become particularly problematic for low income rural households, who are living with flat incomes as they face rising costs. Such residents may be part of a phenomenon known as the rural “residualization” of renters – in which other renters of greater means move up into homeownership, leaving behind increasingly marginalized renters who are unable to find and retain adequate employment without government support (Pomeroy, 2001). Yet at the same time government support in the form of social housing in rural areas is also becoming more difficult to sustain, as rural areas become depopulated leaving many units vacant (Bruce, 2005).

Because of these and other challenges, the development, provision and maintenance of a sufficient stock of affordable housing in rural areas has become increasingly difficult for rural municipalities. Absent national or provincial rural housing strategies, other forms of innovation and resources are needed.

3.0 FRAMEWORK: REGIONAL PLANNING

Regional planning is concerned with the interrelated futures of adjacent areas. The need for a regional planning approach may come about because the growth in one area spreads its effects beyond its boundaries or it may be the response to dealing with an environmental, social and economic problem that affects many areas. While there has been a growing awareness of the potential benefits of regional governance in North America, it continues to be approached on an “ad hoc” basis (Dodge, 1996, p. 37).

Frank S. So suggests that for a regional planning effort to be successful, the region should have “a clear organizing concept which sets the theme for planning...the stronger the organizing concept, the clearer will be the purposes of the region - and the benefits to be planned for” (1986, p. 151). The goal of regional cooperation may be to address issues outside of the region, or to provide a way to effectively make internal decisions and solve problems facing the entire region. “Internal issues generally have to do with enhancing effectiveness, efficiency, economy, opportunity, equity, and livability with the region. In its dealings with the ‘outside’, the regional organization becomes an advocate, while its role in internal issues is that of reconciler and balancer of multiple interests” (So, 1986, p. 152). Among the principles guiding regional planning is that “opportunities and burdens should be distributed equitably throughout the region (or among regions)” (p. 153). So points out that regional planning should only deal with issues that local plans cannot.

It is important to note that planning regions have no explicit status within constitutional arrangements of Canada and must be invented each time one is required by way of provincial mandates. When provinces create a regional planning agency, they allocate a bundle of governmental resources to enable the plan making and plan implementation to proceed. These bundles are made up of regulatory, financial, political, professional, and planning resources. Their extent depends on the province’s inclination to share them as well as the type of regional planning a province wishes to put in effect. Generally however, regional planning agencies receive weaker allocations of regulatory and financial resources than of political, professional, or planning resources (Hodge and Robinson, 2001).

Essential characteristics of regional planning (Hodge and Robinson, 2001):

- Regional planning involves a concern with both a region dimension and a planning process dimension.
- Planning regions comprise several public jurisdictions.
- Regional planning is about responding to development needs that affect large areas for which no established governmental unit exists either locally or provincially. Regional planning is large scale.
- Regional planning is concerned with the interrelated impacts of development on the location of social, physical, economic, and environmental facets of large areas. Regional planning is interrelated.
- Regional planning incorporates a basic concern for the integrity of people and their place in the natural landscape. Regional planning requires balance.
- Regional planning is about the preferred ordering of activities and facilities over large areas. Regional planning is normative.
- Regional planning is made effective through the availability of sufficient resources and powers to implement planning priorities. Regional planning has implementation potential.

Rural Regional Planning

Rural-regional planning involves practices aimed at: maintaining and protecting the countryside and rural communities; planning resource development, resource conservation, and environmental protection in rural regions; and rejuvenating rural and non-metropolitan economies and services (Hodge and Robinson, 2001). Rural and non-metropolitan regional planning is diverse due to the size of territory involved and the inevitable variety of regional situations within it. The term “rural” is used broadly to distinguish those places which are not largely urban and metropolitan; they may and often do include small and medium sized cities. Regions of Canada have seen regional planning used in various public efforts aimed at maintaining settlement systems, rejuvenating economies, and conserving resources (ibid).

The future of small communities in relation to their services and the quality of their settlement development can be threatened as local governments are often too small or ill-equipped to confront pressing challenges; these issues include declining populations, isolation, and a lack of housing services.

Essential principles of rural-region planning (Hodge and Robinson, 2001):

- Each rural region contains not a single planning problem, but a continuum of planning situations
- Resource use is at the heart of rural-region planning: the life and vitality of rural-regions are bound to both the natural resources they possess and to how these resources are needed and used
- Smallness is a distinguishing factor: although rural regions are large in area, the entities within them tend to be small. This results in a small scale of resources (human, financial, and governmental), which can lead to scattered and understaffed local governments and programs. Yet smallness can also lead to an intricate web of social and economic connections where interests and memberships often overlap.
- Coordination of governance

It is important to distinguish between older forms of regionalism – counties or other forms of government acting as a layer between cities and provinces or states – and so-called New Regionalism, which emphasizes informal forms of governance, which involve all sectors in society, not just government. Furthermore, because New Regionalism encourages informal mechanisms of resource-sharing and cooperation it is much more inclined to include new and innovative processes of engagement between jurisdictions, rather than creating new structures. Whereas “old” regionalism would have seen coordinated efforts between levels in a hierarchy, and an associated need for formal accountability, New Regionalism advocates collaboration and trust between equals. As a result, the relations between communities in a region are built on empowerment, rather than formal exercises of power (Wallis, 2002).

Ultimately, regional planning decisions are made by elected or other political entities; however professional planners perform the task of understanding and helping others to understand the region and its resources, population, and economic trends. Planners are experienced in fitting these pieces together and integrating them into a holistic snapshot of a region.

The coordination of regional governance is one approach planners can take to begin to fit diverse interests together in a cooperative fashion. Empowering a regional council to work together more effectively for the benefit of all citizens involved can assist regions in overcoming their individual and collective challenges (Wallis, 1994).

Regional Planning in Canada

In Canada, provincial attempts at a regional planning approach have met with varied success. In the past, most provinces did not have the necessary provincial development policy to support regional planning initiatives (Gertler et al., 1975). Though the regional planning perspective has become increasingly accepted in the last several decades, Manitoba continues to struggle with implementing effective regional strategies in its rural regions. In 1994, Hodge confirmed that although one or two provinces have managed to maintain some momentum in regional planning practices, “the role of regional planning (in Canada) has generally been either minor or transitory” (p. 35). He also notes, however, that regional governance in rural areas has been the “least-heralded and most successful and long-lived” of all of Canada’s regional planning efforts (p. 44). Initially, regional planning commissions, county planning departments, and regional district planning departments were established to face “urban –type” issues in rural areas, such as the control of subdivision development and spillover population growth from other communities. Hodge concludes by suggesting that the future for regional planning lies in “encouraging regional self-management” (1994, p. 49).

Douglas (1997) explains Regional Development Corporations in Manitoba and Saskatchewan sometimes served as “de facto regional planning agencies” (p. 12). However, there remained a gap in the regions themselves – regional initiatives with “local credibility, ownership, and resources” (p. 12).

Douglas believes there has been a global re-emergence of the regional perspective, and this is slowly making its way back into the governance structure of some Canadian provinces. While this “new” regional planning is emerging in a “sporadic, untidy and incremental manner” (Douglas, 1997, p. 24), it does signify a return to the regional scale of planning. It is suggested that for present efforts in regional collaboration to be successful, they should identify specific issues on which to use a regional approach, and to be more creative in problem solving for issues of regional importance.

3.1 Precedents for Regional Collaboration

Southern Interior Development Initiative Trust

Enacted by legislation in 2006, the Southern Interior Development Initiative Trust was created to provide funding for projects that help “grow and diversify the economy of the Southern Interior of British Columbia through economic development initiatives in 10 key sectors” (Southern Interior Development Initiative Trust, 2007). The trust is not an agent of the government, but was initiated by a one-time allocation of \$50 million dollars paid into a regional account, to be managed by a board of directors made up of representatives from the Columbia Kootenay and Thomson Okanagan regions (Southern Interior Development Initiative Trust, 2007).

Among other projects, the trust has funded energy efficient renovations to homes in the trust area, the building of a prototype for an affordable housing alternative, and facility upgrades for tourist attractions in the region. Please see <http://www.sidit-bc.ca> for more information.

WaterWolf Project

WaterWolf is a regional round table for 16 rural municipalities and 44 local governments in Saskatchewan. The mission of WaterWolf is to be “a regional tool to provide capacity to its members, regional cohesion, source water protection for the South Saskatchewan River basin, and a well thought out and sustainable future for the region” (WaterWolf, 2008). WaterWolf is moving towards becoming a regional planning commission. While this would provide regional standards for growth and common approaches to development, it would not replace any of the powers of the member municipalities. Council members would still be responsible for all decision making within their own regions.

WaterWolf’s current projects include medium and long term land use planning, a framework for regional sharing of infrastructure development costs and tax sharing on new developments. For more information on WaterWolf, see <http://www.waterwolf.org>.

Hudson Bay Neighbours

The Hudson Bay Neighbours Regional Round Table is made up of 11 communities in northern Manitoba. Two representatives from each community sit on the round table, which holds regular meetings, rotating among member communities. The mission of the Hudson Bay Neighbours Regional Round Table is to “establish a viable roundtable to promote the communities of Northern Manitoba and the Kivalliq region of Nunavut in order to coordinate efforts and advance issues of mutual concern” (Hudson Bay Neighbours, 2009).

Five priority areas were identified upon the Round Table’s initial meeting in 2002. They were: transportation, youth, energy, health, and technology. A working group was established for each of these priorities. Each group is responsible for developing a plan of action for their particular area of concern. Issues being addressed by the various groups include roadways and transportation policy, fuel quality and cost, social support systems, and employment and working conditions. The transportation working group accomplished a significant achievement when it was able to successfully lobby airlines to reinstate certain flights throughout the Kivalliq region (Hudson Bay Neighbours, 2009). For more information on the Hudson Bay Neighbours, please see <http://hbn.cimnet.ca>.

Capital Regional District of Victoria, BC

Launched in 1996, The Capital Regional District is the regional government for 13 municipalities, four unincorporated areas, and 330,000 residents on the southern tip of Vancouver Island.

When the district was being established, it organized major political conferences at key decision points, and presented the results from these conferences to member councils. From this, the regional strategy was developed. The district’s accomplishments to date include agreements for regional affordable housing, transportation, and an economic development initiative (Hornell, 2003)

Within the Capital Regional District is the Regional Planning Division, whose goal is to “contribute to the development of a sustainable region through the provision of quality information, research, growth management and transportation modeling” (Greater Victoria Capital Regional District, 2009). Among other things, the Regional Planning Division tracks demographic information, oversees regional growth strategy and coordinates the regional land use inventories and land use model.

Also under the Capital Regional District is the Capital Region Housing Corporation (CRHC), which is a non-profit provider of affordable rental units through the entire Capital Regional District of Victoria. The CRHC provides housing for low-to-moderate income families and seniors, as well as persons on disability income. They also provide market housing for families who require rental accommodation but whose income is too high to qualify for subsidized housing. Vacancies in these units are posted directly on the Capital Regional District website. For more information on the Capital Regional District and the Capital Region Housing Corporation, please see <http://www.crd.bc.ca>.

Aboriginal Housing Committee for British Columbia

The Aboriginal Housing Committee for British Columbia (AHC-BC) is a partnership of representatives from BC First Nations, Canada Mortgage and Housing Corporation (CMHC) and Indian & Northern Affairs Canada (INAC). The 12-member committee consists of eight First Nations, two CMHC, and two INAC representatives. The First Nations members are selected based on their qualifications and range of perspectives. AHC-BC's mandate is to provide advice on operations and strategies to improve Aboriginal housing in BC and assist with their implementation (Aboriginal Housing Committee for British Columbia, 2008).

BC Aboriginal Housing Capacity Development Strategy AHC-BC provides advice on CMHC's and INAC's operational aspects such as: coordination between agencies responsible for aboriginal housing; design and delivery of aboriginal housing programs; budget and housing unit allocation processes; and government-led community consultation processes.

The committee meets regularly to address housing issues. Outcomes of the AHC-BC include a report outlining aboriginal housing models and a strategy for implementation, as well as contributing to a 10-year plan being completed by the Provincial Housing Policy Branch. The plan is a needs assessment focusing on off-reserve housing. The AHC-BC is also completing a research study on what is causing housing arrears, and what various communities have done to prevent them (Aboriginal Housing Committee for British Columbia, 2008). For more information, please see <http://www.aboriginalhousing.bc.ca/>.

3.2 Planning Districts in the East Interlake

There are two main planning districts whose jurisdictions fall within the boundaries of the East Interlake Region. The South Interlake Planning District serves the areas of Teulon and Stonewall, and provides services related to permits and fees as well as conforming to the area's zoning bylaw, zoning variances, subdivisions, and conditional uses (South Interlake Planning District, 2006).

The East Interlake Planning District (EIPD) serves five municipalities within the East Interlake Region: Arborg, Bifrost, Gimli, Riverton, and Winnipeg Beach. The EIPD was formed in 1980, and provides services related to building permits and fees, and information regarding the Manitoba Building Code in the areas of new house construction and renovations, mobile homes, basement development, and many others (East Interlake Planning District, 2009).

Key informant interviews with representatives from the planning districts indicated that while some communities have formed partnerships for specific projects (such as the sewer and water agreement between Rosser and Rockwood), there is not a great deal of regional planning occurring in the East Interlake region. The planning districts do not get directly involved in housing programs or initiatives, and indicated that developers typically drive any new housing or construction projects occurring in the region.

Additionally, while representatives from the planning districts do attend any public meeting or community engagement process initiated by a municipality, they are not responsible for initiating community meetings, regional or otherwise.

3.3 Conclusion

The various examples of regional coordination outlined here provide a wide range of scales, goals, and methods of pooling resources for the benefit of the region. While not all of the examples pertain to housing, there are lessons to be learned from the successful cooperation of many stakeholders with varying interests and concerns.

4.0 HOUSING IN THE EAST INTERLAKE

There are a number of housing trends prevalent in rural Canada that are evident in the East Interlake region. The following provides a general overview of the aspects of the housing market most applicable to the context of the East Interlake Region, and identifies pressure points and barriers.

Overview

In general, there is a shortage of housing of all types in the East Interlake region. While affordable rental housing and housing for seniors were the two most commonly mentioned issues, it was noted that housing ranging from entry level and affordable to mid and high priced, is currently in demand.

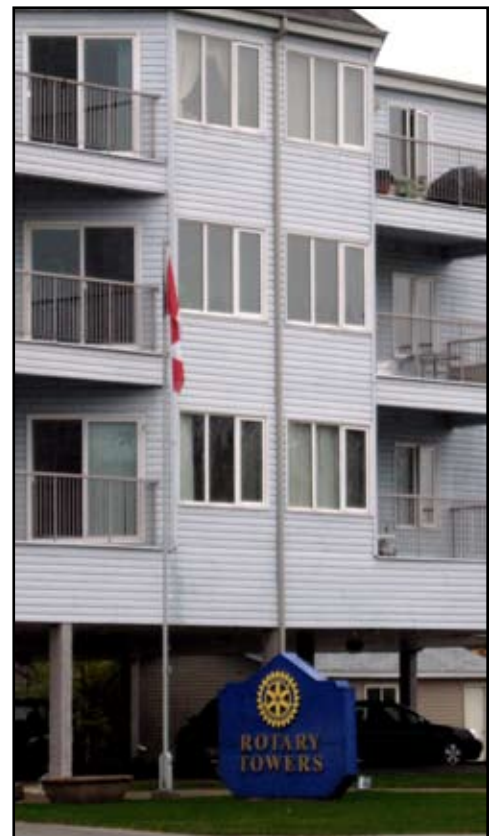
It was also suggested that many companies looking to expand or re-locate to the East Interlake area are holding back because there is a lack of housing available for potential employees. This included the severe shortage of all types of rental and to a lesser extent, ownership opportunities.



Stonewall has experienced considerable growth in new single family housing, but is lacking in affordable rental space.



Typical housing stock in Arborg. Arborg has reported lack of available land for new development.



A life-lease project for seniors in Gimli. This model has worked extremely well in the community. All Photos: Kaeley Wiseman



An assisted living facility in Arborg; there is great demand for similar projects in all areas of the East Interlake.



*Crescent Creek Modular Home Park in Teulon, owned and operated by the municipality.
All Photos: Kaeley Wiseman*

The East Interlake Planning District has reported that housing starts were up in 2008, with the overall value of all permits issued having risen slightly compared to 2007. The largest growth was seen in the commercial and institution sectors.

“The total value of construction rose to just over \$29 million last year, after setting a record of \$27.2 million in 2007. The value of new homes, condominiums, ready-to-move homes and home-yard renovations dipped to \$18.8 million, after topping out at \$21 million in 2007” (Mosher, 2009). These figures are consistent with key informant information suggesting demand for new single-family housing continues in communities such as Arborg and Gimli, while demand for affordable rental units in most East Interlake communities continues to be unmet.

The quality of the existing housing stock varies, and most communities are looking for available land, as they have generally grown to their limits. Stonewall and Gimli are growing quite fast relative to other smaller communities in the region, and many of the new developments there are in the mid to high price range. These two communities described themselves as fairly affluent, and did not report experiencing some of the same challenges as other, smaller communities in the area. Stonewall in particular is not as pressed for land availability as communities such as Teulon. According to a local key informant, residential housing development is the number one industry in Stonewall. Because almost all of the apartment buildings in town have been converted to condominiums, rental is a particularly large problem here; ownership rates are 80% in the region.

Riverton has some available housing for low-income residents, but there is little available for mid-income households. It was felt that while Manitoba Housing oversees the affordable units, they do not often bring potential tenants to see



One of several new condominium developments in Gimli; these are in demand, as are new mid- to high-end single family homes in the area.



There is a waiting list for units in this Gimli apartment building, as affordable rental is difficult to find in the community. Photos: Kaeley Wiseman

the units, so they are often left vacant. Hecla Resort and Arborg were both mentioned as draws for employees from Riverton. This has caused the labour pool in the area to be stretched thin.

While Hecla has shown interest in renovating some housing units in Riverton for its employees, they have reportedly met with some resistance from the province. In many areas, there are waiting lists for assisted living, and short-term rental is virtually non-existent.

Housing for Seniors

“Low birth rates, longer life expectancy and the aging baby boom generation are three key ingredients that have created a demographic shift in the Canadian population” (Dandy and Bollman, 2008, p. 1).

Safe, adequate, and affordable housing for seniors is a common concern for most communities in the East Interlake area. Many retired residents are moving from Thompson, Winnipeg or other neighbouring communities, and are looking for housing in assisted, semi-assisted, or simply condominium style buildings. Additionally, retirees in town are selling their homes and looking to downsize, with rental also being an option.

Gimli has been particularly focused on providing housing for the growing senior population. Because of the emphasis on tourism and housing opportunities for seniors, low-income housing issues have been largely overlooked. However, with a growing service economy focused on recruitment and retirement, increasing pressure on the rental market may worsen if affordable units are not added.

Arborg constructed a seniors apartment complex in 2005, with “32 assisted-living units for low-to moderate income seniors” (CMHC, 2005). The project received funding from the Canada-Manitoba Affordable Housing Initiative, and rent for the 32 units were set at the “median market rent for rural Manitoba” (CMHC, 2005).

The building includes 24 hour staff assistance, light housekeeping services, a meal program, and an activity program (CMHC, 2005). A similar project is currently underway in Arborg, which will provide an additional 16 “independent living” units for seniors (Mosher, 2009). The project is an initiative of the Arborg Seniors Housing Corporation (Mosher, 2009).

Teulon has also had considerable success with its Interlake Seniors Housing Co-op, which has been operating for close to 20 years (Co-operative Housing Federation of Canada, 2007).

Lack of Rental/Affordable Rental Space

Many informants spoke of the lack of affordable rental housing in their communities. Typically, there are few apartment buildings (over 85% of homes are single-family dwellings) and those that do exist have very low vacancy rates and long waiting lists. In Gimli, most of the rental market comes from private homes. Many summer residents in Gimli rent their condominiums throughout the winter, but want use of them in the summer months.

In Teulon, locating any rental space at all is a challenge. Only 1% of single family homes in town are rental. The town has had great success with Crescent Creek, an area of modular homes. The area is owned and operated by the municipality, and currently has a considerable waiting list. Teulon is now deciding whether the additional 16 acres of land available to them at Crescent Creek should be parcelled off, or saved for an expansion of the modular home park to accommodate senior residents of the town.

Stonewall reported having very few rental units available. Arborg and Riverton also lack available rental units, and Riverton cited particular concerns over lack of short-term rental opportunities.

Lack of Available Land

Many communities have a lack of land available for development. Development in Teulon, Stonewall, and Arborg has reached the town limits, and land within town is very difficult to acquire.

In Teulon, many lots are quite expansive, while residences occupy only a small percentage of the lot. Because owners are often reluctant to sell unused portions of their lots, large areas of land are unable to be developed, and may be landlocked if located on the rear portion of the lot. Houses within town sell very quickly. Stakeholders in Teulon noted that residents considering moving to the community are often looking for 5-acre parcels of land, which are not available at this point.

High Cost of Construction

The high cost of construction has made any new building project difficult to finance. In order to be feasible, rents must be set quite high to recover building costs. Additionally, high demand and limited availability of rental units have caused rents in the East Interlake to be quite high relative to Winnipeg. Developers are unable to make a reasonable profit on new projects. This applies to the housing market as well – new housing often requires a selling price much higher than market value in order to be feasible. There is a great concern in many communities over available housing for younger residents moving to the area for employment.

Summary

The consultation with stakeholders in the region has identified the following themes:

- Pressure points of supply: older stock, poorer quality; prevalence of owner-occupied housing; limited rental, few apartments; high operating and building costs; lack of housing choice and tenure options; limited new supply; lack of available land.
- Pressure points of demand: affordability problems for low income households; flat incomes and rising costs; social housing vacancies or limits; more single person households; more seniors aging in place; services not available in rural communities
- Barriers: land cost; building material costs; seasonal employment; lack of critical mass for private sector.

5.0 INNOVATIVE RURAL HOUSING

Considering the housing issues identified so far, and the potentialities of greater regional cooperation, what potential tools might be available to address these constraints?

5.1 Funding Programs

Canada-Manitoba Affordable Housing Agreement

The governments of Canada and Manitoba signed the Affordable Housing Initiative in 2002, which was to run until 2010. The second phase shared equally by the federal and provincial governments funded:

- “a new rental housing-supply program to increase the amount of new rental affordable housing for low-income renters;
- a rehabilitation/conversion housing program to rehabilitate severely deteriorated properties into rental or ownership affordable housing for low-income households;
- a homebuyer down-payment assistance program to help low-income renters become first-time homebuyers of new or recently renovated affordable housing developed under Affordable Housing programs and;
- a new homeownership supply program to increase homeownership by encouraging construction of new housing in targeted urban revitalization and remote areas” (Government of Manitoba, n.d.)

In June of 2009 this agreement was extended into 2011, with a \$192 million investment that will be used to build affordable housing in smaller Manitoba communities, including a “3-storey, 42 unit supportive and assisted living complex for seniors in Grunthal and a 2-storey, 32 unit fully accessible seniors assisted living building in Winnipeg Beach” (Government of Manitoba, 2009).

CMHC SEED and PDF Funding

Canada Mortgage and Housing Corporation (CMHC) offers Seed funding for affordable housing projects. This is aimed at a wide range of proponents (private and non-profit) who are in the early stages of developing a housing project. The housing units can offer a variety of tenures and be of any physical type – but they must meet CMHC’s criteria for affordability.¹ Furthermore, CMHC offers Proposal Development Funding to proponents to cover the cost of developing a proposal for an affordable housing project until it can obtain mortgage financing.²

CMHC Renovation Program

Canada Mortgage and Housing offers a number of funding programs aimed at renovation and rehabilitation of housing, including Homeowner Residential Rehabilitation Assistance Program — Homeowner RRAP; Residential Rehabilitation Assistance Program — RRAP for Persons with Disabilities; Renovation Programs Pre-Application Tool; Home Adaptations for Seniors’ Independence (HASI); Emergency Repair Program (ERP).³

Green Infrastructure Funding

The Conservative government of Prime Minister Stephen Harper have instituted a \$1 billion green infrastructure program that includes provisions for funding affordable housing projects. “Eligible recipients include provinces, territories, local or regional governments; public sector bodies, non-profit organizations and private companies, either alone or in partnership with a province, territory or a government.”⁴

¹See http://www.cmhc-schl.gc.ca/en/inpr/afhoce/fias/fias_001.cfm for more details.

²See http://www.cmhc-schl.gc.ca/en/inpr/afhoce/fias/fias_004.cfm for more details

³See <http://www.cmhc-schl.gc.ca/en/co/prfinas/index.cfm> for more details

⁴See <http://www.buildingcanada-chantierscanada.gc.ca/media/news-nouvelles/2009/gif-fiv-eng.html> for more details.

Affordability and Choice Today Grants

Jointly funded by CMHC, the Canadian Homebuilder's Association, the Canadian Housing Renewal Association and the Federation of Canadian Municipalities, the ACT program is intended to support housing affordability through regulatory flexibility. It offers grants of up to \$5,000.00 to

“facilitate transfer of information as well as the implementation of regulatory reform solutions that contribute to housing affordability or that increase housing options. Grants can be used to hold workshops to discuss existing as well as new solutions, or to document your successful, innovative solution that you would like to share with others.” (ACT Program).⁵

5.2 Precedents

In order to better situate potential solutions to the issues raised in Section 5, we present some precedents of innovative rural housing.

Cochrane Affordable Homes Task Force, Cochrane Alberta

Rapid growth has created a housing affordability crunch in Cochrane, Alberta, just west of Calgary. Low- to modest-income families could not afford the escalating housing prices in the community, making it difficult to recruit workers. In the late 1990's, Cochrane adopted policies to encourage secondary and garden suites, as well as higher density housing. There was little response however, due to regulatory disincentives and NIMBYism (not-in-my-backyard mentality) (CMHC, 2000).

In 2000, the town set up the Cochrane Affordable Homes Task Force to examine affordable housing needs, identify any regulatory or policy barriers to development and propose solutions (CMHC, 2000). To obtain public input the task force held a housing education symposium; hosted eight focus group meetings; organized two workshops for the housing industry; and held a community workshop and open house.

⁵See <http://www.actprogram.com/> for more details.

Four main housing needs were identified: entry-level ownership housing; near-market housing; social (rental) housing for families and singles; and special needs housing, including emergency and transitional shelters. To address these needs, the task force made the following recommendations to the Town of Cochrane:

- Set up a community land trust to bank land for affordable housing;
- Create an inventory of underused land;
- investigate incentives, such as density bonusing;
- streamline development approval procedures; and
- introduce performance zoning

The Town revised its Official Plan to ensure future residential developments include a mix of housing. It introduced zoning for multiples and raised the maximum height from three stories to eight.

The Town also recently approved an area for a manufactured housing community. Lack of suitable land made a community land trust impractical. Instead, Cochrane zoned some newly annexed land for affordable housing. In place of incentives, the Town made its land use bylaw more flexible to accommodate affordable housing. The task force eventually became the non-profit Cochrane Society for Housing options and is building a mixed residential and commercial project in downtown Cochrane. Commercial tenants on the main floor will help subsidize renters on the floors above. The choice of a downtown location, removed from single family homes, was deliberate to let the community see what well-built affordable housing looks like and who lives in it (CMHC, 2000).

Hearth Homes, Small Homes for Rural Communities in Kings County, Nova Scotia

Kings County, Nova Scotia, was facing issues related to inadequate and substandard housing. The lack of funds or constraints of particular programs left many families with no resources to improve the quality of their housing. To remedy this, the Interchurch Housing Society (IHS), a non-profit community organization, began providing low-interest loans to low-income homeowners for repairs (Energy Pathways Inc., 1995).

This approach soon proved inadequate, and the IHS developed the Hearth Homes program to widen their reach and address the housing needs of the rural poor as well as seniors, single-parents, families on social assistance, people with mental and physical disabilities, and the working poor (Energy Pathways Inc., 1995).

The “Hearth Home” is a small, two-bedroom 53m² (572 ft²) bungalow that features a central woodstove in the kitchen/living area. “The Hearth Home provides comfortable, low maintenance housing that is affordable to the very poor. It’s design was tailored to the needs of the rural poor in the Kings County area, who tend to live in houses that are relatively small, kitchen-oriented, and heated by woodstove” (Energy Pathways Inc., 1995, p. 4).

The Nova Scotia Housing Development Corporation eventually agreed to provide mortgage guarantees for the Hearth Homes program. Approximately 80 units were built. The Hearth Homes Program is one example of an innovative solution to housing problems faced in many rural areas of Canada. The program was particularly effective because it responded to the specific housing needs of area residents, and “fulfilled a demand not met by available programs” (Energy Pathways Inc., 1995, p. 5).

The Billy Halcrow Subdivision, Cross Lake Band

Cross Lake Band was experiencing substantial population growth which was putting pressure on the already limited housing stock. Because the community is in a northern climate, energy conservation translates to significant cost savings, which is essential due to limited funds for housing. The White Horse Management Group was contracted by the Cross Lake Band to create a new subdivision. The homes were built on “a thickened-edge concrete slab interlaced with pipes to allow for geothermal heating and cooling—which is safer and saves on operating costs” (Canadian Funding Corp, 2008).

Geothermal heating substantially reduced the burning of fossil fuels during construction and in the operation of the houses, keeping energy costs low. This feature attracted \$4.4M in funding from Manitoba Hydro, which promotes energy efficient projects in Manitoba (Canadian Funding Corp, 2008).

“The Billy Halcrow Subdivision is an affordable group of 34 three-bedroom housing units with the usual amenities of a rural neighbourhood, such as paved roads, piped water and sewer and street lighting—and a geothermal heating and cooling system that is unique in First Nation communities in Canada” (CMHC,

2008). The final cost to build was \$230 per square foot and is rented at \$344 per month. It was also recently awarded a CMHC 2008 Housing Award for Best Practices in Affordable Housing.

Dr. F.M. Walker Veterans' and Seniors' Villa

A small community in New Tecumseth Ontario, Alliston is a community with a large number of veterans and seniors living on fixed incomes. Responding to the need for more seniors' housing, The Royal Canadian Legion and the Legion Seniors Housing Centre for Excellence began looking for ways to provide a new housing project for seniors and veterans in the area (Canadian Funding Corp, 2008).


A parcel of land was donated and the Canadian Mortgage and Housing Corporation provided an interest-free loan of \$100,000, but the Legion still needed considerably more land for the project to go forward (CMHC, 2006). "However, 85 years of community service meant that the Legion could also count on a great deal of community support—which included a five-year property tax deferral, a 50 percent reduction in development fees, and the donation of furniture from a local service club.

To further reduce costs, the Legion retained the professional services of local businesses, many of whom reduced or deferred their fees" (Canadian Funding Corp, 2008). The federal government also provided \$825,000 through the Canada-Ontario Affordable Housing Agreement (CMHC, 2006). A building cost of \$115 per square foot was the result of these various partnerships.

The Dr. F. M. Walker Veterans' and Seniors' Villa opened in the spring of 2007, providing 33 units with rents ranging from \$772 to \$889 per month. 11 units of the 23 are subsidized on a "rent-geared-to-income basis" (Canadian Funding Corp, 2008). This project is an excellent example of a successful partnership between private business, service providers, and government.

Ingenuity in Action, Peterborough Ontario

Rising costs of homes in Peterborough left nearly all working poor or low-income community members with little housing security. Homegrown Homes formed in 1998 as a non-profit organization to meet the needs for affordable housing. The first project began with a derelict city-owned house; instead of using the \$10,000 for demolition, Homegrown Homes proposed using it to renovate it into a duplex.



After renovations, Homegrown Homes did not have enough money to purchase the property outright. “Instead, they proposed that the City donate the land with a “reversionary interest”- essentially a condition that the land be used for affordable housing; otherwise, the city could reclaim it. And because the City was responsible for paying the mortgage if Homegrown Homes defaulted, the land could not encumber more than a set amount (initially \$25,000) without the City’s written permission” (Canadian Funding Corporation, 2009).

This agreement has paved the way for Homegrown Homes to renovate and manage numerous properties on the community’s behalf. “Ingenuity in Action” is the result of this approach. Homegrown Homes took the concept further by developing partnerships with local businesses, organizations, and volunteers to keep the homes affordable. “Some of these projects include: moving a derelict house to a vacant lot provided by the City; renovating a former crack-house into a family dwelling, thanks to a private donation; and converting a former church property into a six-bedroom home for older single women, with one wheelchair-accessible room” (Canadian Funding Corporation, 2009).

All of Homegrown Homes’ projects use a different combination of grants, donations, and volunteer hours from various partners. In 2008, Homegrown Homes was housing 45 people in 11 affordable rental units— with rental prices ranging from \$300-\$728 a month (Canadian Funding Corporation, 2009).

5.3 Innovations: Conclusion

The above highlights available tools and funding sources as well as instances where communities have put such tools to use – or come up with their own resources – to resolve their affordable housing issues. There are a number of significant resources currently available through the federal and provincial governments as well as divisions such as CMHC and ACT.

6.0 SUMMARY OF FINDINGS

- The East Interlake Region has experienced strong growth in recent years; 2006 census data reports a total population of 86,808, an increase of 5.4% over 2001. The median age of the population is 41.4, with 80% of the population over the age of 15. Roughly 45% of the population is between the ages of 20 and 55, while 27% are under 20 (Statistics Canada, 2006).
- Key informants voiced concern over aging housing stock in many areas. This is supported by 2006 census data, which shows that well over half of the housing in the East Interlake region was constructed prior to 1986.
- While affordable rental housing and housing for seniors were the two most commonly mentioned issues, it was noted by stakeholders that housing of all types, ranging from entry level and affordable to mid and high priced, is currently in demand. There is a severe shortage of all types of rental and to a lesser extent, ownership opportunities. The quality of existing housing stock varies between communities, though is highest in bedroom communities such as Stonewall and seasonal areas such as Gimli.
- Regional planning can assist in bringing the interrelated futures and interests of the entire region together to achieve a common vision, share and allocate resources more effectively. In this case, regional planning could draw together a variety of key stakeholders in identifying and meeting gaps in the current housing provision in the region.
- Funding opportunities and innovative housing programs offered at the provincial and national level might provide opportunities for the region to meet housing needs.

7.0 CONCLUSION: MOVING THE EAST INTERLAKE REGION FORWARD

The East Interlake region of Manitoba is comprised of a diverse and exciting mix of communities and places. However, whether they are experiencing economic growth or the demographic pressures of an ageing or declining population, these communities share in common the challenge of providing quality rental housing. Individually, many of the communities lack the expertise and ability to undertake some of the large-scale projects needed to boost the economy and provide affordable housing opportunities.

The intention of this report was to highlight relevant issues and useful precedents in order to demonstrate that the diverse housing needs of each community may be met, if the communities in the region are able to work together more effectively to present a common front. A regional planning approach based on informal collaboration, we believe, has great potential to allow the achievement of common goals while recognizing unique municipal identities.

While a regional planning approach cannot in itself solve the issues facing the East Interlake region, it can still be considered a call-to-action to begin to draw together a common strategy for the development of a comprehensive regional housing plan, which could then be used to garner provincial support. Such a plan could begin to assess the strengths of various parts of the region and begin to see where communities can share ideas, and ultimately plan where resources are most needed and where communities can work together. What this approach would assume is that not all communities would be able to build every type of housing, but rather the idea would be to see where resources and cooperation could help the region become more sustainable.

A regional plan must deal with the issues of availability of land for development and the associated costs, both of which are growing. While the land assembly process and conversion issues present problems for some municipalities, the associated costs of building are also such that the construction of affordable and quality housing remains extremely difficult without the substantive support of government programs.

What this report also illustrated is that other communities have moved forward with innovative projects and concepts for addressing housing inadequacies. Yet, these could not have been undertaken by municipalities on their own; they have all required some form of partnership, either with non-governmental organizations or various levels of government.

Existing programs and funding from the Provincial and Federal governments must be further explored, as should a regional planning approach to applying for such funding. The timing is right to review and assess the East Interlake region and how working together with one voice can help leverage change.

8.0 RECOMMENDATIONS

The recommendations below are based on discussions with key stakeholders in the EIR and the best practice materials sited in this report, and are as follows:

- 1) Begin the process of coordination among agencies in the East Interlake region that can contribute to a regional housing perspective, and perhaps a regional housing committee. These agencies could include, but are not limited to:
 - a. The East Interlake Planning District
 - b. The South Interlake Planning District
 - c. Community Futures East Interlake
 - d. Interlake Regional Health Authority
 - e. RM Councils
 - f. Seniors Resource Councils

There is also a need to draw in the support of the Provincial and Federal governments so as to:

- a. Identify appropriate support programs that can provide funding for housing;
 - b. Provide resources and funding for the development of a regional plan; and
 - c. Deal with broader planning issues such as the land assembly and conversion process
- 2) Develop a comprehensive regional housing plan for the East Interlake, with input and co-ordination from the agencies listed above. The plan would allow the communities to have greater leveraging power, create more partnership opportunities, and pool resources and expertise. The housing plan should:
 - a. Summarize and prioritize issues facing the region;
 - b. Identify short, medium, and long-term goals for the region in terms of housing;
 - c. Identify who will take the lead role, as well as roles and responsibilities of members on the housing committee;
 - d. Identify potential sources of funding (see recommendation number three); and
 - e. Establish a time-line

- 3) In terms of funding for housing initiatives and the development of the housing plan, consider the following sources:
 - a. CMHC Seed Funding;
 - b. CMHC Proposal Development Funding;
 - c. CMHC Renovation Programs
 - d. Manitoba based funding groups such as the Assiniboine Credit Union Community Project Fund and the Thomas Sill Foundation Inc; and
 - e. Funding for “green” or sustainable housing projects

- 4) Build on and create strategic partnership opportunities within the region that would:
 - a. Bring together the private sector, government and communities to work on projects and initiatives;
 - b. Work more closely with private sector builders on a specific strategy to build and fund more rental units (using a EIR rental housing strategy as a guide);
 - c. Partner with the financial sector to explore homeownership lending strategies for new immigrants and others feeling locked out of the rural market; and
 - d. Explore and better understand the economic growth patterns and how to best match the needs of the private sector with various housing needs

- 5) When developing a housing plan, key areas to consider are:
 - a. The ageing population and the range of housing options required;
 - b. Providing more units of affordable rental housing throughout the region;
 - c. Rehabilitating some of the older housing stock in the region; and
 - d. Exploring innovative tenure types and arrangements. These could include mixed-use, pocket suites, co-operatives, life leases, or land leased communities (developments of manufactured or mobile homes where the homeowner leases the land under their homes from a landowner, who provides community infrastructure and amenities).

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APPENDIX A: HOUSING PROGRAMS

Phases of Canadian Housing Policy					
Characteristics	Economic Development (1945-1968)	Social Development (1968-1978)	Financial Restraint (1978-1986)	Disentanglement (1986-1994)	Disengagement and Privatization (1994-present)
Economic Conditions	Reconstruction and prosperity	Prosperity and inflation	Recession and recovery	High government deficit	Economic growth, widening social gap
Major Demographic Force	Pent-up demand returning veterans	Baby boom	Aging population, single families	40-50 somethings dominant	Smaller non-traditional family unit
Overall Goals	Economic development	Social reform	Financial restraint	Reduced government presence	Rediscovery of social needs
Market Philosophy	Filtering and infrastructure support, planned urban landscape	Intervention, participation, flexibility	Reduced intervention	Free-market	Neo-liberalism, globalization, privatization
Housing Goals	Industrial development, suburban development, physical planning	Community development, income integration, demand support	Supply support	Deconstructionism, "fix-up, patch-up"	Unclear
Delivery Instruments	Direct federal grants and loans	Cost-sharing direct subsidies, loans	Loan guarantees, mortgage insurance	Co-production, private sector partnership	Volunteers, local government
Intergovernmental	Federal leadership	Tri-level consultation, "province building"	Provincial leadership	Solely provincial	Solely provincial
Outcomes	Large projects, "Corporate city"	Widespread, uncontrolled subsidies	Administrative overlap	Non-policy. Small-scale intervention	Unclear

Source: Wake, Carroll, Barbara. (2002) *Housing Policy in New Millennium*. Urban Policy Issues, eds. Fowler, Edmund & Siegel, David. p74.

Government Assistance Programs: Manitoba 2008

Program Provider	Program	Program Type
Manitoba Housing Authority	Public Housing	Subsidized Rental Accommodations
Manitoba Housing and Renewal Corporation	Sponsored Managed Public Housing	Subsidized Rental Accommodations
Manitoba Family Services and Housing	Private Non-Profit program	Subsidized Rental Accommodations
	Rural and Native Housing Program	
	Urban Native Housing Program	
	School Tax Assistance for Tenants 55 Plus	Rent Assistance
	Shelter Allowance for Elderly Renters	
	Shelter Allowance for Family Renters	
	Complementary Assistance Program	
	Co-operative Housing Program	Co-operative Housing Assistance
	Index-linked Mortgage Co-operative Housing Program	
Affordable Housing Initiative	Rent Supplement Program	Subsidized Rental Accommodations
	Emergency Repair Program	Home Repair/Renovation Assistance
	Home Adaptations for Seniors' Independence Program	
	Homeowner Emergency Loan Program	
	Repair/Conversion Program	
	Residential Rehabilitation Assistance Program	
	Shelter Enhancement Program	
	Repair/Conversion Program	Affordable Housing Supply Programs
	Homebuyer Down Payment Assistance Program	
	New Homeownership Supply Program	
	New Rental Supply Program	

Source: Manitoba Family Services and Housing, 2008.

HOUSINGFirst: Manitoba's Limited Income Housing Strategy		
Pillar One: HomeWorks!	Inner city revitalization Older Manitobans Urban Aboriginals Northern Manitoba Homeless Manitobans	\$104.5 million
Pillar Two: Foundations	Unit renovations Supportive housing new playgrounds Enhanced security Co-op and rent to own Community empowerment	\$76.2 million
Pillar Three: A Roof Over Each Bed	Emergency and transitional Shelter for homeless	\$3.9 million
Pillar Four: Home Renovation Programs	F/P renovation Residential Rehabilitation Assistance Program Home Adaptations for senior's initiative Emergency repair Shelter enhancement program	\$4.0 million
Total		\$188.6 million

**Programs Related to Homelessness and Community Development
in Manitoba: 2008**

Supporting Communities Partnership Initiative (SCPI)	Provincial, territorial and municipal governments and supports programs related emergency shelters, transitional supportive housing and prevention.
Urban Aboriginal Homelessness Initiative (UAH)	Provides flexibility to meet the needs through culturally sensitive services to assist those Aboriginal persons experiencing homelessness.
The Northern Housing Strategy	Partnership between MHRC and northern/Aboriginal organizations, to develop a strategic approach to address housing needs in the North.
Surplus Federal Real Property for Homelessness Initiative	Transforms surplus federal property into facilities that serve homeless people or those at risk at homelessness.
The Homeless Individuals and Families Information Support System (HIFIS)	The establishment a community driven national information system for shelter service providers.
Regional Homelessness Fund	Supports small and rural communities experiencing homelessness in their local areas. Provides funding and support to proposals primarily from communities not funded by SCPI.
The National Research Program	To help create an understanding of the causes of homelessness in Canada.
The Winnipeg Partnership Agreement	To promote long-term sustainable community and economic development in the City of Winnipeg.
Urban Strategic Initiatives	Policies and programs in support of urban revitalization, downtown renewal and community economic development in the City of Winnipeg.
Urban Community Economic Development	Provides an urban redevelopment policy framework for provincial investment in strategic downtown revitalization projects and economic community development initiatives in the City of Winnipeg.
Supporting Communities Partnership Initiative (SCPI)	Provincial, territorial and municipal governments and supports programs related to emergency shelters, transitional supportive housing and prevention.
Urban Aboriginal Homelessness Initiative (UAH)	Provides flexibility to meet the needs through culturally sensitive services to assist those Aboriginal persons experiencing homelessness.
Source: Manitoba Family Services and Housing, 2008.	

City of Winnipeg: Winnipeg Housing and Homelessness Initiative

Program Name	Program Description
Housing Plans and Advocacy Program	Provides support up to \$30,000 for neighbourhood groups to develop/maintain housing plans for specific neighbourhoods
Neighbourhood Housing Program	Provides support of up to 10,000 per unit for construction and/or rehabilitation of housing in Designate Improvement Zones
Minimum Home Repair Program	Provides support up to \$30,000 for critical repairs to homeowners in specified neighbourhoods
Development Cost Offset Program	Provides up to \$5,000 for pre-development costs and reimbursement of City fees
Downtown Housing Program	Provides support for downtown affordable housing development

Institutional Categories for Counting Persons who are Homeless

Institutional Categories	Targeted Areas
Shelter-type	Homeless shelters, subsidized housing units, and youth centres
Non-shelter	Prisons, mental health clinics, and halfway housing
Gray Areas	Residential hotels, transitional housing, rooming houses and group homes
Long-standing	Hospitals, facilities for victims of natural disasters and other emergency situations
Non-residential	Soup kitchens, mobile food vans, and drop-in centres
Non-institutional Locations	Streets, parks, transportation depots, and abandoned buildings
Conventional Dwelling Units	Having multiple individuals/families sharing rooms or housing

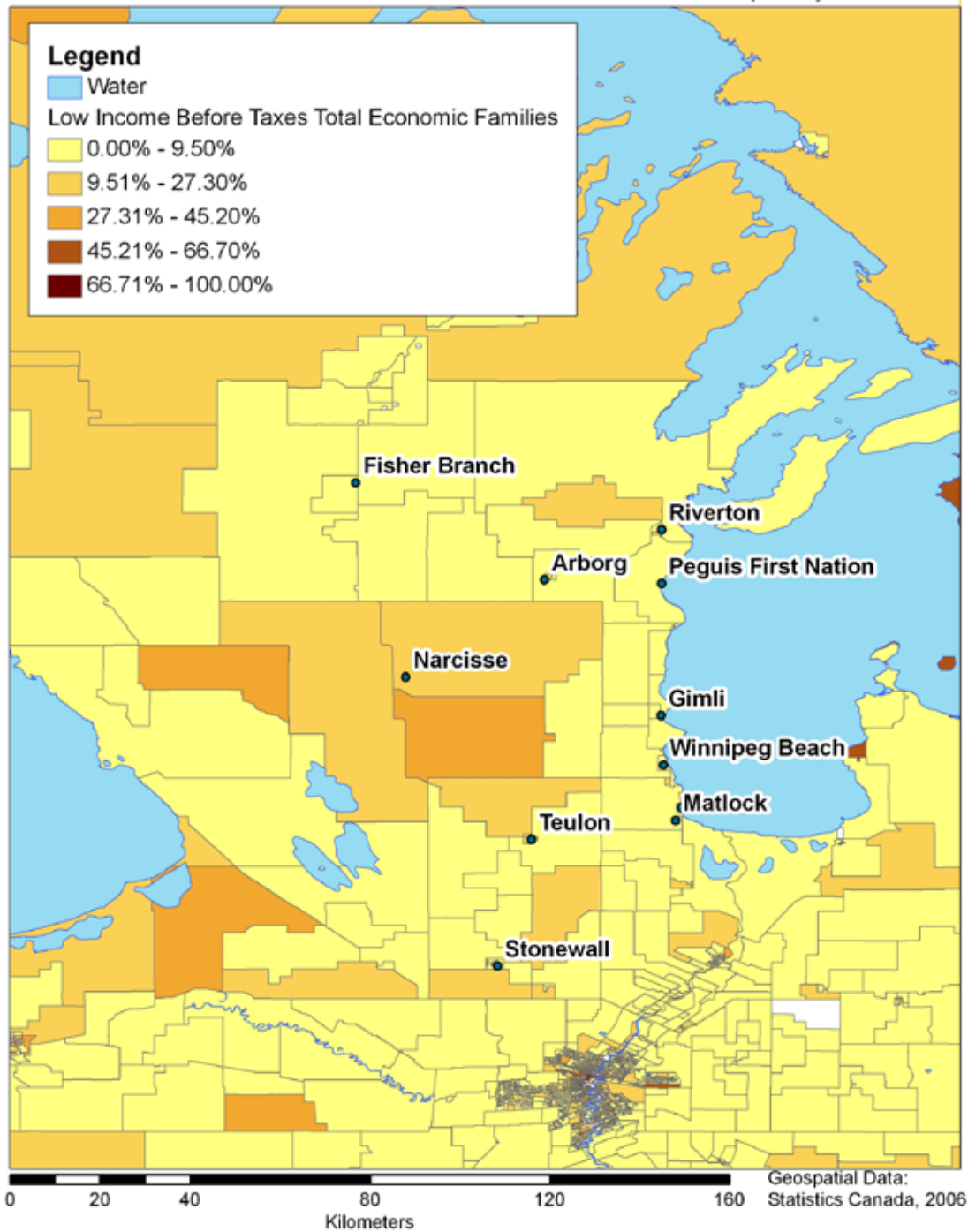
APPENDIX B: RESEARCH AREA MAPS

LOW INCOME BEFORE TAXES TOTAL ECONOMIC FAMILIES

East Interlake

Low Income Before Taxes Total Economic Families

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Prepared by Daniel Powell

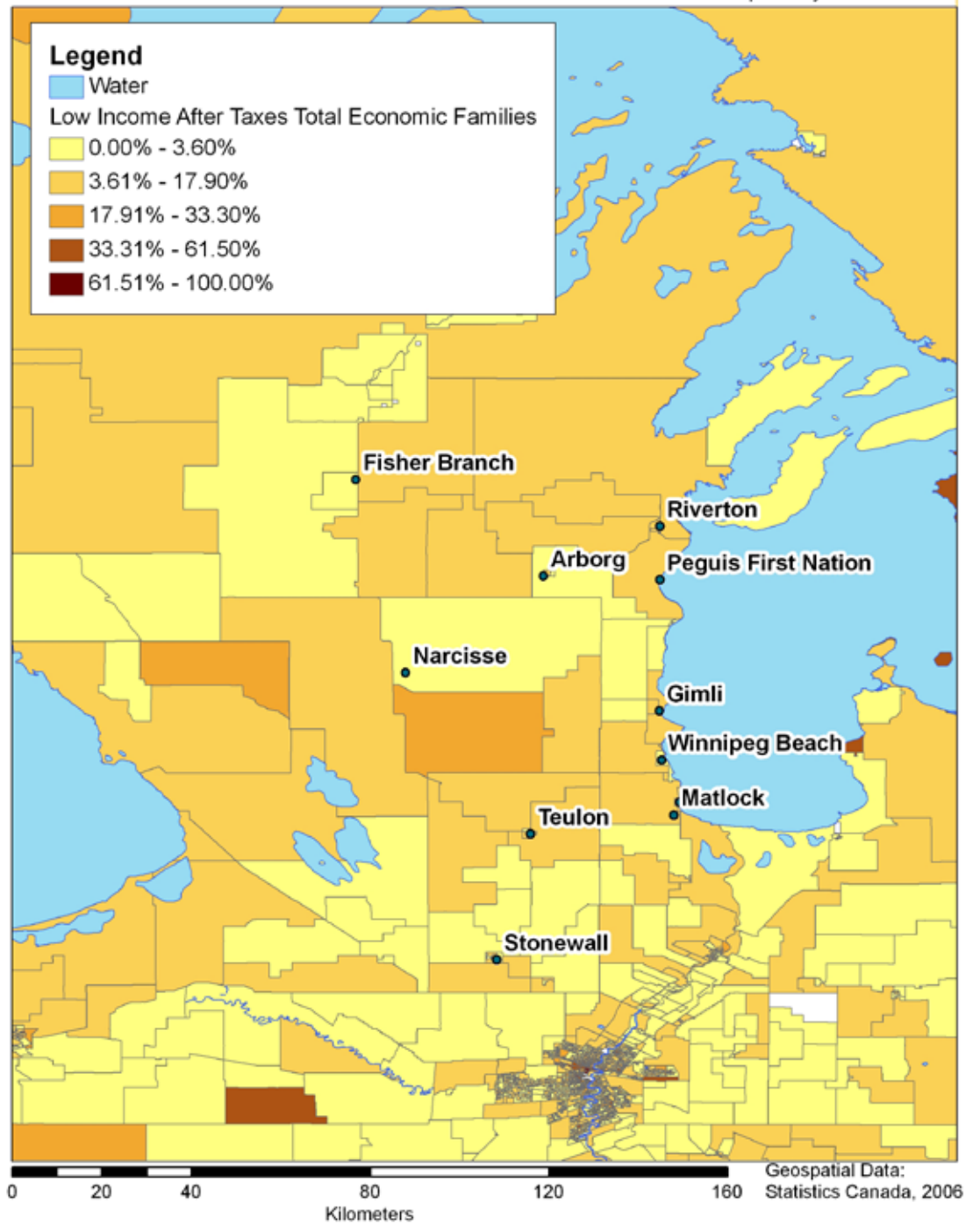


LOW INCOME AFTER TAXES TOTAL ECONOMIC FAMILIES

East Interlake

Low Income After Taxes Total Economic Families

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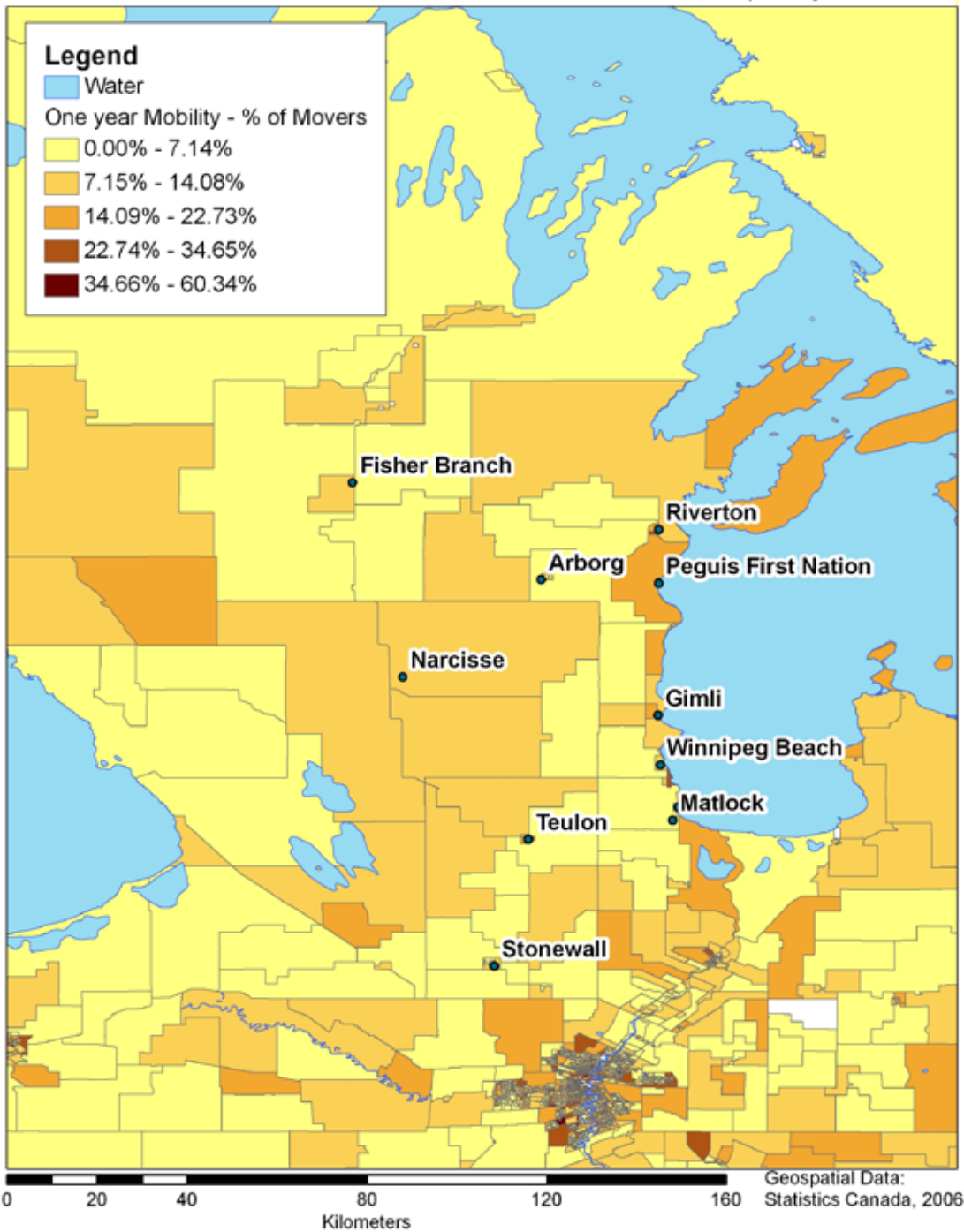


ONE YEAR MOBILITY OF MOVERS

East Interlake

One year Mobility - % of Movers

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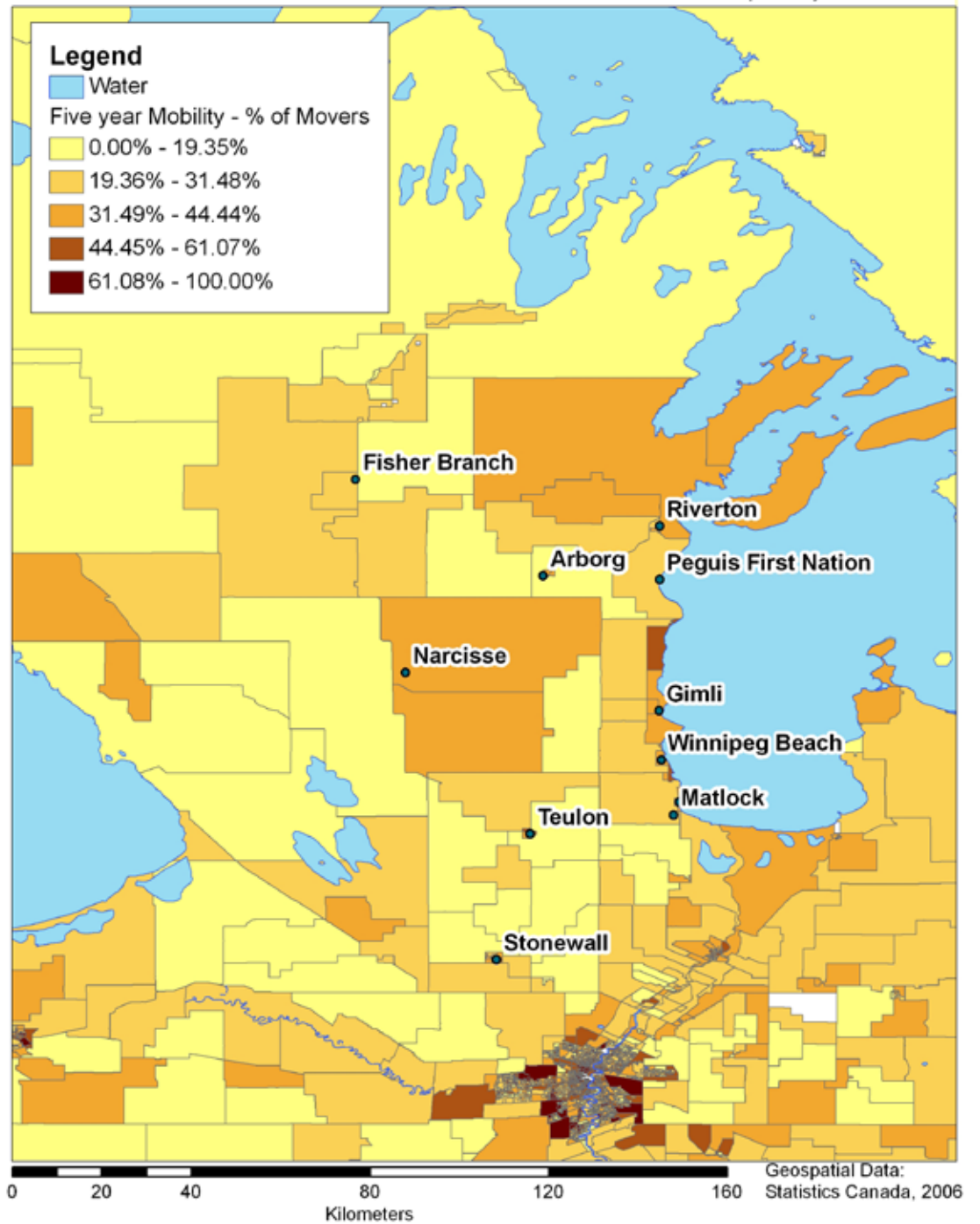


FIVE YEAR MOBILITY OF MOVERS

East Interlake

Five year Mobility - % of Movers

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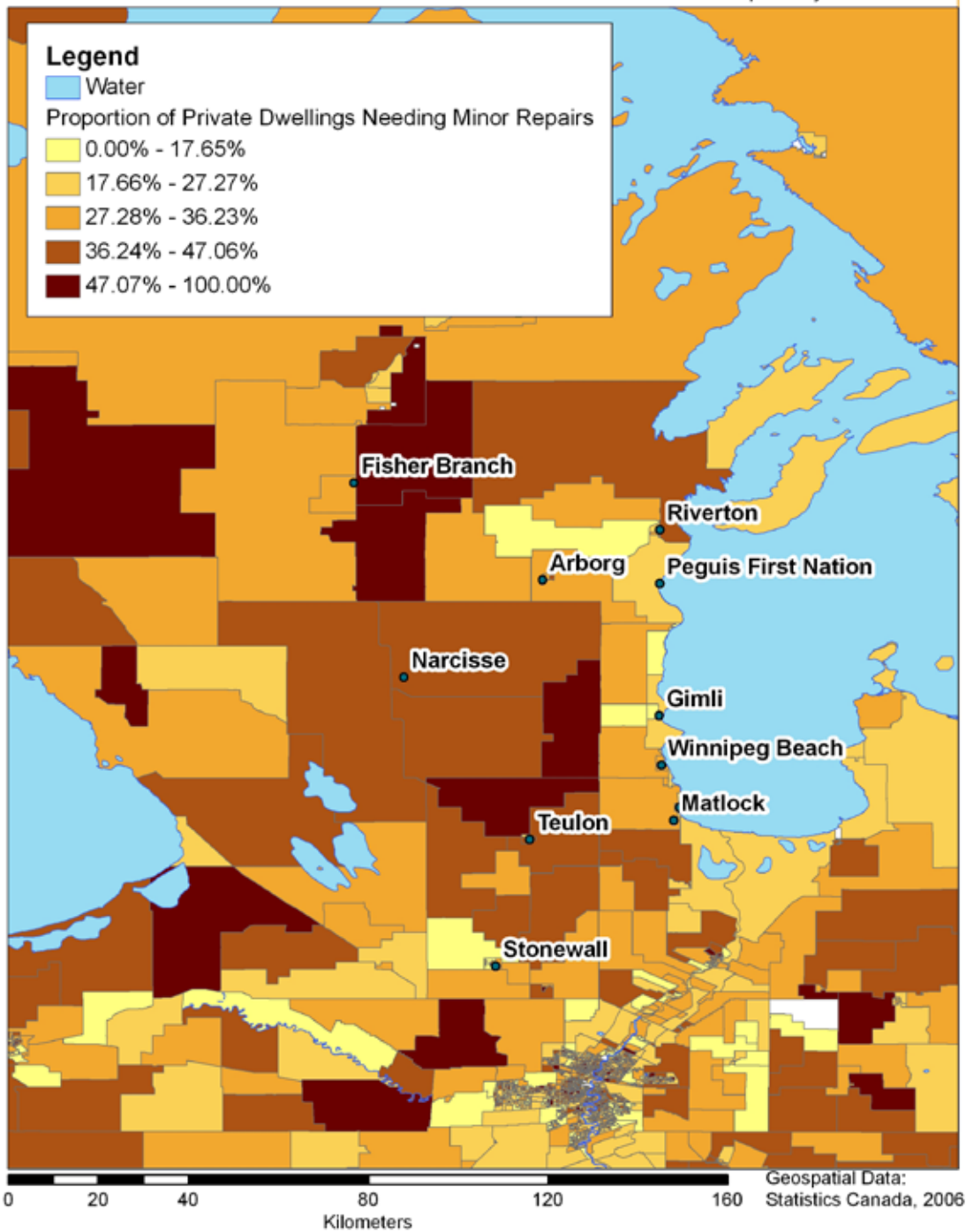


PROPORTION OF PRIVATE DWELLINGS NEEDING MINOR REPAIRS

East Interlake

Proportion of Private Dwellings Needing Minor Repairs

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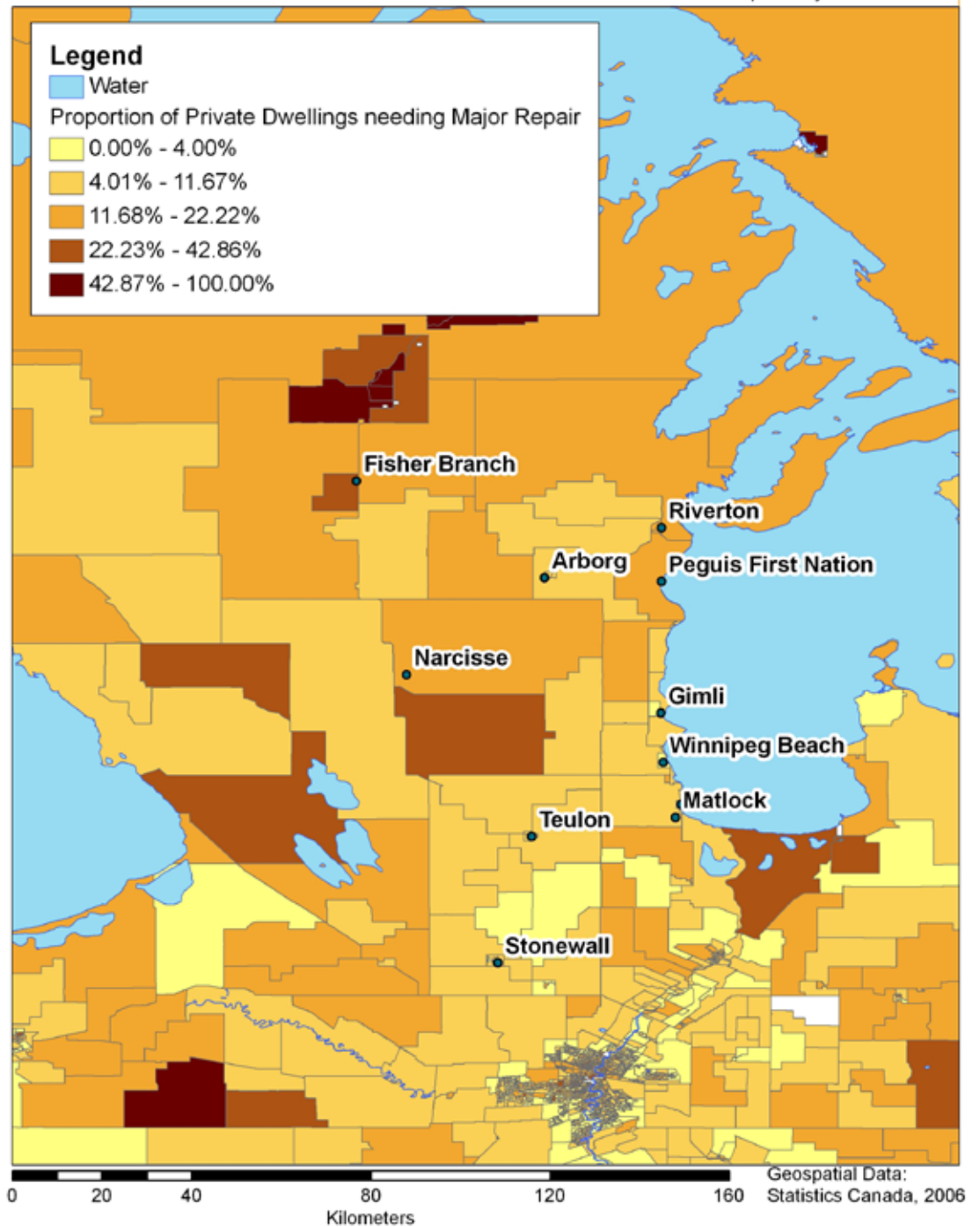


PROPORTION OF PRIVATE DWELLINGS NEEDING MAJOR REPAIRS

East Interlake

Proportion of Private Dwellings needing Major Repair

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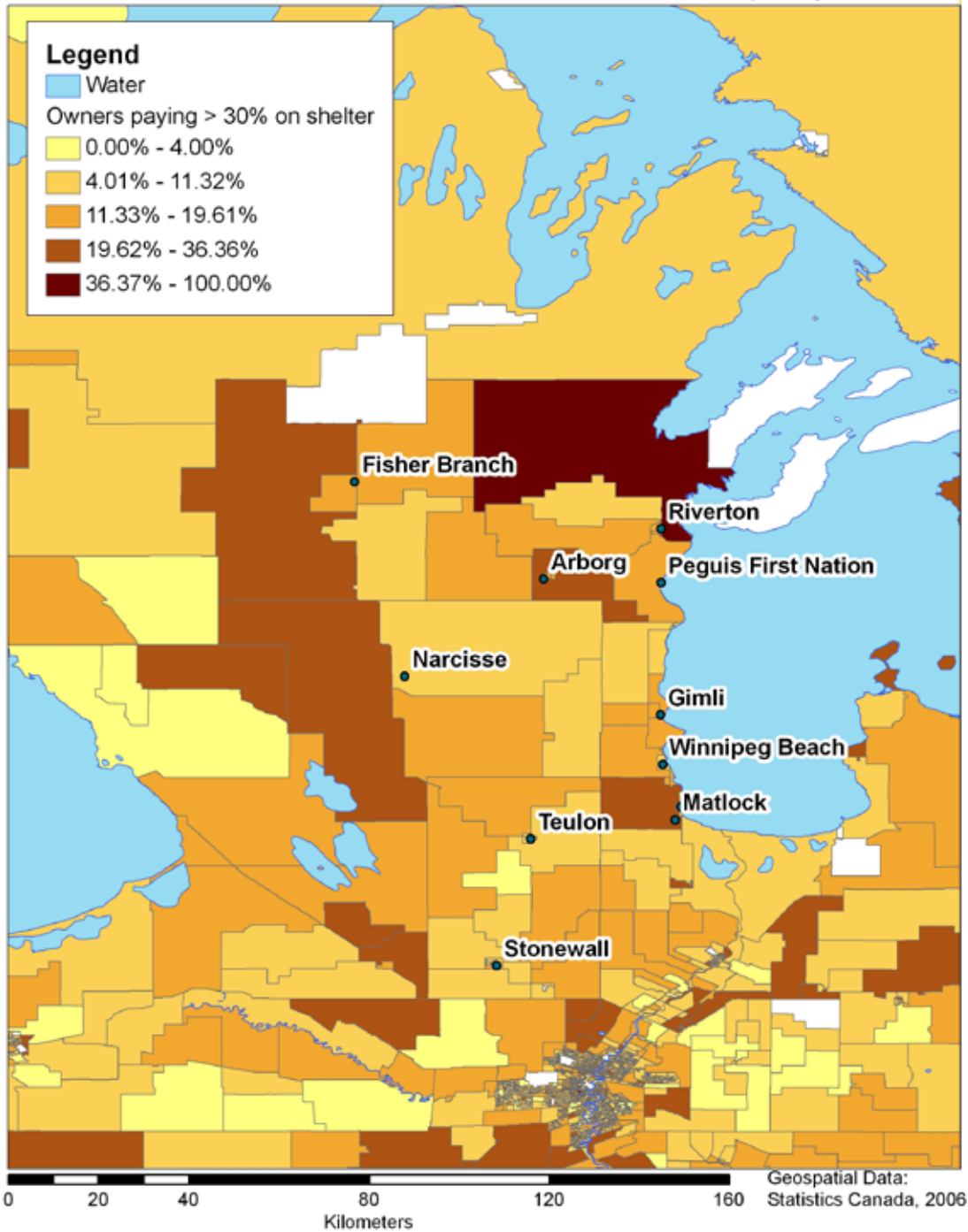


OWNERS PAYING MORE THAN 30% INCOME ON SHELTER

East Interlake

Owners paying > 30% on shelter

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RENTERS PAYING MORE THAN 30% ON SHELTER

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Tenants paying > 30% on shelter

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