

The End of an Era? Social Housing and Social Property in a Post-subsidy World

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THESIS

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In memory of Patrick Kenneally,
for Thursday dinners and Fleetwood Mac dance parties.

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SUMMARY

A remarkable transformation is taking place in Canada's low-cost housing sector: the operating agreements that have supported low-cost subsidized public, nonprofit and co-operative housing for decades are expiring. These agreements, signed between the state and the individual housing provider, created a framework that located social housing outside the market, and provided subsidies for tenants who could not afford housing in the private market. Once their agreement has expired, social housing providers are no longer constrained by these frameworks, nor do they receive subsidies. In response, they are developing new policies and procedures, changing their rent structures, and beginning to think differently about their properties.

Through interviews with nonprofit and co-operative housing providers, as well as others involved in the social housing sector, my research explores this moment of transformation in three ways. First, through an analysis of the experience of nonprofit and co-operative housing providers, the opportunities and challenges of this transition are made visible.

Second, I frame social housing as a form of social property: property that has been removed from the market for a social purpose. The three key characteristics of social property are security, affordability and collectivity. However, how these characteristics are manifested in social housing is changing as the agreements expire. Nonprofit and co-operative housing organizations now are moving away from social property, towards a more market-oriented form of housing provision.

SUMMARY (continued)

Finally, I examine the changing relationship between the state, property and housing in a neoliberal and colonial context. The increasing commodification of social housing is part of a broader neoliberal policy of addressing social issues through the market. The changing structure of low-cost housing provision reinforces the market as the provider of housing and the solution to housing need, shrinks the spaces that hold up low-cost housing, and reduce the capacity of low-income urban Indigenous communities to provide low-cost housing in culturally appropriate and self-determining ways.

All of these changes are taking place through a reshaping of the relationship between the housing providers and the state. The operating agreements enabled the housing providers to focus on housing low-income households; post-agreement, they must focus on the financial well-being of the organization. Rather than supporting social housing as it did through the operating agreements, the state now treats nonprofit and co-operative housing providers much like any other private rental housing provider. And, instead of a collective, tax-based social safety net for housing, post-agreement, low-cost housing relies on internal subsidies collected from neighbors rather than all of society.

Through this process, housing is increasingly commodified, with fewer non-market options available to low-income households. The structures that enable low-cost housing are reconfigured, shifting policy away from social property towards a more market-oriented strategy. The end of the operating agreements is thus a major step in the ongoing reduction of the social safety net: one with implications that are still unfolding.

1 INTRODUCTION

1.1 Background and purpose of the research

A radical transformation is sweeping through Canada's housing system. The decades-old funding agreements that support low-cost, non-market social housing are gradually expiring, and are not, for the most part, being extended or replaced. Instead, the public, nonprofit and co-operative housing providers must find their own ways to operate independently, and often must change how they operate in order to be self-sustaining over the long term. This transition is quietly changing the relationship between the state, social housing and property in Canada.

In a liberal welfare state such as Canada, the social housing that emerged in the 1960s, '70s and '80s created a new form of property: nonmarket housing. Through a variety of policies, funding structures and subsidies, and community-based organizing, housing providers developed and maintained nonprofit and co-operative housing for decades. In a country where colonial policies continue to shape property relations, Indigenous housing providers used their housing to create spaces of self-determination within urban centers. Today, the neoliberal frameworks that shape social policy increasingly promote the private market as the solution to social problems; this dissertation explores the moment of change as the agreements expire to understand the implications for social housing as a distinct form of property.

I argue that social housing is a form of social property—property removed from the market for a social purpose—but that the expiring operating agreements threaten its

capacity to continue as such. Further, I seek to understand the relationship between social housing, property and the state through the moment of transformation of the social housing operating agreements. In the transition away from the operating agreement, providers must change how they operate. I argue that, in a neoliberal and colonial context, the expiry of the operating agreements changes the relationship between the state and the social housing providers. Many providers struggle to operate independently post-expiry, and must shift towards a more market-oriented means of providing housing, with yet-to-be seen implications for residents. For Indigenous housing providers, the potential loss of operating agreements threatens not just the housing, but also the presence and accessibility of Indigenous urban spaces. Thus, not only does the housing itself change as the agreements expire, but so too does its relation to the state and to the market, raising questions about what constitutes social property.

My research is framed by the following questions:

1. In what ways can social housing be considered a form of social property?
2. How are nonprofit and co-operative housing providers responding to the end of their operating agreements?
 - a. What are the implications for social housing as social property?
 - b. Given the different histories of Indigenous and non-Indigenous social housing, what are the implications of the changing role of social property for Indigenous housing providers?
3. What are the implications for theorizing the relationship between social housing, property and the state in a neoliberal and colonial context?

To address these questions requires a multi-step process that begins with the construction of social housing as a form of social property. Through a comprehensive

literature review, I define the characteristics of social property in a capitalist context, and consider how Canadian social housing fits into these characteristics.

Next, I examine the challenges and opportunities for nonprofit and co-operative housing providers in Manitoba as a result of the expiring agreements. I limit my study to nonprofit and co-operative organizations, as public housing continues to be managed by the Province and as such has a different policy context and access to additional resources. I focus on one province to minimize differences in property contexts, and because housing is a provincial responsibility. I then connect how providers respond to these challenges and opportunities to the extent to which social housing continues to be a form of social property post-agreement. Finally, I contextualize these changes in a neoliberal and colonial framework, to theorize how the relationship between housing, property and the state are changing through organizations' post-agreement experiences.

My research furthers theoretical analysis in three key areas. First, it contributes to scholarly research on Canadian housing policy and practice. The expiring operating agreements represent a moment of transformation: a moment where, in a particular socio-economic context, past housing policies and practices culminate in full-scale federal withdrawal from social housing provision. However, with a few exceptions (see for example Cooper, 2014; Courville, 2015), there has been little scholarly work on this emerging issue. My research extends past research to develop a fuller understanding of contemporary social housing policy in Canada.

Second, I theorize nonprofit and co-operative housing as a type of social property in order to understand the implications of the expiring operating agreements on property relations and in particular on social property. As a distinct form of property outside the market, social property has three key characteristics: it enables security, affordability and collectivity for those who do not have access to property through the market. Through the social housing operating agreements, constraints on the properties of nonprofit and co-operative housing providers created a form of social property; the end of the operating agreements releases these constraints, enabling housing providers to move away from social property towards a more market-oriented form of housing.

Third, my research deepens the analysis of the relationship between housing, the state and property. As federal funding for social housing disappears, the state's role in de-commodifying nonprofit and co-operative housing changes, and its relationship to the property also changes. It reshapes the provision of housing and the potential for urban Indigenous spaces, and reshapes the social contract, abandoning the Keynesian interventionist state. Through this process, social housing as a form of social property is changing and slowly vanishing as neoliberal privatization and commodification grow stronger and more entrenched.

1.2 Context

The federal programs that enabled the development of Canada's social housing sector—the public, nonprofit and co-operative housing organizations—started in the 1950s and continued until 1993. At its peak, the social housing sector included more than

600,000 units of public, nonprofit and co-operative housing. Beginning in the 1950s and '60s with public housing, and then with nonprofit and co-operative housing in the 1970s and '80s, the federal government signed operating agreements with provinces, municipalities, and local housing groups. These agreements provided a mechanism for the distribution of federal funding to the local housing providers; they also laid out the terms governing the use of the funding, including subsidies and rent structures (CMHC, 2011). In 1993, federal funding for new social housing development was eliminated but the federal government continued to fund the existing social housing agreements, enabling social housing providers to continue to fulfill their mandates.

However, the operating agreements had a limit: for the most part, they were established for the term of the mortgage on the property, 35 to 50 years. The agreements began to expire in the early 2000s, and will continue to expire, here and there across the country, until 2040 (Institute of Urban Studies, 2007). A few years ago, there were over 600,000 units of federally-subsidized housing across Canada; in 2017 there were about 544,000; in 2040 there will be none.

The implications of the expiring operating agreements are still emerging. As the expiries are dispersed across the country and happen at different times, each individual provider must address the challenges and opportunities for its own organization. For some providers this is easy; they are already well-placed to be self-sustaining. Some providers look forward to the opportunity to leverage the equity in their buildings, to

expand their operations or to change their tenant mix once they are relieved of the requirements of their agreements.

For others, the conditions in their operating agreement make it difficult to operate independently post-agreement, and for some, it is simply impossible to continue to provide the same kind of housing without government subsidies. For many providers the end of the subsidies means they will no longer have the option of providing rent-geared-to-income subsidized units. Many are facing aging buildings, low reserve funds, and the impossibility of meeting their operating costs with the rents that low-income households can afford. For organizations that offer 100 percent rent-geared-to-income housing, the problem is particularly severe—they have no leeway, no extra resources that they can draw on to make up the difference between operating costs and income. This includes most public housing, as well as many Urban Native housing providers (Cooper, 2015).

Little data has been gathered about how housing providers are responding to their expiring agreements. It is difficult to ascertain when providers' agreements are expiring, how much funding is being lost, and how many subsidized units are affected. Since after their agreement expires nonprofit and co-operative providers no longer have a formal relationship with provincial governments, it is near-impossible to track the rents being charged, to know whether organizations are maintaining the subsidies, raising rents, or selling units outright. However, it is clear that many organizations are facing significant financial challenges that can only be resolved by reducing the number and/or subsidy of the currently subsidized units they offer.

1.3 Theoretical framework

Social property is property that has been removed from the market for a social purpose. Like private property, social property provides security for those who have a claim to it. Unlike private property, however, it does so by redefining the property as a collective, rather than individual, resource (Castel, 2002). It focuses on the use value of a property, rather than the exchange value, by limiting the use of the property to ensure that it remains affordable (Davis, 1004). And it emphasizes collective benefits, including access to what Castel (2002) calls “the common system” (330). Thus, social property enables those who do not have access to private property to achieve security through an affordable, collective process.

Social housing can be understood as a form of social property. In Canada, public, nonprofit and co-operative housing is funded and managed through operating agreements between the government and the housing provider. The operating agreements remove the housing from the market by limiting how the equity in the property may be used, defining how contributions to the reserve fund are to be managed, and providing and defining subsidies available for tenant support. Through the agreements, speculation on the property is limited, and security and affordability for tenants are increased. The subsidies are collectively funded through taxes, and access to safe, secure, affordable housing enables tenants to participate in mainstream socio-economic systems through education, employment, and social activities. As such, while perhaps not an absolute model of social property, social housing in Canada operates as a

form of social property, providing an alternative to market housing for hundreds of thousands of households.

The expiry of the operating agreements, and accompanying shift away from social property, is taking place within a neoliberal and colonial context. The neoliberal framework emphasizes the creation of markets, and the use of markets as tools for governance (Weber, 2002). Privatization and commodification change how formerly public resources are owned and financed, as well as how the associated programs are delivered (Martin, 1993; Donahue, 1989; Soron and Laxer, 2006). However, privatization is not always about a shift to private enterprise, but may mean nonprofits, individuals or families providing services that would otherwise be provided through the state. Responsibility for social reproduction is transferred to the individual, rather than collectively held through the state, and access to resources and programs is based on capacity to pay, rather than on need or universal access. For nonprofit and co-operative housing providers, the expiry of the operating agreements requires reduced reliance on the state and increased autonomy for social housing providers.

The colonial context affects constructions of property and relations between Indigenous and non-Indigenous peoples. In Canada, most cities are built on historical Indigenous settlements (Peters and Walker, 2005). The dispossession of Indigenous people was an essential—though always challenged—step in the establishment of a colonial power (Blomley, 2004). Moreover, the processes of colonialism also marginalize people of color, whether Canadian or immigrant, shaping how racialized bodies move

through economic and social spaces by constructing access to property based on white privilege and supremacy (Razack, 2002b). Today, the ownership and nature of property are constantly asserted and contested by both Indigenous and non-Indigenous peoples. The Urban Native Housing Program, established formally in 1985 after years of advocacy and pilot programs from Indigenous communities, was developed to provide an option for self-determination and to create Indigenous spaces within the city (Walker, 2008).

The shift in social housing as a form of social property is thus a complex question of property and the role of the state. More than simply a change in how the housing providers operate, the expiring operating agreements are part of a larger consolidation of property as a market-based commodity, within a colonial context that continues to dispossess Indigenous peoples of their property. The relationship between the housing providers, residents and the state illustrates the changing nature of social property.

1.4 **Significance**

My research contributes to theoretical and empirical research in three key areas. First, I tell the story of the expiring operating agreements in Manitoba to illustrate how social housing in Canada is changing. While government policies and practices have slowly moved towards the privatization of social housing for 40 or more years, it is especially in the last 25 years that long-term, ongoing funding for social housing has been declining. The expiring operating agreements represent a significant moment in the history of low-cost housing in Canada. How providers respond will affect the nature of social housing into the future.

Second, I advance social property theory by defining and illustrating social property in a capitalist context, and then operationalizing this definition through the example of Canadian social housing. This research thus reveals the role and form of social housing as a form of social property. This provides a lens through which to examine changing social housing policies, and to understand the potential implications of an emerging new context.

Third, I frame social housing and social property within a neoliberal and settler-colonial context, and examine the role of the state in managing social property within this context. I explore the relationships between the state, property and housing to understand how they are changing through the lens of the expiring operating agreements. The gradual withdrawal of the governments from direct housing provision, combined with a focus on market rather than social solutions to housing need, results in an increased commodification of housing and a potential loss of urban Indigenous spaces.

Each of these three areas deepens understanding of the theory underpinning current debates about social housing policy in Canada. Together, they point to the importance of non-market options in housing provision, and the role of the state in supporting social property (or not). While this analysis is unique to Canada, it also reveals some potentially universal properties of interest to scholars and policymakers.

1.5 Chapter overview

Chapter 2 sets the international low-cost housing context with a quick review of the current low-cost housing in the United States, United Kingdom and Australia. It then

describes the history and context of social housing in Canada, from World War II to the present day, and reviews the major trends in federal policies for housing for low-income households. It goes on to situate these trends within Canada's broader housing policy. As well, it contextualizes the changes taking place in Canadian social housing policy today as a final step in a long process of federal retrenchment from social housing.

Chapter 3 lays out the methodology used in the research. The empirical study uses both a literature-based and a qualitative approach in order to examine how social housing is changing in today's policy context. The literature-based analysis examines the concept of social housing, to create a theoretical framework within which to analyze Canadian social housing provision. The qualitative analysis included semi-structured interviews, and secondary analysis of data of interviews, with nonprofit and co-operative housing providers, to understand the implications of the expiring operating agreements. This chapter describes the development of the research, including the selection of interviewees, and the processes used in analyzing their responses.

Chapter 4 explores the concept of property and locates housing property in a neoliberal and colonial context. It defines property in various ways: as both relational and material, as a bundle of rights, and as a spatial practice. It considers the implications of neoliberalism and colonialism for property, framing the context for further discussion of social property and social housing in later chapters.

Chapter 5 defines social property within the broader framework of property. It identifies the three main characteristics of social property (security, affordability and

collectivity) and their sub-characteristics. It then applies this framework to the context of social housing in Canada, to determine how and to what extent social housing can be understood as a form of social property.

Chapter 6 examines the impact of the end of operating agreements for social housing providers, exploring the opportunities and challenges facing housing providers. Housing providers are often excited about their new independence and increased flexibility post-agreement, and are finding new ways to offer low-cost housing. At the same time, the loss of funding makes it difficult to offer the same number and depth of subsidies (especially rent-gear-to-income subsidies). Moreover, aging buildings need repairs, and often have insufficient reserve funds, requiring providers to raise rents to cover costs. In sum, housing providers are changing their practices to accommodate the end of their operating agreements.

Chapter 7 examines how the changes social housing providers are making affect understandings of social housing as social property in light of the three main characteristics of social property (discussed in Chapter 5). It shows that, although retaining some of the characteristics of social property, housing providers are, sometimes by choice and sometimes not, moving towards providing a form of housing that is closer to private property than to social property.

Chapter 8 builds on the previous chapters to consider the implications of the end of operating agreements and accompanying changes for the relationship between housing and the state in a neoliberal and colonial context. It examines how space is being

reshaped as housing providers change their practices in response to the expiring operating agreements, and describes the changing relationship between the providers and the Province. The neoliberalization of housing policy attempts to address housing need through the market, reducing the security, collectivity and affordability of social housing. Moreover, Indigenous housing providers risk losing not only the subsidies, but also the urban Indigenous spaces enabled by the operating agreements.

Finally, Chapter 9 concludes with a summary of the research, and presents the policy implications of the work. It also addresses some of the limitations of this research, and provides areas for future research.

Together, these chapters construct an argument in support of a nonmarket form of housing. The current context pushes social housing towards the market, reducing the capacity of nonprofit and co-operative housing providers to house low-income households. Social property, as a form of property removed from the market, offers a different way of thinking about housing: one that is focused on the use value, rather than the exchange value of the property, and one that enables security for both individual households and communities. The following analysis of the interactions between the state, market and property contributes to a deeper understanding of how property holds up certain relations of belonging in space in the current neoliberal and colonial context.

2 SETTING THE CONTEXT: SOCIAL HOUSING IN CANADA AND MANITOBA

Housing policy in Canada has undergone several shifts over the last 70 or so years, from housing for veterans and their families, to large-scale public housing, to nonprofit and co-operative housing, to the current focus on affordable housing. While there have been several moments over the past decades where attention was paid to the social housing arena, throughout these changes Canada's housing policies have focused primarily on market-based strategies to provide housing (Bacher, 1993; Dennis and Fish, 1972). This policy focus has contributed to a country in which a large majority of households are homeowners, a sizeable minority rent in the private market, and only about 5 percent live in social housing. Canada's relatively substantial social programs (e.g. social assistance, unemployment insurance, healthcare, education) have contributed to neighborhood stability and security (Wexler, 1996). This safety net is declining, however, and inequality is rising across Canada (Yalnizian, 2007; OECD, 2011). In such a context, social housing becomes ever more important for households that cannot access housing in the marketplace. Even within the social housing arena, however, market influences have long been present in the policies and regulations that shape its development.

There is still significant demand for low-cost housing. Canada did, at one point, have a well-recognized program of social housing in place. The nonprofit and co-operative housing programs of the 1970s and '80s, in particular, resulted in a decentralized, locally managed approach to low-cost housing provision that was widely considered a success (Dreier and Hulchanski, 1993). Since the 1990s, however, the federal funding and policy context has changed, with federal retrenchment from support for

public, nonprofit and co-operative housing development, an emphasis on affordable housing rather than social housing, and a devolution to provincial authority in social housing policy management.

There is also significant demand for Indigenous housing. On-reserve housing is frequently overcrowded, in poor condition, and may lack basic services. Off-reserve, Indigenous housing providers offer culturally appropriate housing, but face constant challenges in addressing the needs of a population that experiences racism and higher poverty rates than Canadians in general. Both for Indigenous and non-Indigenous housing providers, long wait-lists and insufficient capacity to meet the demand continue to be significant challenges in addressing housing need in Canada.

Canada's current social housing policy changes are not unique; around the world, markets are gaining in importance as the role of the state in social policy changes. In the United States, United Kingdom and Australia, public housing is increasingly supplanted by third sector housing, and by market-oriented rent subsidy programs. While each of these approaches may enable some low-income households to access housing, they may also reduce the capacity of the most vulnerable and most marginalized to ensure that they are well-housed. The international context continues to affect Canada, as ideas and ideologies flow around the globe.

This chapter begins with an overview of the housing context in the United States, United Kingdom, and Australia—countries with similar socio-economic contexts, and housing histories to Canada—to illustrate the international shifts taking place in social

housing provision. It then examines the history of social housing policy in Canada since World War II, with a survey of how various authors have categorized the phases of policy development over these decades. It then defines and contextualizes current demand for social housing through the idea of core housing need. The chapter concludes with a more focused description of the current Indigenous and Manitoba housing contexts.

2.1 The international context

In developing its various programs and policies, Canada lagged behind the United States and other Western countries. A number of factors affect the development of Canadian social policy, including a more conservative, collective approach to government and nation-building, a more interventionist role for government, and a strong provincial role (Wexler, 1996). As well, through policy transfer—“a process in which knowledge about policies, administrative arrangements, institutions etc. in one time and/or place is used in the development of policies, administrative arrangements and institutions in another time and/or place”—Canada draws upon the policies developed in the US and elsewhere in developing strategies and policies regarding social housing (Dolowitz and Marsh, 1996, 344). For example, in developing the post-World War II housing programs, foreign planners and architects were hired by the federal government to build Canadian capacity for housing and city planning (Skelton, 2000). As a result, ideas germinating elsewhere would have been shared in Canada, informing the policies and programs that created—or failed to create—low-cost housing.

Likewise, as globalization and international financialization shrink the world, policies and ideologies move easily between countries and continents. The expiry of social housing operating agreements and the shift towards affordable, rather than social, housing is not an isolated incident; it is part of a wider international trend towards austerity, privatization and neoliberal commodification of housing policy. In the United States, United Kingdom, and Australia, similar trends are visible as public and social housing policies and funding are re-oriented towards the market.

2.1.1 United States

In the 1960s and '70s in many places around the United States, the public housing complexes combined with suburbanization, racist segregation and a lack of economic opportunity to create isolated neighborhoods (Vale, 2000). In response to public pressure, the US government stopped building public housing, and in 1986, introduced the Low-Income Housing Tax Credit, which allowed nonprofit organizations to build affordable rental housing. In the 1990s, the HOPE VI program demolished tens of thousands of units of public housing, with the neighborhoods rebuilt as mixed-income housing by private developers. In the process, the number of public housing units was reduced, and because developers need the higher-income consumers to pay for the development, in many cases the location and style of the redevelopments are propelled by the preferences of more affluent residents (Goetz, 2013; Smith, 2013).

More recently, the Rental Assistance Demonstration program transfers public housing units to the Section 8 program, a rent supplement program that includes both

project-based and tenant-based funding in the private market. Launched in 2012, the Rental Assistance Demonstration program intends to enable housing authorities to access funds to deal with a \$6 billion backlog of repairs and renovations. Under the Section 8 program, formerly public housing may be maintained by the public housing authority or may be transferred to a nonprofit (or even, potentially, a private entity) (Smetak, 2014; Schwartz, A., 2017). Subsidies tied to the units will be provided through 20-year contracts, which must be renewed on expiry (Smetak, 2014; Schwartz, A., 2017). Unlike public housing, Section 8 housing property can be used as collateral, allowing the housing provider to borrow money for repairs (Smetak, 2014). The number of low-cost units will remain the same, and current tenants will continue to have the same rights as they did under public housing (Smetak, 2014). New tenants, however, may face more stringent screening, making it more difficult for some tenants to access housing (M. Gebhardt, personal communication, October 16, 2017), and some less desirable public housing complexes may find it more difficult to access private financing (Schwartz, A., 2017).

While this model is likely to be more expensive over the long run, as public housing authorities use government funding to pay private debts, it is perhaps a more politically feasible option than direct government spending (Smetak, 2014). As such, it reflects the political climate, which prioritizes market solutions to public problems.

2.1.2 United Kingdom

In recent decades, the public housing in the United Kingdom—council housing—has been slowly transferred away from local councils to individual households and

nonprofit associations. The number of council houses has dropped by more than 69 percent since 1980, as a result of housing policy decisions that reduced public spending and responsibility for social housing (Kentish, 2017). First, in 1980, the 'Right to Buy' program allowed tenants to purchase their own units at low rates. Many tenants took advantage of this offer, which, especially in high-demand areas, resulted in a loss of low-cost housing to the private sector and to private landlords. Second, Registered Social Landlords (or nonprofit housing associations, as they are more commonly known) began to purchase council housing. Although nonprofits, the associations charge higher rents than council housing and are more likely to operate like private landlords (Hodkinson, 2009; Mullins and Jones, 2015).

Today, most of the low-cost housing in the UK is developed and owned by associations. While some associations have close ties to the state, and others operate as entrepreneurs, still others see themselves as "protectors of public value," as they continue to provide low-cost housing (Mullins and Jones 2015, 278). The overall trend is towards less public involvement in housing provision and more private involvement from both third sector organizations and private capital.

2.1.3 Australia

Although in 1945-6 about 23 percent of new housing construction was in the public housing sector in Australia (Dalton, 2009), by the early 1990s only about 5 percent of housing was public. From 1955 to 1975, a significant number of public housing units were sold to their tenants (Milligan et al., 2004). In the early 1990s, community housing

emerged as an important and growing emphasis in housing policy, with funding and policy supporting the development of third sector social housing (Darcy, 1999). As well, a rental assistance program is available to households in private rental housing (Milligan et al., 2004). As in other countries, reduced government support for social housing has resulted in a targeting of funding to those households most in need, leading to a concentration of poverty and social issues (Yates, 2013).

More recently, in response to the global economic crisis of 2008-2009, the government established an economic stimulus package, which included a Social Housing Initiative intended to create 20,000 units of social housing for high-needs households. In addition, the 2009 National Affordable Housing Agreement and related Social Housing Growth Fund are intended to support the construction of new social housing, as well as the National Rental Affordability Scheme, which is loosely based on the US's Low-income Housing Tax Credit and which encourages private and community organizations to develop new affordable housing for low- and moderate-income households (Yates, 2013). Since 2010, however, momentum for social housing programs has reduced, with some programs being eliminated (Martin et al., 2016).

As in Canada, the UK and US, the social housing stock in Australia is not sufficient to meet demand. There are simply not enough units, revenues are too low to cover operating costs, and there are significant limitations on the capacity of social housing providers to sustain provision over the long term. Moreover, there are constant pressures

to move away from public support for social housing, to more independent, private models of housing provision (Shaw, K., 2017; Yates, 2013).

These three examples demonstrate that Canada is not alone in its retrenchment of social housing policy, and its shift to a more market-oriented approach. Responsibility for housing has been long been shared among many different governments and types of organizations. More and more, housing is seen as an individual responsibility; whether in Canada, the US, UK or Australia, individuals or households are increasingly expected to address their housing needs through the market.

2.2 History of social housing in Canada

The provision of social housing has changed significantly in Canada since World War II. For the most part, Canadian housing policy has emphasized supports for market-based housing, including mortgage insurance and tax benefits for homeowners. Within the social housing sphere, varying emphases in policy have emerged from a tension between protecting the private market and ensuring that households who cannot access good quality housing through the private market are well-housed (Bacher, 1993).

Early social housing provision in Canada emerged from activism by social reformers in the late 1800s and early 1900s. At the time, the majority of Canadians lived in rental housing in the private market, and it was often expensive, crowded and in poor condition (Bacher, 1993). The first government housing projects were developed in 1918, in preparation for the return of veterans after the First World War. However, these early projects were small, and did not meet the needs of lower-income families. It was not until

the 1930s that advocates began talking about subsidies and subsidized housing as a way to meet the needs of lower-income households. Despite this advocacy, the Dominion Housing Act of 1935 focused on homeownership. Despite being “supported by public funds and wrapped in the rhetoric of concern for the underprivileged” (Bacher, 1993, 93), this early housing legislation primarily benefited the middle and upper classes.

The current era of social housing began in the 1940s, following the Great Depression, World War II, and the return of soldiers needing housing (Suttor, 2016). In major Canadian cities during and after the Second World War, hundreds of families were homeless and were housed temporarily in emergency shelters. In addition, many more lived in areas described as slums, doubled up with friends or family. Post-war, city populations grew rapidly as manufacturing jobs increased, and for the first time, in 1951, poor households were in a minority. The federal government’s management of the wartime economy transitioned into management of a strong industrial economy with greatly increased employment (Suttor, 2016).

The Central Mortgage and Housing Corporation (CMHC; later Canada Mortgage and Housing Corporation) was established in 1946. Its role was to manage the 1938 National Housing Act, which included a section on subsidized housing, as well as to manage the Home Improvement Loans Guarantee Act (essentially, mortgage insurance). The biggest housing policy focus was market housing: a focus on homeownership and rental, with CMHC loans and mortgage insurance for higher-risk buyers (Suttor, 2016). As

earnings increased and state-based supports grew, homeownership became more accessible, and the market for owner-occupied housing expanded.

The first, relatively small, social housing programs were rental housing for those employed in the manufacturing sector. In 1949, the National Housing Act was amended to include public housing (including municipally owned and operated housing) (Suttor, 2016). Much early public housing construction was based in the regeneration of so-called 'slums', and the perceived need to eliminate the slums and reduce homelessness. Public housing included 'break-even' units, where rents covered the operating and amortization costs of the housing, and low-rent units, where rents were set below the break-even level, but were not related to household income. It was not until 1960 that rents geared to household incomes were introduced (Suttor, 2016).

Bacher (1993) argues that the intent of the program was not to address the housing needs of low-income households, but to give the impression that the government was concerned and taking action about the issue. Early public housing was intentionally built to be plain and utilitarian, to avoid competing with housing developers; later social housing, built for a mixed-income population, controversially reversed this approach (Bacher, 1993). Initially, the public housing projects were intended for returning veterans or for employed working class families. However, over the next two decades, the populations of the projects shifted, moving increasingly to single-parent families, families on welfare, and recently-immigrated families. Although public housing projects were generally built at a smaller scale than in the US, poverty still became concentrated as

those who could afford to moved out, leaving only the poorest and those most in need of external supports behind (Silver, 2011). In response, advocates began to pressure the government to find a new way to address the housing problems of the lowest income households. In the same period, government investment in suburban development increased, and investment in inner city areas decreased. In Winnipeg, this resulted in slum landlords providing most of the low-cost housing in the inner city (Silver, 2015).

The 1964 amendments to the National Housing Act resulted in a boom in public housing construction. Before 1964, about 1700 units of public housing were built per year; between 1964 and 1974, the average was closer to 13,000 units per year. CMHC began funding provincial housing corporation, and provided significant new funding, especially capital funding, along with a 50/50 cost sharing agreement for operating costs and subsidies with the provinces. Additional funds enabled operating subsidies to cover the amortization costs and the difference between operating costs and rental income, reducing all rents to a rent-gear-to-income (RGI)¹ level (Suttor, 2016). In Manitoba, little public housing was built until the late 1960s, but by 1975 there were 4900 family units and 5700 seniors' units of public housing. This was a boom time for private apartment development as well, allowing public housing complexes to be mixed in with other developments being built around the same time. The focus on socially mixed urban

¹ An RGI subsidy enables a tenant to pay a rent equivalent to 25-30 percent of household income; the subsidy covers the difference between the rent paid and the market rent/operating cost of the unit.

development reduced the stigma of public housing, as did a focus on seniors' housing. The growth of public housing was part of a broader housing agenda addressing the housing shortages and quality that had persisted since World War II, and which included supports for middle-class households, thus buttressing political support (Suttor, 2016).

The late 1960s and early 1970s were a time of social upheaval and activism around issues of poverty, economic concerns about inflation, and federal/provincial conflicts, with a resulting "consensus on decentralization of Canadian federalism" (Suttor, 2016, 79). The welfare state was expanding, and there was more citizen action and activism on local issues. The idea of "mixed-income community-based housing" became generally accepted, emerging in part from European models, significant rental demand, the co-operative movement's activism, resistance to US public housing, and the grassroots engagement of the time (Suttor, 2016, 87). In Winnipeg, there was lots of housing activism as manufacturing declined, inner city poverty grew, and suburban development expanded.

In the late 1960s, CMHC began experimenting with nonprofit and co-operative housing development and in 1973, the federal government established nonprofit and co-operative housing as its new priority for funding and programs. Local community groups, including religious congregations and service organizations could apply for funding under the new programs, and develop their own local housing projects. This was a major shift in social housing provision, requiring more participation and the development of new knowledge and skills by civil society. Rather than being centrally managed by the federal

government, as was the case with the original public housing programs, these new programs were much more decentralized and local, and addressed the needs of different groups (Skelton, 1996).

A variety of program types were created over the next ten or so years, resulting in large numbers of mixed-income projects. In many cases the individual projects did not include rent geared to income units in the original agreement; these were added in as a 'stacked supplement' through a secondary agreement (Suttor, 2016). Some projects were managed by nonprofit organizations, while others were self-owned and operated as co-operatives. They responded to the growing pressures from moderate- and middle-income households for rental housing—which in Manitoba were compounded by an aging and declining rental stock—and reflected an increasingly popular, more grassroots approach to social policy (Suttor, 2016; Silver, 2015).

Although the nonprofit and co-operative housing programs were a novel program of the time, receiving a lot of the attention in the 1970s and '80s, support for private-market rental and low-cost homeownership programs took a larger share of total spending. For example, from 1975 to 1982, about 137,000 units of social housing were built, while about 350,000 units of publicly-subsidized private rental housing were built (Suttor, 2016). CMHC also stopped lending to nonprofit and co-operative housing providers; instead, private financial institutions would offer mortgages that were guaranteed by the federal government, with co-operatives able to access funds through the Co-operative Trust of Canada (Suttor, 2016; Bacher, 1993). As of 1978, public housing construction essentially

ended, giving way to the much more popular nonprofit and co-operative housing programs. The federal government began transferring responsibility for social housing to the provinces, but provincial funding dropped. In combination with other social policies at the time, the resulting reduction in the social housing sector contributed to increasing homelessness in the following decade (Bacher, 1993).

During this time, CMHC also began to respond to housing needs in rural areas, as well as to off-reserve Indigenous housing needs. Throughout the late 1960s and '70s, Indigenous activists organized to create housing that reflected the needs of the growing Indigenous populations in cities, and advocated to CMHC for funding for pilot projects (Walker, 2007). In response, in 1985, CMHC created the Urban Native Housing Program, “which grew out of the pronounced need of urban Aboriginal households for culturally appropriate social housing and the capacity of growing urban Aboriginal communities to address their own priorities” (Walker, 2008, 186). The Urban Native Housing Program enabled providers to provide culturally appropriate housing, and to support not only individual Indigenous households, but also Indigenous communities.

In the 1980s, as neoliberal policies began to emerge in Canada, the nonprofit and co-operative approach was deemed too expensive, and not targeted enough to low-income households. In 1985/6, nonprofit and co-operative housing programs were dramatically reshaped, with a focus on core housing need resulting in more targeting and 100 percent RGI projects. They were mostly funded federally, but managed provincially (Wolfe, 1998; Suttor, 2016). At the same time, social housing began to be framed as a problem, rather

than a solution—the cause of poverty and an expensive way to address housing need (Suttor, 2016). Suttor (2016) argues that

the mid-1980s decisions in social housing and the program framework that ensued expressed the unstable social policy balance between conflicting tendencies—neoliberalism against regional brokerage, income targeting versus broader constituencies and agendas, and the established federal lead amid increasing decentralization. (124)

Although Canada’s model of social housing was internationally recognized, and perceived as a “permanent stock of good-quality, nonprofit social housing” (Dreier and Hulchanski, 1993, 45), these changes set the stage for the retrenchment and devolution of the 1990s (Suttor, 2016).

In 1993, the national government suddenly cut all new funding for social housing. The federal government continued to pay the subsidies for the duration of already existing operating agreements, but no new money was available for social housing construction or subsidy. Throughout the 1990s, the federal government made significant cuts to the funding provided to the provinces, and many provincial governments across the country cut funds for social programs, including welfare and income assistance program (Suttor 2016). This, combined with the effects of a serious recession and steadily low private market rental housing construction (particularly at the affordable end of the spectrum), left low-income households with fewer and fewer housing options.

Since 1993, little new funding has been available for low-cost housing construction, and none for deep, long-term subsidies of low-cost housing. The (still ongoing) debate

about which level of government should hold responsibility for housing shifted again in the 1990s, as the federal government finally assigned full responsibility to the provinces through Social Housing Agreements (Layton, 2008). Ontario further downloaded responsibility to the municipal/regional level. As provinces took on more responsibility for housing, they developed significant expertise and capacity for social housing development and management. Nevertheless, the end of new social housing development and the devolution of responsibility to the provinces created a context in which the “social housing share of the broader housing system is slowly but steadily declining” (Suttor, 2016, 126).

From 1993 until 2001, very little new social housing was built. In 2001, the federal government began to provide funding again through the Affordable Housing Initiative (AHI) and some other, smaller programs. This program then transitioned into the Investment in Affordable Housing (IAH) in 2011. Both the AHI and IAH were short-term and require provincial matching of funds; they enabled provincial and municipal governments to access funding for housing development or renovation (Leone and Carroll, 2010). Neither provided ongoing, long-term subsidies. Rents for housing developed through these funds must be set at the median market rent or lower. As Suttor (2016) notes, “The post-2000 initiatives softened but did not reverse the fundamental changes of 1990s retrenchment and devolution” (151). Although these programs were intended to ensure that housing is available to lower-income households, many households would still not be able to afford the rents (Pomeroy and Falvo, 2013).

The AHI and IAH were significantly different from the earlier social housing programs in two key ways. First, responsibility for implementation and distribution of the funds lay with the provinces, which were required to cover 50 percent of the costs (Pomeroy and Falvo, 2013). Provinces were able to design programs to address the housing needs according to their local context. Second, the range of programs included within the funding programs was very broad, extending beyond public, nonprofit and cooperative housing. Provinces could use the funds for housing repair, homeownership development, and/or shelters, along with building or maintaining subsidized housing (Cooper and Skelton, 2015).

However, these programs do not come close to meeting the need for affordable, quality housing for low-income households, and do not include long-term subsidies. This ‘patchwork’ of programs administers and funds various programs differently across the country, depending on the province in which they are housed. The programs include funding for home renovations and subsidies for housing construction, though they are short-term and lack the long term funding guarantee that enables social housing construction and subsidies. As a result, social housing policy is increasingly fragmented across the country (Leone and Carroll, 2010).

Perhaps most significantly, however, these new programs signaled a policy shift away from social housing to ‘affordable’ housing, due in large part to the federal government’s resistance to entering into long-term ongoing subsidy programs (Pomeroy and Falvo, 2013). The focus now was on remedying the “defects of market performance,

rather than a program targeted to low incomes” (Suttor, 2016, 162). While social housing was housing removed from the market, with rents calculated (for the most part) at 30 percent or less of household income, affordable housing is based on market prices (for example, a rent would be considered affordable if it were less than the average rent in a given area). Social housing was originally intended to ensure that households unable to access market housing would still be able to find housing that met their needs; affordable housing may cost more than a low-income household can pay for housing.

The trends described above have continued into the 2010s: a lack of funding for social housing or long-term subsidies; a shift towards affordable housing; and a disjointed patchwork of programs addressing housing and housing need. In 2013, the Government of Canada announced a new Housing First program to address homelessness. Rather than moving homeless people through various transitional programs to ‘ready’ them for permanent housing, the Housing First model houses homeless people, then provides wrap-around services as needed. However, it focuses primarily on visible homelessness, and does not allow funding for long-term subsidies (Government of Canada, 2014).

In 2015, the federal government spent about \$1.65 billion per year on social housing, primarily on the subsidies to public, nonprofit and co-operative housing through the operating agreements, and another \$300 million on affordable and other low-cost housing programs (CMHC, n.d.). The latter funding varies from year to year and government to government. Funding for the social housing constructed in the 1960s, ’70s and ’80s, is provided through operating agreements, and declines each year as agreements expire.

In 2017, the Government of Canada released what it called “Canada’s First Ever Housing Strategy” (Government of Canada, 2017, 4). It is less of a housing strategy, however, and more of a list of programs intended to support households in core housing need (Hulchanski, 2017). Nevertheless, it addresses housing for low-income households through various commitments, including new unit construction, rehabilitation of existing units, a portable rent subsidy, and support to provincial housing programs. It continues to encourage the market as the primary provider of housing, and offers subsidies for use in private housing. Many, if not most, of these initiatives are to be implemented over the next 10 years and will depend on who wins the next few elections; how—and whether—it will be fully implemented remains to be seen.

2.2.1 Key periods in social housing policy in Canada

In 1972, Dennis and Fish suggested that while there were many programs in place to address various housing issues, no unifying policy set direction and addressed social goals relating to housing. This critique continues to be relevant today (Hulchanski, 2017). Many have argued that Canadian social housing was created out of necessity, to address the needs of poorly housed households, rather than out of a recognition that the market does not work well to provide housing (Bacher, 1993; Suttor, 2016; Hulchanski, 2017). It may provide shelter, but it does nothing to address the underlying causes of housing need.

Various authors have distilled social housing policy into periods or eras based on overall policy trends. Skelton (2000) identifies three major periods of social housing provision:

- 1950s and '60s: the 'public housing period,' which focused on public solution to housing need, and was highly centralized and technically, rather than socially, oriented
- 1970s and '80s: the 'co-operative and nonprofit period,' in contrast, was highly decentralized, relying on non-housing third-sector organizations, which built capacity and contributed to the growth of concern for housing and housing need
- 1993 to 2000: the 'emergent period' points to the withdrawal of federal and provincial government from social housing support, and the resulting reduced capacity of the social housing system to function.

Taking a broader lens, Bacher (1993) suggests four main stages of housing policy from

1949-1992:

- until 1954, housing policy had an emphasis on the private market;
- from 1955 to 1964, a period of market growth and slow social housing growth;
- from 1964 to 1973, a focus on public housing construction; and
- from 1973 to 1992, nonprofit and co-operative housing production.

Carroll and Jones (2000) also developed a framework to analyze housing policy from 1945

to 1999. They note in the years

- from 1945-68, the development of a housing industry with emphasis on home-owned single-family detached housing for middle-income families;
- from 1968-78, a period of social planning and reform;
- from 1978-86, reduced government spending and devolution of programs to the provincial and municipal levels;
- from 1986-94, reduction of the role of government and smaller, more targeted projects; and
- from 1994-onward, devolution and withdrawal, along with increased 'community' and voluntary participation.

Leone and Carroll (2010) later extended this framework, adding a stage of 're-engagement,' which includes the federal government's increased spending on homelessness and housing since 2001.

More recently, Suttor (2016) focused his analysis on six 'turning points' in social housing history:

- post-World War II: CMHC and the first income-targeted social housing programs were created;
- 1964: provincial housing corporations were created, with the result that social housing development expanded dramatically (up to about 10 percent of all housing production);
- early 1970s: shift to nonprofit and co-operative housing;
- mid-1980s: transfer of management of social housing to provinces; federal policy and funding continue, albeit at a reduced rate;
- mid-1990s: a sharp reduction in federal funding for social housing; devolution to provinces; beginning of decline in federal subsidies; and
- early 2000s: funding for affordable (not social) housing, though with much lower levels of production.

Suttor situates each of these phases in its contemporary socio-political context, and considers international trends in social and non-market housing as well.

Together, these analysts present a coherent framework for social housing policy in Canada, albeit one with slight divergences depending on the lens of the author(s). Using a market-based lens, and building on these frameworks, the key moments in social housing history are:

1. The creation of a public housing program in the late 1940s that was implemented primarily in the 1950s and '60s and with the peak after 1964;
2. The shift to the nonprofit and co-operative housing programs, beginning in 1973;

3. The creation of Indigenous housing organizations in the late 1960s and the Urban Native Housing Program in 1978;
4. The 1978 beginnings of the transfer to the provinces and use of private finance, as well as the reduced funding for, and increased targeting of, subsidies after 1986;
5. The cuts to new social housing construction in 1993 and related federal withdrawal from social housing provision;
6. The transition from long-term social housing to short-term funding for affordable housing, and the expiry of thousands of operating agreements across the country, beginning in the early 2000s; and
7. The potential for a new period, created by the 2017 National Housing Strategy.

Each of these moments has had implications for the provision of social housing. The creation of public housing meant that many low-income households now had access to decent, affordable housing (Silver, 2011). The initial impetus towards housing development was part of a broader Keynesian strategy that included social welfare programs (e.g. unemployment insurance, pension plans, healthcare) as well as a housing context that looked favorably upon rental housing development. The creation of nonprofit and co-operative housing programs was the beginning of the privatization of social housing, though still with strong federal involvement and leadership and an emphasis on non-market housing. At the same time, it enabled more local control and engagement in social housing, including through the Urban Native Housing Program. It also became more deeply integrated in the market through the use of private financing. In the 1990s, a neoliberal form of privatization appeared with the funding cuts for new social housing, and the shift in priority for housing from social to affordable. The recent 21st century programs have been fragmented, with short-term funding and provincial responsibility, and have been complicated by the expiry of the social housing operating agreements.

The recently released *National Housing Strategy* opens the door to a new phase in low-cost housing provision. While the *Strategy* focuses on affordable and low end of market housing, rather than social housing, it is grounded in a rights-based framework that will incorporate legislation and new bodies and initiatives with the goal of reducing homelessness and housing need. There is potential for a new investment in low-cost housing, although within a more market-oriented framework. However, much of the funding announced in the *Strategy* has not yet been released, and most is scheduled to be included in the budget after the next election. The extent to which the *Strategy* is implemented will therefore depend on the next few elections.

In the meantime, the amount of nonmarket housing supported through long-term operating agreements continues to dwindle. These agreements, signed for each housing project between the Government of Canada, the housing provider, and in some cases, the Province, regulate how social housing projects are to be managed, and the subsidies to be provided. It was implicit in the agreements that once they expired, operating costs would be covered by rental income (Pomeroy, 2011). However, revenues have not matched the rise in operating costs, leaving many social housing providers dependent on the subsidies (Mousseau, 2008; Pomeroy, 2011). The challenges facing many providers today were built into the housing programs from the beginning. Without renewed agreements to enable ongoing RGI subsidies, which are essential for many low-income households to access affordable housing, social housing providers have sold units, reduced the subsidy offered per unit and/or raised rents to market levels (Mousseau, 2008; Pomeroy, 2011; Ward, 2011; Dalton, 2009).

This attrition of social housing units has been happening quietly across Canada. Up to 365,000 (about 50 percent) social housing units could face serious financial difficulties, with Urban Native housing organizations, public housing and housing complexes with higher than 65 percent RGI units being more likely to encounter difficulties in maintaining their RGI units (CHRA, 2014; Pomeroy, 2006). To date, there has been no cohesive response—and not even a systematic assessment of impacts—on a national level, in part because housing provision is fragmented and under-resourced (Leone and Carroll, 2010; Skelton, 2000).

2.3 **Core housing need**

Demand for low-cost housing is driven by the cost and quality of housing available to households. In Canada, core housing need is the most commonly used measure of how well-housed a household may be. A household is in core housing need if its housing does not meet one or more of the three standards of:

- **Affordability:** the housing costs 30 percent or less of the household's gross income
- **Adequacy:** the housing is in good condition, and does not require any major repairs
- **Suitability:** the housing is of an appropriate size for the household, with enough bedrooms for household members

and the household could not afford adequate and/or suitable housing in the same local area (CMHC, 2016). Households find themselves in core housing need for several reasons, including low household income and high housing costs. About 95 percent of the housing in Canada is provided through the private market, and is inaccessible for many low-

income households, and increasingly inaccessible for many moderate- and middle-income households (Brandon and Silver, 2015).

In 2011 (the most recent data), 12.45 percent (1,552,145 households) of households in Canada were experiencing core housing need (CMHC, 2014). If trends continue, it would take 58 years to eliminate core housing need in Canada (Cooper and Skelton, 2015). In 2011, 10.26 percent (43,410 households) of Manitoba households were in core housing need (CMHC, 2014); following the trend from 1996 to 2011, it would take 34 years for core housing need to disappear (Cooper and Skelton, 2015). For renters, 26 percent of all households (989,380 households) are in core housing need in Canada; in Manitoba, 22 percent (25,805 households) of renter households are in core housing need (CMHC, 2014).

For Aboriginal households, the situation is even more severe. In Canada, 19 percent of Aboriginal households (95,780 households) were in core housing need in 2011. In Manitoba, 18.6 percent (10,625 households) of Aboriginal households were in core housing need. In Canada, 35 percent of Aboriginal renter households (72,515 households) were in core housing need, while in Manitoba 33 percent (7,755 households) were in core housing need (CMHC, 2014). The high levels of core housing need for Indigenous people arise from their distinct histories and housing contexts.

2.4 **Indigenous housing**

In Canada, most cities are built on historical Indigenous settlements (Peters and Walker, 2005). The dispossession of Indigenous people was an essential—though always contested—step in the establishment of a colonial power (Blomley, 2004). Although

Indigenous peoples were dispossessed of their lands, they were not necessarily displaced, and continue to be an active presence in many cities (Blomley, 2004). Land is central to all questions of decolonization (Alfred, 2009; Simpson, 2008; Blomley, 2004; Harris, Cole, 2004). It is key to both Indigenous self-determination and identity, and to settler societies in maintaining colonial control (Porter, 2010). While operating within the bounds of Western private property regimes, Indigenous social housing can be seen as one way that land is being reclaimed, enabling a distinct and visible Indigenous presence in Canadian cities and an expression of self-determination (Walker, 2008).

The history and current context of Indigenous social housing is different from non-Indigenous social housing. Housing has been used as a colonial tool to assert Canadian sovereignty over territory, through forced resettlement and the imposition of European-style housing on Indigenous communities (Marcus, 1991; Hohmann, 2013); at the same time, the quality of housing on First Nations and in many Indigenous communities is of poor quality and is frequently overcrowded. Funding for good quality housing is insufficient, and, when combined with the other challenges facing many First Nations, makes it impossible to address social problems. The shortage of housing, combined with other structural problems such as the lack of matrimonial property rights on many First Nations, results in crowding, over-use, and often, migration to the city (Cornet and Lendor, 2002).

In the 1970s Indigenous housing activists began advocating for programs to support Indigenous-led housing in urban centers, to support Indigenous families as they moved to

the city. There was then (and continues to be) an increasing need for housing that would meet the specific needs of Indigenous people moving from reserves and rural areas, and that would create a welcoming space in an often racist city. Indigenous populations in cities in Canada are growing, and often Aboriginal people “arrive in cities expecting their histories and their status as Aboriginal people to make a difference to their access to institutions and services” (Peters and Walker, 2005, 327). In this sense, Indigenous people are not the same as other urban residents: their Aboriginal and treaty rights make them—and their access to services, including housing—different. Because treaties and nation-to-nation relationships between First Nations and Canadian governments are navigated through the federal government, municipal and provincial governments may not be prepared to address the needs of Indigenous people. Moreover, the position of Indigenous people in cities is complicated by additional factors, including enduring and complex poverty, legacies of colonial policies including residential schools, and legal categorizations of different ‘types’ of Aboriginality (Peters and Walker, 2005).

Through the Urban Native Housing Program, over 100 Indigenous nonprofit and cooperative housing organizations were established across Canada (NAHA, 2004). Although these organizations do not receive enough funding to enable them to meet the demand, they provide a flexible approach that supports Indigenous conceptions of family and home, and create an opening for Indigenous self-determination within urban centers (Walker, 2007). These units and organizations were, like non-Indigenous units and organizations, funded through operating agreements with the federal government and in some cases the provincial governments. And, like non-Indigenous units and

organizations, the Urban Native housing providers are now facing similar challenges as their operating agreements expire. As Urban Native housing tends to be 100 percent RGI, the challenges may be greater: without ongoing subsidies, it will be impossible for providers to continue to offer the deep subsidies that their tenants require. Indigenous people's housing thus faces specific challenges, and requires policy responses that address the specific context and rights of Indigenous people in Canada.

2.5 Housing in Manitoba

Manitoba has struggled in the past with being a 'have-not' province. Winnipeg, as its capital city and main population center, is a medium-sized, slow-growth city. Currently, Manitoba's population is almost 1.3 million people, and Winnipeg's population is about 700,000 people (CBC News, 2017a). The population is growing (primarily as a result of an active immigration program) and, since the early 2000s, the economy has expanded, remaining relatively stable even through the 2008 global financial crisis. While for decades Manitoba—and Winnipeg in particular—was considered to have highly affordable housing, today the cost of housing has soared.

In 2000, the average sale price for a house in Winnipeg was \$88,553. In 2016, it had more than tripled to \$283,152 (Peg, 2016; not adjusted for inflation). The average rent for a two-bedroom apartment in Winnipeg was \$588 in 2000, while in 2017 it had increased to \$1068 (CMHC, 2001; CMHC, 2017c). While there is variation across the province—with rural areas generally being cheaper, and urban and northern areas being more expensive—the overall trend has been a significant increase in housing cost.

At the same time, household incomes have increased faster in Manitoba than across Canada. Between 2005 and 2015, median household incomes in Manitoba increased by 20.3 percent to \$68,147, while in Canada they increased by 10.8 percent to \$70,336 (CBC News, 2017b). The median individual income in Manitoba in 2015 was \$33,130 (Statistics Canada, 2017). Employment and Income Assistance has increased from 2000 to the present, rising from \$463 for a single person per month to \$677 in 2014 (Brandon, 2015b). Poverty thus continues to have a significant impact on households in Manitoba, with 15 percent of households being low-income (compared with 14.2 percent of Canadian households), and 22 percent of children living in low-income households (compared with 17 percent of Canadian children) (CBC News, 2017b).

The development of the Rent Assist program in 2014 enabled low-income households to access market, nonprofit or co-operative housing that costs up to 75 percent of the median market rent. The household pays 30 percent of their income, and receives a subsidy to cover the difference with the rent. Even with Rent Assist, however, Employment and Income Assistance recipients renting the private market often spend more than 50 percent of their income on housing, as do many working people (Brandon, 2015b). The increases in both work and Assistance incomes should make access to housing easier, but the increased cost of housing has far outpaced the gains made by many households, pushing housing out of reach.

The cost of housing has been exacerbated by a tight rental market. Vacancy rates have been relatively low over the last two decades. In 2000, the vacancy rate in Winnipeg

was 2.0 percent, while in 2017 it was 2.8 percent (CMHC, 2001; CMHC, 2017c). For some years in between it was even lower, sometimes reaching below 1 percent. Today, vacancy rates vary across the province, with a current low of 1.1 percent in Thompson, and a high of 4.7 in Portage la Prairie (CMHC, 2017c). In the '90s, however, vacancy rates were higher—in 1995, vacancy rates were above 5 percent (Grant, 2011).

Overall, these figures demonstrate an increasingly expensive and tight housing market. In many parts of Manitoba, demand for social housing is high and many providers have long waiting lists. Over 2500 families are on the waiting list for public housing in Winnipeg alone (Glowacki, 2017); many nonprofit and co-operative organizations have their own waiting lists, so it is difficult to estimate the total demand. In some rural areas, there may be less demand, but little reliable data is available. To stabilize the housing market and to provide low-cost options for housing, Manitoba's policy context includes rent regulation, social and affordable housing, and Rent Assist.

2.5.1 Rent regulation

Rented housing is regulated through the Residential Tenancies Act, a piece of legislation first enacted in 1990 and most recently amended in 2013. The Act is enacted through the Residential Tenancies Branch, which provides advice and support to both landlords and tenants, and which mediates and adjudicates disputes.

A key element of Manitoba's rent regulation is that rents can only be increased according to an annual guideline released by the Residential Tenancies Branch, usually around 1-2 percent. The guideline is calculated based on consumer price indexes,

including utilities and property taxes. Landlords may increase rents beyond the guideline based on capital expenditures and investments in the quality of the housing. Certain units are exempt: those above a certain rent amount, or newly constructed units, for example. The policy provides greater security of tenure for tenants by stabilizing rents and the rental market (Grant, 2011). This is particularly important during periods of high demand, as in the past 15 years, as landlords may still ‘pass through’ the costs of improving the quality of the housing, but not increase rents simply because of demand. Grant (2011) shows that while rents have increased more than the guideline as a result of market conditions, rent regulations have stabilized the market and prevented rent-gouging by moderating increases.

While the rent regulations do stabilize rents, increasing them roughly in line with inflation (Grant, 2011), there are times when rents continue to increase beyond what a household can afford. Especially in gentrifying neighborhoods, landlords take advantage of the opportunities in the regulations to increase rents, often in “creative” ways (Toews, 2010, 27). Despite the regulations, rents have increased sharply over the last few years, while the number of rental units—especially low-cost units—has decreased (Silver, 2015).

2.5.2 Social housing

Social housing in Canada is defined by the Canada Mortgage and Housing Corporation as “rental housing subsidized by the government” (CMHC, 2017a). This usually refers to nonprofit, zero-equity co-operative and public housing, and in particular, to nonprofit, co-operative and public housing built before 1993 and/or that currently

receives ongoing subsidies. Social housing in Manitoba has been created over the last 60-plus years through more than 50 programs (Cooper, 2015). As in the rest of the country, it includes public, nonprofit and co-operative housing, each of which operate differently and serve different populations.

Public housing is owned and operated by the Province of Manitoba through the Manitoba Housing Renewal Corporation (Manitoba Housing), and generally serves very low-income households; the rent is geared to the income of the households, allowing them to pay 25-30 percent of their income as rent. Nonprofit rental housing is owned by nonprofit organizations, and may include market, lower-end-of-market, and rent-geared-to-income units. Each organization is managed by a volunteer board of directors. The organization has a social mandate, and often a particular group that it intends to provide housing for (e.g. seniors, families, Indigenous people). Many nonprofit housing organizations were started by local community groups, such as religious congregations, service organizations, or cultural associations. While under agreement, nonprofit housing providers relate to Manitoba Housing; post-agreement, they relate to the Residential Tenancies Branch, the part of the Manitoba government that is responsible for implementing and enforcing rent regulations.

Most co-operatives in Manitoba—as in Canada—are not-for-profit, or zero-equity, co-operatives; those established under the 1970s and '80s social housing programs all fall into this category. The co-operative owns the housing, and members of the co-operative own the right to live in the co-op (The Co-operative Promotion Board, 2015). Usually,

members buy a share² in the co-op when they move in; this share is returned to them (without interest) when they leave. Unlike in limited- or full-equity co-operatives, shares in not-for-profit co-operatives do not change in value over time, which helps to keep the co-operative affordable over the long term. Each co-operative is governed by a board of directors elected from the membership, and major decisions are voted on by the members. Prospective members fill out an application form, and must be approved by the Board before moving in. Members sign a lease or occupancy agreement, and pay a monthly housing charge, which covers the cost of maintenance and upkeep for the property. While under agreement, co-operative housing providers relate to Manitoba Housing; post-agreement, they relate to the Financial Institutions Regulation Branch, the part of the Manitoba government that is responsible for regulating the financial services sector, including all co-operatives.

There are five main groupings for nonprofit and co-operative housing projects, based on program types (Institute of Urban Studies, 2016; C. Ryan, personal communication, January 18, 2017). These are the Section 95³ projects, which usually have

² Usually the share price is low, similar to the cost of a damage deposit in the private market (e.g. \$500-\$1500). However newer co-operatives, built without government subsidies, often have higher share costs to finance the construction (e.g. \$100,000-\$150,000).

³ “Section” refers to the section number of the National Housing Act in which the enabling legislation is found.

about 15-30 percent RGI⁴ units, and are mixed income; Section 26/27 projects, which did not include operating subsidies (although in some cases operating subsidies were stacked in later); Post-85 agreements, which are typically 100 percent RGI; the Urban Native Housing Program agreements, which are 100 percent RGI and are usually scattered site single-occupancy houses, rather than apartments; and the co-operative housing programs (Institute of Urban Studies, 2016; C. Ryan, personal communication, January 18, 2017).

While originally public, nonprofit and co-operative housing programs were created and managed by the federal government through the Canada Mortgage and Housing Corporation (CMHC), responsibility for nonprofit and co-operative housing was transferred to the Provinces in the 1990s. A Social Housing Agreement between the Government of Canada and the Province of Manitoba was signed in 1999. Manitoba Housing is responsible for managing the Social Housing Agreement, and for working with social housing providers while their agreements are in force.⁵

Each public, nonprofit and co-operative housing project has a social housing operating agreement. These agreements have been expiring across Manitoba since the early 2000s and will continue to do so until 2031. The peak of expiries will take place in

⁴ In an RGI unit, the tenants pays 25-30 percent of their income as rent, and the difference between the rent paid and the operating cost is made up by a government subsidy.

⁵ The exception is the nonprofit housing organizations that are directly affiliated with a First Nation. These kept their direct relationship with CMHC after responsibility for social housing transitioned to the Province. There are only a few of this type of organization in Manitoba.

the next few years, with 50 agreements already expired, 102 agreements expiring before 2021, and 156 agreements expiring between 2021 and 2031. The RGI units in projects with agreements expiring later are at higher risk, as they are more likely to have high percentages of deeply subsidized units, and deeper operating subsidies (Institute of Urban Studies, 2016).

While in most cases organizations operate independently post-agreement, the Province has provided extensions for a few organizations. Usually these are short or partial extensions to support the organizations through the transition phase, as they adapt to the new policy context. Some Urban Native housing providers have been offered five-year extensions, in part because they provide 100 percent RGI housing and in part in recognition of challenges facing the Indigenous households they serve (Cooper, 2015).

2.5.2.1 Mechanics of social housing

The subsidized, low-cost housing provided by public, nonprofit and co-operative housing providers is funded by both the federal and provincial governments, but the provincial government is responsible for managing and distributing the funding. While under agreement, setting rents, tenant selection, and addressing conflicts are regulated through Manitoba Housing's guidelines, rather than through the Residential Tenancies Branch, and Manitoba Housing may also offer funding to support particular needs of social housing providers (e.g. for renovations). When their operating agreements expire, however, nonprofit and co-operative housing providers' primary relationship with the

Province shifts to the Residential Tenancies Branch, and they must now comply with rent regulations, much like any private landlord.

While still under agreement and receiving subsidies, social housing providers must provide a certain portion of RGI and affordable rents to low-income households. The intent of the agreements and subsidies is to ensure that the providers house low-income and harder-to-house households; as such, the Province has a much greater say in how the organization is run and requires substantial administrative accountability from the housing providers. After the agreement expires, the organization has much greater latitude in tenant selection and organizational management.

To qualify as RGI or affordable housing, the provider must comply with the Province's two programs: (a) the Social Housing Rental Program, and (b) the Affordable Rental Housing program. These two programs set rents and maximum incomes for tenants in RGI and affordable housing units.

(a) Social Housing Rental Program

The Social Housing Rental Program offers the deepest subsidies for the lowest-income tenants, and operates in public, nonprofit and co-operative housing. This is the RGI program. Rents are subsidized based on the income of the tenant, enabling them to pay a percentage of their income as rent. In 2018, this amount was 28-30 percent of

household income.⁶ Close to 100 percent of public housing units are RGI, while the proportion of RGI units in nonprofit and co-operative housing organizations varies depending on the provider and its operating agreement (and in a few cases, on particular agreements between Manitoba Housing and the housing provider).

In order to apply for the Social Housing Rental Program, tenants must

- Be in core housing need;
- Be either a Canadian Citizen, a permanent resident of Canada, a refugee claimant or have legal status to live and/or work in Canada;
- Have total adjusted household income at or below the Social Housing Rental Program Income Limits established by Manitoba Housing where applicable;
- Be able to live independently, with or without supports (Province of Manitoba, n.d. (b), para. 1).

The number of bedrooms (i.e. the unit size) a household would require is determined based on the National Occupancy Guidelines, which assess the number, age, and gender of household members. The income limits for Winnipeg for 2018 are listed in Table 1. It is clear that many Manitoba households would be eligible for the Social Housing Rental Program (median individual income: \$33,130; median household income: \$68,147).

⁶ Prior to 2017, tenants paid 25-27 percent of their income as rent, but in 2017, the percentage was increased to 28 percent (Thorpe 2017). In 2018, the Province increased the rate to 30 percent of household income (The Canadian Press 2018).

Table 1. Winnipeg income limits for the Manitoba Social Housing Rental Program.

UNIT SIZE	BACH.	1-BDRM	2-BDRM	3-BDRM	4+BDRM
MAX. INCOME	\$25,500	\$37,000	\$46,000	\$48,500	\$57,500
MAX. MONTHLY RENT (30%)	\$625	\$925	\$1150	\$1212	\$1437

Source: Province of Manitoba n.d.(b)

(b) Affordable Rental Housing Program

The Affordable Rental Housing Program offers low rents for low- to moderate-income households. It is meant to bridge the gap between social housing and market housing. The affordable rent is set at or below the median market rent (based on private market rents) (see Table 2). In nonprofit and co-operative housing complexes that offer affordable housing, income limits are set that ensure that the household will pay between 22 and 30 percent of its income as rent (see Table 3) (Brandon, 2014; Province of Manitoba, n.d.(b)). Thus, households that are ineligible for social housing, but that would struggle with market rents, may still be able to access affordable housing. As with the Social Housing Rental Program, the income limits for the Affordable Housing Rental Program are high enough that many Manitoba households would be eligible for the it (median individual income: \$33,130; median household income: \$68,147).

Table 2. Winnipeg affordable rents

UNIT SIZE	BACH.	1-BDRM	2-BDRM	3-BDRM	4+BDRM
RENT (NO UTILITIES)	\$608	\$837	\$1049	\$1091	\$1313
RENT (WITH UTIL.)	\$637	\$924	\$1147	\$1213	\$1439

Source: Province of Manitoba, n.d.(b)

Table 3. 2018 Income limits for the Affordable Housing Rental Program**MAXIMUM HOUSEHOLD INCOME**

WITH CHILDREN	\$75,592
WITHOUT CHILDREN	\$56,694

Source: Province of Manitoba, n.d.(b)

The idea behind the affordable housing program is to provide lower rents that households can afford, without the deep subsidies required by RGI subsidies. However, because affordable rents are based on the median market rent for the city or region as a whole, in some cases, affordable housing rents are higher than the local area's median market rents. Housing providers then face the challenge of offering housing that covers the costs of operating the housing, while still being low enough for area households. For new housing developments in particular, it can be difficult to fill affordable units, while RGI units are easy to fill (Brandon, 2014).

2.5.3 Rent Assist

Rent Assist is a rent supplement program that can be used in nonprofit, co-operative or private housing. Managed by the Province, it provides a subsidy directly to the tenant that covers the difference between 30 percent of household income and 75 percent of the median market rent. It is available to households receiving Employment and Income Assistance and to non-Assistance households whose income is below a certain threshold. The amount available depends on the total income and size of the household, including the number of children (Province of Manitoba, n.d.(a); see Table 4). As it moves with the household, it offers flexibility in housing choice, but at the same

time the subsidy provided is relatively low compared with market rents. It has also already proven to be unstable, with the amount a household pays changing from 28 to 30 percent of household income, and it cannot be used in housing that is receiving subsidies (e.g. public housing, or nonprofit or co-operative housing that is still under agreement).

Table 4. Income limits for Rent Assist

NUMBER OF PEOPLE IN HOUSEHOLD	1	2	3-4	5
MAXIMUM HOUSEHOLD INCOME	\$24,129	\$27,386	\$33,729	\$42,000
MAXIMUM HOUSEHOLD INCOME (WITH CHILDREN)	--	\$33,729	\$33,729	\$42,000

Source: Province of Manitoba, n.d.(a)

2.6 Conclusion

The overall trend of the last few decades has been a slow withdrawal of the federal government from social housing provision. From the 1950s to the 1970s, the federal government was the core participant in a centralized program of public housing provision and management. In the early 1970s, rather than continuing to provide public housing, the government's focus changed to a program of supporting nonprofit and co-operative housing development. In the 1980s, the government began to withdraw from housing provision, cutting funding and reducing funding terms, and began to transfer responsibility for housing to the provinces. In the 1990s, the federal government cut new funding for social housing, and devolved responsibility for housing to the provincial level. In the early 2000s, it began to provide some funding again but with a focus on affordable housing rather than social housing, and without funds for long-term subsidies.

Although never more than a very small part of the housing system as a whole, the nonprofit and co-operative housing programs was well-known and widely recognized. The gradual transition away from a nonmarket approach to housing provision is culminating in the current expiry of the social housing operating agreements and the state's reluctance to make long-term funding commitments for housing provision. In Manitoba, the demand for low-cost housing continues, and social housing providers are exploring new ways of providing low-cost housing. RGI units are at risk, as subsidies disappear, and nonprofit and co-operative housing providers must find new ways to fund low-cost housing. The focus on social housing as a form of publicly-subsidized, non-market housing has ended; increasingly, the market shapes the policies and programs of low-cost housing.

3 METHODOLOGY

This chapter describes the methodology and methods used in conducting the research. The study is both theoretical and empirical; it used a literature review and in-depth qualitative interviews to understand the role of social property in ensuring access to housing, and the perspectives of social housing providers as they transition through the expiry of their operating agreement. It seeks to understand this moment in time as housing policy is in flux, how nonprofit and co-operative housing providers are changing in response, and the implications of these changes for the larger relationship between housing, property and the state.

The chapter begins with a review of the research questions, and then describes the research design that shaped the research process. I then outline the methods used in data collection and analysis.

3.1 Research questions

The research is guided by the following questions:

1. In what ways can social housing be considered a form of social property?
2. How are nonprofit and co-operative housing providers responding to the end of their operating agreements?
 - a. What are the implications for social housing as social property?
 - b. Given the different histories of Indigenous and non-Indigenous social housing, what are the implications of the changing role of social property for Indigenous housing providers?
3. What are the implications for theorizing the relationship between social housing, property and the state in a neoliberal and colonial context?

The first question contributes to the theory on social housing and property by defining the characteristics of social property in a capitalist context, and evaluating the extent to which social housing can be understood as a form of social property. It also sets the theoretical frame for the research. Through a literature review, I developed a definition and identified the main characteristics of social property, which would be universally applicable in a capitalist context. I then used a matrix to apply the characteristics of social property to the Canadian social housing context, to determine in what ways it can be considered social property.

The second question establishes the focus for the empirical study. Through interviews, I asked housing providers and managers about how their organizations are changing their policies and practices in response to the expiring agreements, and examined the resulting challenges and opportunities to understand the changing relationship between social property and social housing. I also asked about the meaning and implications of these changes for Indigenous housing providers, given their distinct history and target demographic.

Finally, the third question allows me to analyze how the answers to the questions above illuminate and affect the relationship between housing, property and the state in a neoliberal and colonial context. I theorize the expiry of the operating agreements as a marker of change, as social housing is increasingly privatized and commodified, low-cost housing options are diminished, and the capacity of Indigenous organizations to create Indigenous space within the city is threatened.

This research enables a better understanding of housing policy and practice in Manitoba, including the elements that strengthen or weaken the security, affordability, and collectivity of low-cost housing. With more knowledge about how housing providers are responding to their expiring agreements, and a better understanding of the relationship between housing, property and the state, we can design more effective policies and practices to address the public policy goal of ensuring that everyone has access to adequate housing.

3.2 **Research design**

To answer my research questions, I used a qualitative research approach. I chose a qualitative approach because I “seek to discover and understand a phenomenon, a process, or the perspectives and worldviews of the people involved” (Merriam, 1998, quoted in Caelli, Ray and Mill, 2003, p.2). My focus is on understanding a moment of change in one form of social policy, social housing, as it is understood and enacted by social housing actors.

Qualitative research allowed me to take a reflexive and holistic approach that used both inductive and deductive analysis. Through a literature review, I developed an analytical framework through which to investigate the nature of social housing as a form of social property. I conducted qualitative semi-structured interviews (Mason, 2002) with actors in the social housing world to understand the impact and implications of the expiring operating agreements. Through these interviews, I used the analytical framework to learn how housing providers are changing as a result of the expiring operating

agreement, and whether nonprofits and co-operatives can still be considered social property.

As I developed my analysis, I built themes using evidence gathered through the research process. Rather than presenting observed reality as truth, my research sought “understandings rather than facts” (Strega, 2005, 206). It relied on social context rather than pure objectivity to convey meaning. In this sense, the ‘truth’ is not absolute or discoverable, but is socially constructed. It emerges when those participating in the research can understand and see their experiences reflected in the research, and when others can understand it as well (Strega, 2005).

Recognizing that truth is socially constructed, I took a reflexive approach to my research. I located myself within the research, and sought to become aware of my own bias in gathering and interpreting data. Recognizing how the object of study perceives itself, and how that perception combines with the perceptions of the researcher, results in the awareness that “data are very much a co-operative product” (Davies, C.A., 2008, 9). Following Potts and Brown (2005), I strove to be especially aware of my role in power relationships that emerged through the research. This includes my assumptions as I structured the research questions, how the data is managed and interpreted, the ownership of the data, and how the final report will be used, and by whom.

This reflection is part of a transformative or critical approach to research. Critical social science is a framework that includes

the range of feminist, postcolonial and even postmodern challenges to oppressive power, as well as the various interpretations of critical theory and critical pedagogies that are radically democratic, multilogical, and publicly, centrally concerned with human suffering and oppression. (Canella and Lincoln, 2011, 81)

It is a framework that has, at its heart, the struggle for justice. In many cases this means the researcher works in partnership to develop and carry out the research; it may also mean a more activist and openly political approach to research, as the research focuses more explicitly on questions of justice. Building on this approach, I followed Davis' (1994) strategic intent of providing an argument in favor of social housing. In his case, Davis (1994) used “[a]rguments against third sector housing ... as problems to be solved: predictable obstacles in the political landscape in which this policy must make its way” (19). Similarly, I investigated the changing landscape of social housing in Canada with support for low-cost housing provision, interpreting and analyzing the expiring operating agreements as the context in which low-cost housing policy must re-invent itself.

In addition to a critical approach to research, I draw on (post)colonial⁷ methodology. Social housing affects all people living in Canada, but its history and current context reflect the varying experiences of colonialism of Indigenous and settler peoples, including different experiences of territory, property, and marginalization.

⁷ I bracket the post in (post)colonial to acknowledge that colonialism is ongoing in Canada, even as the historical period of colonialism may have ended.

Incorporating a (post)colonial methodology into the research creates a framework through which the implications of varying experiences of colonialism can become visible.

(Post)colonial research epistemologies start with the recognition of colonialism as a major structure framing how societies are constructed (Said, 1994). They aim to unsettle non-Indigenous claims to land and resources, and to destabilize assumptions about the universality of non-Indigenous worldviews. In this paradigm, knowledge is produced by using colonialism and colonial processes as a lens through which a particular context is examined. By connecting race and space, colonialism can be used as a lens through which power relations and exploitation can be seen in specific contexts (e.g. Kipfer and Petrunia, 2009; Razack, 2002b; Mohanram, 1999). It can also be used as a framework to examine the relationships between non-Indigenous and Indigenous peoples, and to consider the impacts of contemporary planning on society (e.g. Shaw, W., 2007; Porter, 2010).

The (post)colonial approach, as part of a broader critical approach to research, allowed for a deeper analysis of the factors influencing how housing providers are responding to this moment of change in housing policy. It also opened the possibility that there are differential impacts of this policy for Indigenous and non-Indigenous providers, and provided a lens examining the resulting relationship(s) between the state and the tenants. Taking a critical and (post)colonial approach enabled me to move towards praxis: to develop not just new knowledge but also strategies to address the implications of the end of operating agreements.

My analysis is also framed through the concept of hybridity in considering the relationship between the housing providers and the state. While Mullins and Jones (2015) look at hybridity and hybridization in nonprofits as a way to understand the relationships between the state, market and community, I focus on the relationship between the state, the market, the housing provider and the tenants, within a broader neoliberal and colonial context. This enables me, as it does Mullins and Jones (2015), to consider “competing logics of state, market and community [as they] play out continuously within organisational strategies and decision making of organisations with a variety of potential consequences, including continued state control alongside market mechanisms” (262). At the same time, rather than focusing primarily on the successes or challenges of the organizations themselves, I step back to consider the implications for tenants. This requires greater focus on the changes resulting from new policy and funding directions, and the material impacts on tenants.

3.3 Methods: Data collection and analysis

The first step I took was to develop the theoretical framework that underpins the research. Through a literature review examining the concept of social property, I identified nine characteristics of social property. I sorted them into three primary categories (security, affordability, collectivity) and assigned each characteristic to the relevant category. I then examined each characteristic through the lenses of both social and market property. This enabled me to identify the ways that social and market properties operate through each characteristic.

I applied the theoretical framework to each of the three types of social housing in Canada—public, nonprofit and co-operative—to test the framework. This showed that social property cannot be understood as an all or nothing idea, but is one end of a spectrum with market property at the other end. The three types of social housing all fall towards the social property end of the spectrum, but present the characteristics of social property in different ways, resulting in different degrees of removal from the market.

Once I had established the theoretical framework for my research I was ready to move forward with the collection of primary data. I used two sources of primary data: first, I conducted interviews with nonprofit and co-operative housing providers and representatives of social housing associations; and second, I conducted a secondary analysis of primary data collected for a separate (but related) study. Protocols for both data sets were approved by the University of Illinois at Chicago's Institutional Review Board (see Appendix).

3.3.1 Sampling

My research focused on social housing organizations in the province of Manitoba, Canada. I focused on one province in order to minimize the challenges posed by comparing different contexts, since property and housing are primarily regulated at the provincial level. Despite being a small province by population, Manitoba has significant variation in the different large city, small city, rural and northern regions. Reflecting Manitoba's population, most housing providers are concentrated in the Winnipeg area, but there are many outside Winnipeg as well.

To identify a varied sample of housing providers, I used a purposive sampling strategy that enabled me to speak to, and include through secondary analysis, a wide variety of types of housing providers. I categorized housing providers in Manitoba, beginning with the broader Canadian context and then narrowing to the provincial level. In 1994, as funding for new social housing was cut, the social housing universe in Canada comprised about 600,000 units of co-operative, nonprofit and public housing. These units were, for the most part, developed in projects, resulting in large and small clusters of social housing. Projects could include targeted (RGI), non-targeted (economic rents, subsidized through upfront loans or mortgage subsidies), or mixed-targeted (RGI units included in an otherwise non-targeted project; subsidies may come from rent supplements or from the upfront loans or mortgage subsidies) (CHRA, 2014). Then, the social housing universe consisted of just under 600,000 units:

- 205,692 units of public housing
- 46,998 units receiving rent supplements (including units in private rental housing and units ‘stacked’ into nonprofit and co-operative housing that was federally funded; some units are double-counted)
- 24,815 units of rural and native housing (originally a homeownership program, then a rental program—2/3 of these units may be owner-occupied)
- 10,301 units of urban native housing (mostly 100% RGI)
- 244,234 units of nonprofit housing (pre-1986 programs had minimum 15% RGI; post-1985 were 100% RGI)
- 61,164 units of co-operative housing (pre-1986 programs had minimum 15% RGI; post-1985 were 100% RGI) (CHRA, 2014)

In 2014 there were about 544,000 units remaining. Of these, about 67 percent have rents that are geared to the income of the tenants, while the other 33 percent have economic rents, usually based on the operating cost for the unit (CHRA, 2014). Because

responsibility for most of these units was transferred to the provinces, figures are not available at the federal level for how many units remain in each category, and each province shares different data about its social housing stock. As a result, it is very difficult to pin down specific numbers about the current social housing universe in Canada.

Manitoba has about 35,500 units of social housing, of which about 14,200 are public housing owned and managed by Manitoba Housing. An additional 4,000 public housing units are managed by nonprofit or co-operative organizations (Manitoba Housing, 2016). The remaining 17,000 units of private, co-operative, and nonprofit housing are split into about 390 projects (Manitoba Housing, 2016; Institute of Urban Studies, 2016). These units include about 4,300 beds in personal care homes, which offer supportive housing for seniors who require additional medical and day-to-day care (Manitoba Housing, 2016).

According to a 2016 study by the Institute of Urban Studies, about 11 percent of the 308 operating agreements in Manitoba had already expired in 2016. A further 155 agreements were to expire before 2021, and the remainder between 2021 and 2030. The agreements expiring sooner are primarily for Section 95 and Section 26/27 units, which face fewer financial challenges post-expiry. The agreements expiring after 2021 have higher proportions of RGI units, and so will face greater challenges in meeting their operating costs without ongoing subsidies (Institute of Urban Studies, 2016).

Social housing organizations can be categorized in different ways. It would be impossible to select organizations that reflect the full diversity of the nonprofit housing sector; instead, I selected organizations using the following principles (see Table 5):

1. Organization type: public, nonprofit or co-operative housing. Because public housing is managed by the Province both before and after expiry of the operating agreements, it is different from both nonprofit and co-operative housing, and so I focused on nonprofit and co-operative housing.
2. Rent type: targeted (100% RGI or subsidized), nontargeted (market or lower-end of market rents), mixed-targeted (a percentage of RGI/subsidized units). I included all three as each faces different challenges and opportunities as housing policy changes.
3. Relationship to colonialism: Canadian and Indigenous providers. I included both to recognize the different experiences with housing in Canada.
4. Location: urban, rural, northern. There is social housing in all parts of Manitoba, though the challenges and opportunities are different in each place. I had intended to speak with providers in larger urban, small urban, rural and northern areas, but was unable to speak with any northern providers, as the providers I contacted did not respond.
5. Date of expiry: when the operating agreement expires. The expiry of the operating agreements is the key policy change being explored here, and reflects the different programs under which social housing projects were originally developed. Most providers that I spoke with had already-expired agreements; those whose agreements were still in place were anticipating expiry in the next few years, and had developed plans in advance.
6. Project type: family, seniors, singles, mixed. Some projects are specifically targeted to a group; others are indirectly targeted through the size of the units. I interviewed providers identified as family- or senior-focused, and whose units include a variety of project types (so are likely to also include a mix of singles, couples and families). Some also focus on additional characteristics, such as tenants living with mental illness. Personal care homes are not included in this study, as they have a very different funding and organizational strategy.
7. Size of project/organization: number of units. Some organizations are small, with just a few units; others have many units. I included as wide a range as possible.
8. Financial capacity: stability or difficulty at expiry of operating agreement. Organizations face different levels of financial difficulty upon expiry of their operating agreement. I included a range of capacities.
9. Membership in provincial/territorial and/or national housing associations: Manitoba Non-Profit Housing Association, Canadian Housing Renewal Association, Co-operative Housing Federation of Canada. The Manitoba Non-Profit Association and Co-operative Housing Federation of Canada are the primary associations for social housing in Manitoba, though many may also belong to the

CHRA. I focused on organizations that belong to the Manitoba Non-Profit Association and Co-operative Housing Federation of Canada.

I used several techniques to identify research participants. The Province of Manitoba provided me with a list of nonprofit and co-operative housing providers, from which I randomly selected organizations to contact. This approach was not very successful, with only one provider agreeing to an interview as a result of an email or cold call. However, that provider then connected me with other providers, who (perhaps as a result of the more personal introduction) were willing to speak with me. As well, I contacted representatives from the Co-operative Housing Federation of Canada, the Manitoba Nonprofit Housing Association, and the Canadian Housing Renewal Federation. Using a snowball technique, I was able to build out a broader list of interviewees by asking each person I spoke with for additional names and organizations to contact.

Table 5. Categorization of Organizational Data

CATEGORY	NUMBER OF ORGANIZATIONS ⁸	
	Interviews	Secondary Analysis
ORGANIZATION TYPE		
Public	0	0
Nonprofit	9	4
Co-operative housing	2	0
AGREEMENT TYPE⁹		
Section 95	5	3
Section 26/27	0	1
Post-85	3	0
Urban native housing (same as 'relationships to colonialism,' below)	3	0
Co-operative (same as 'co-operative housing,' above)	2	0
RENT TYPE		
Targeted (100% RGI or subsidized)	5	0
Nontargeted (market or lower-end of market rents)	0	0
Mixed-targeted (a percentage of RGI/subsidized units)	6	4
RELATIONSHIP TO COLONIALISM		
Non-Indigenous	7	0
Indigenous	3	0
LOCATION		
Urban	10	2
Rural/small town	1	2
Northern	0	0
DATE OF EXPIRY		

⁸ Only organizations that directly manage their own agreements are included here. Property management companies are not counted.

⁹ An organization might be counted in more than one agreement type if it has multiple projects. As well, property management companies are likely to manage a variety of agreement types.

Expired	7	4
Still in force	2	0
Mixed/extended	2	0
PROJECT TYPE:		
Family	8	0
Seniors	3	4
Singles	0	0
Mixed	0	0
SIZE OF PROJECT/ORGANIZATION		
Number of units	38-1300; most between 80-150	9-127; most around 40
FINANCIAL CAPACITY	Varies	Varies
MEMBERSHIP IN HOUSING ASSOCIATIONS	All members of one+ associations	All members of one+ associations

3.3.2 Collecting Data: Interviews and Secondary Analysis

3.3.2.1 Interviews

The main sources of empirical data for my dissertation were the interviews I conducted with housing providers and the secondary analysis of data from the Institute of Urban Studies.

The interviews examined how the providers are responding to the end of operating agreements, and how they understand the changing policy context. I chose interviews as the primary research method because I was interested in knowing how nonprofit and co-operative housing providers interpret the end of social housing operating agreements (following Aberbach and Rockman, 2002). This way, I could learn about the organization's interests, motivations, ideals and plans, and how it perceives the social housing policy context. The interviews were semi-structured, to provide a framework for

the conversation and to enable respondents to share their opinion and ideas in their own words (Leech, 2002; Mason, 2002). Open-ended questions allowed interviewees to decide what they wish to share and what is most relevant from their perspective, while providing me with a large amount of data to analyze and interpret (Mason, 2002). Each interview took between 30 and 60 minutes, and was held either by phone, or in person at the office of the person being interviewed (or, in a couple of situations, at a local coffee shop selected by the interviewee). Interviews were recorded using a digital recorder.

Saturation of information was reached relatively quickly, as the organizations face similar challenges in addressing the end of their operating agreements. In the end, I conducted interviews with 11 housing providers and six managers, developers and/or housing association representatives.

3.3.2.2 *Secondary analysis*

I also performed a secondary analysis of data collected by the Institute of Urban Studies. The data consisted of interviews with directors and managers of nonprofit housing providers on the topic of how providers experienced the expiry of their operating agreements, and the factors affecting their experience. The data was collected in the summer and fall of 2017 for the purpose of creating a guidebook on navigating the expiring operating agreements for nonprofit housing providers in Manitoba. Researchers at the Institute of Urban Studies met with housing providers and recorded interviews with them, following a semi-structured interview model. The data included interviews with four organizations that I had not previously interviewed.

3.3.3 Analysis of the data

Once collected, the interviews were transcribed and analyzed. During the transcription process, I took notes and wrote theoretical memos to reflect on the connections between the research and the literature. This helped me to identify key themes that emerged from the interviews to be used in the coding process. The secondary data was analyzed using the same processes as the primary data collected through the interviews.

I used a multi-step coding process, following Creswell (2014). First, I organized and reviewed the transcripts and other sources of data, as well as the notes I took during interviews and as I transcribed. I used these notes and the theoretical framework to identify codes, and also drew on the theoretical framework to develop additional initial codes. At a broad level, the coding framework outlined the opportunities and challenges for social housing providers as they address the end of their operating agreements; at a more precise level, it examined various characteristics of social property to identify key areas of change. I reviewed each transcript a minimum of three times, to ensure that the codes were consistently and completely applied.

To check my findings with research participants, I presented my research at the Manitoba Nonprofit Housing Association conference in November 2017. This was an opportunity for me to share my initial findings, and for participants to ask questions and comment (Lincoln and Guba, 1985). A final summary report of the research will be available to participants as well. This summary report will share the research findings and

analysis, making sure that the research conclusions are returned to the participants and letting them know how the information they shared with me is being used.

3.4 **Summary**

This chapter describes the qualitative approach I used in developing my research. I drew on the social property literature to construct a framework identifying the key characteristics of social property. This framework enabled me to define Canadian social housing as a form of social property, and to examine the extent to which it continues to operate as social property once the operating agreements have expired. The qualitative approach undertaken here seeks to describe and analyze the moment of change as the operating agreements expire as experienced by nonprofit and co-operative housing providers in Manitoba. I draw on a critical and post-colonial approach to examine the impacts of changing property relations in a neoliberal and colonial context for both tenants and housing providers.

I used a combination of random and snowball sampling to identify and contact potential interviewees. I spoke with a relatively wide diversity of housing providers types, and conducted a secondary analysis of data collected from a few more housing providers. The transcripts were coded and analyzed using the theoretical frameworks constructed through the literature review. A summary report will be provided to social housing organizations to share the research findings.

4 DEFINING PROPERTY IN A NEOLIBERAL AND COLONIAL CONTEXT

Today's neoliberalism encourages the commodification and privatization of public property, of anything that may be reinterpreted as private property under a neoliberal lens. At the same time, the (post)colonial context of settler countries—a context where colonialism continues to thrive, albeit in a different form from the days of early colonization—blends racism and capitalism, creating particular structures for the extraction of wealth from Indigenous and racialized communities. Property acts as a mediator of relationships between subjects and as a focus for many of the tensions that have emerged through the imposition of neoliberalism and ongoing colonization. Further, property becomes spatial in that claims of ownership affect how people may be excluded or included from various spaces through differing claims to property, and is legalized in that these spatializations and claims are encoded in law.

The institutionalization of rules and norms about property in law and the legal system results in property and ownership appearing neutral or universal, rather than as a culturally specific way of creating and managing relations of inclusion and exclusion. As Blomley (2004) argues, considering property only as a legal concept becomes a way to rationalize and normalize the system of property. It is impossible for non-normative types of property claims, whether presented through alternative legal or social norms, to be considered. Other understandings of property, and hence claims to property, become invisible and are not recognized. For example, property is usually seen as an individual rather than collective right. As such, not only is individually owned private property perceived as better than public or collective forms of property, but some private property

is perceived as better than other private property, especially if it results in higher rents or greater benefit to the individual (Blomley, 2004).

This chapter sets up the theoretical framework for understanding the relationship between property, the state and social housing in a neoliberal and colonial context in Canada. It begins by defining property as relational, spatial, and material, and considers how the materiality of property results in distinct interests for different relations to property. It then examines the neoliberalism and colonialism embedded in the state to understand the increasing commodification of housing as property. It concludes by building on the history of Canadian social housing presented in Chapter 2 to identify the key elements that will be used in the analysis of the empirical data.

4.1 Defining property

Property can include social, political, economic, cultural, symbolic, spatial and legal elements, and can encompass diverse property types and ownership models (Davies, M., 2007; Blomley, 2004). As such, it is a broad concept that requires some definition. It is a legal concept, enshrined in law and state policy, and it is also a customary practice that shapes how we understand the world around us, and how we fit into that world. It includes both the physical element—the “land and a set of structural improvements, having a spatial location in a specific locality”—and the social element—“tenure and use” (Davis, 1991, 63). The social element is all about relationships, “combining a specific form of tenurial control with an accommodative and/or accumulative function” (Davis, 1991, 63). So, whether one claims property as an exclusive right to something, thus blocking

others' claims, or whether rights to property are shared among a group, property is a way of ordering and structuring relations among people, and between people and things. And because property is physical, it has material consequences for those claiming and interacting with the object understood as property (Blomley, 1998).

In order for society to manage its property effectively, a common definition and understanding of property is required (Gudeman, 2009). Conflict inevitably arises, however, when claims to property are misunderstood or ignored by others (Rose, 1994). In Western societies, the state is both the main arbiter and guarantor of property, as it governs the laws that frame how property is to be managed (Blomley, 2004). As Keenan (2015) points out,

one of the reasons these hegemonic spaces rely on a system of land title—whereby property is vested exclusively in a particular subject or subjects—is that it gives an assurance that the claim to property is uncontested, that 'ownership is complete and zero-sum', that only the owner and the land are recognized as being in a relationship of belonging. (94, quoting Blomley, 2014)

The system of land titles attempts to simplify the relations of property, reducing potentially competing claims and asserting a hegemonic and limited approach to property, which cannot contain multiple concurrent perspectives unless they fit within a hierarchy of positivist law. This approach claims not only the right to govern a space, but to claim how the law governing the space should be created (Davies, M., 2007). Conflicts over claims to property are mediated by the state through legal and regulatory processes, implicating power relations in structures of property. For example, Desmond (2016)

suggests that tenant eviction is a claim to property: “The most effective way to assert, or reassert, ownership of land was to force people from it” (45). Through legal action, a landlord asserts their own claim by expressing power unavailable to the tenant. If a tenant challenges the claim of the landlord to the property, eviction is a way for the landlord to re-assert their claim—an assertion that must be repeated over and over, to maintain the claim to the property (Blomley, 2004). In this way, property becomes a form of power. It includes power over the owned thing itself, and political power over others through the control of its use and disposition (Davies, M., 2007).

Property, like power, is both a spatial and a relational practice. Property operates through space; it constructs space and shapes how bodies move in space, and is also shaped by space and spatial relationships. In some cases this shaping has to do with defining how people relate to a property, and managing interactions among people to minimize conflicts when different opinions of property claims arise. In other cases, property acts as a way of including or excluding people from participation in society. Differential capacity to lay claim to property reflects and reinforces differential access to resources, including power, and influences how resources may be shared or claimed.

Likewise, since property can be understood as a way of organizing relationships between people, the spaces in which the relationships are found both create and are created by the property. Like property, space is inherently relational. Massey (2005) articulates space as produced by a complexity of ongoing interconnected relations, or “embedded practices” (10). Identities are constructed through relations; relations are

likewise constructed through identity, and both (and their interrelations) construct space. The recognition of diversity requires the recognition of space and embeddedness of relations in space. Space is continually constructing and being reconstructed; it is a process as much as a relation (Massey, 2005). Claims to property occur in and through space, and how different bodies engage with these claims are shaped through their spatial relations to each other and to the property.

Keenan (2015) examines how property operates through space, and how it is affected by space as well as time. She argues that relations of belonging are enabled and reinforced by space. Thus, various property relations are 'held up' by different kinds of space. Locke and Hegel created early frameworks for understanding property, which generate certain pathways through space and reinforce particular approaches to property. Locke's concept of the property holder is all about who is proper, based on gender, race, class, ability:

just as Locke's subject is implicitly assumed to exclude certain socially and legally constructed categories of people, he is also assumed to pre-exist any such categories; Locke's subject always already has property in his labour, he does not need to acquire it through any social or legal process. (Keenan, 2015, 67)

For Hegel, on the other hand, one becomes a subject through the acquisition of property, and the self is constituted through the owning of property. As such, property and subjectivity are connected and

property for Hegel is an essential step towards a much broader social goal whereby the interests of the individual can only be realized in conjunction with those of the whole community, whereas for Locke property can be

understood as an extension of the (individual) subject in a pre-social state of nature. (Keenan, 2015, 68)

In both cases, however, whiteness and maleness are prerequisites for the owning of property, and so the capacity for property ownership is constructed as white and male. Other ways of accessing or understanding property are automatically rejected. For example, Indigenous ways of claiming territory are not seen as valid; only white colonial claims to property are recognized in colonial contexts.

As their theories of property continue to be influential and repeated, Lockean and Hegelian property frameworks reinforce paths and shapes within space. They enable certain paths, shaping how bodies move through and are shaped by space. Different bodies interact differently with the paths and shapes of property frameworks, and different types of relations of belonging are allowed to be created and/or to persist.

Keenan suggests that

a subject does not ‘take space with her’ in the sense that she picks up an original or essential space of belonging and carry it with her through time and/or space. Rather, her subjectivity and what is materially within her reach is constantly (re)determined by where she has been and what has happened around her—how her ‘surrounding’ space is shaped. (2015, 165)

The space around a subject is thus shaped by historical factors, the presence of other subjects, and her own actions as she moves through space. The shape of space and pathways through it are reinforced through repetition, through the subject’s own actions, and they create enabling or disabling spaces for different practices relating to property.

How space is constructed, and how bodies are constructed in space, therefore affect relations of belonging—who belongs to a space, who a space belongs to, and how this reciprocal relationship is developed. Property rights are encoded in law to produce spaces where only some types of bodies or relations fit. For example, Keenan (2015) notes that by regulating the activities that are permitted in public space in ways that target homeless people's actions, the "law is in fact producing spaces where some subjects belong and others do not" (28). The spaces created by law shape how some bodies move through space, but not others, and the landscapes created through these spaces themselves "[operate] as a permanent structure of law's coercive inclusion and exclusion" (Keenan, 2015, 29). Property draws on legal frameworks as both justification and implementation to reinforce certain types of privilege and belonging over others, a structure which exists in the material world and has material implications.

Property and power are related: "*Intrinsic* to the existence of private property is the power to control the object, whatever it is, and the power to exclude others from its use and enjoyment" (Davies, M., 2007, 52, italics in original). Having property gives more choices and opportunities (and thus more power) than not having property.

Contemporary liberal thinking argues that access to property is a private/personal power, and doesn't affect people's legal standing or rights. In the liberal conception of property, property creates individuals as political actors and defines the private realm, where individuals are set apart and protected from the state (Davies, M., 2007). What happens within that private space is perceived as outside the purview of the public. This enables power and property to be depoliticized, by creating property as private spaces where the

impacts of power are hidden. For example, in Vancouver Blomley (2004) argues that past use creates a relationship of property, a form of public right: “Development pressures challenge the collective entitlement of poor communities to the use and occupation of the *neighborhood as a whole*” (50, italics in original). He goes on to state that “the claim that the space of the neighborhood is ‘owned’ by the community because it was produced by the community is implicitly ever-present” (Blomley, 2004, 61-2). The power structures embedded in Western legal property frameworks refute the claim of the community, though the claim to a shared form of property cannot easily be dismissed.

The depoliticization of property as a spatial and relational practice entwined with power occurs both in the literal, material context, where relationships deal primarily with things and the people claiming those things, and in the more figurative context where the relationships are about social constructions. This figurative context also has material implications, affecting access to resources, the capacity to claim property, and the capacity of being recognized as having a claim to property.

4.1.1 Property and interests

The materiality of the spatial and relational aspects of property result in individuals having particular interests in property, depending on the relation to the property in question. In his book *Contested Ground: Collective action and the urban neighborhood*, Davis (1991) argues that people’s relationship to housing affects how they act, because certain interests go along with certain relationships of property. He argues that the choices people make in dealing with each other or with the property are based on the

interests they have in the property. Davis (along with many other writers) presumes that these interests are rational, and that people make decisions based on their interests as a process of logic. Thus, since one's interests are affected by the decisions made by others, and vice versa, these interests and relations are always antagonistic. Davis argues that:

- Because these interests are *precarious*, people will tend to act.
- Because these interests are *material*, people will tend to act somewhat predictably, along lines prescribed by their personal stake in domestic property.
- Because these interests are *social* and *locational*, people will tend to act strategically, responding to changes in specific economic, political, legal, and social factors to which their interests are intrinsically related.
- Because these interests are *collective*, people will tend to act co-operatively in relation to those with a similar stake in domestic property.
- Because these interests are *contentious*, people will tend to act conflictually in relation to those with a different stake in domestic property.
- Because these interests are *objective*, the propensity to act in any of these ways will inhere in a person's (or a group's) tenurial and functional relationship to domestic property. (Davis, 1991, 60-61).

Although there are limits to the predictability (and rationality) of humans, Davis' framework offers one way of understanding many of the factors that affect how people act in relation to housing-as-property. Different groups of people (e.g. owner-occupiers, landlords, tenants) have different relationships to a given property, and thus retain different interests in the property. Davis divides interests in housing-as-property into two main categories: accommodation and accumulation. Accommodation refers to the use value of property, while accumulation is about the potential exchange value of property as a means to increase wealth. Individuals may have interests in either or both categories, and their interests may change over time depending on the situation. Within the

categories of accommodation and accumulation, David identifies six types of interest. Accumulation can be broken down into equity, liquidity and legacy, while accommodation includes security, amenity and autonomy.

For property used for accumulation, equity, liquidity and legacy are key. *Equity* is “the unencumbered value inherent in land and buildings” (Davis, 1991, 45), that is, market value minus debts. *Liquidity* is the capacity to access equity within the property; it “is more than ‘salability’ ... because domestic property may also provide a stream of income *without* being sold” (Davis, 1991, 47). Both equity and liquidity are precarious, as they rely on different players and processes acting on the property, including state regulations and the parcels surrounding the property itself. *Legacy* is the capacity to pass property along to a future generation. Although sometimes this legacy may be of use value, more often it is the property’s exchange value that is important to the owner/inheritor.

For properties used for accommodation, security, amenity and autonomy are the key interests. *Security* is a use value and “depends on someone having a secure hold over whatever housing he or she occupies” (Davis, 1991, 50), based on the safety of the building and area as well as the state policies governing rental property, and public and private processes of neighborhood (dis)investment. *Amenity* “refers to the quantity and quality of one’s living space” (Davis, 1991, 51). *Autonomy* has two main aspects: control and individuation. Autonomy “as *control* is essentially a matter of one’s ability to use, shape, and develop his or her personal living space independently of the dictates of another” while “autonomy as *individuation* refers to the contribution that domestic property makes

to personal privacy, power and identity” (Davis, 1991, 53). Thus, the home enables people to feel like they have some control over their lives, and contributes to the status people perceive for themselves based on their house and neighborhood.

Davis (1991) argues that people’s interests in property are material, objective and relational. They are material, in that they have practical and differential implications for the economic and physical well-being of those affected by them. They are objective “in that one’s position in relation to domestic property carries a probability of particular benefits, a susceptibility to particular costs, and a propensity to act in certain ways that inhere in the position itself” (Davis, 1991, 56), whether or not the person is aware of their position. These may or may not be collective interests, but may be activated as collective when needed. Moreover, property interests are always relational, because they are affected by “the social environment surrounding any parcel of domestic property” (Davis, 1991, 58). This social environment refers to the neighborhood and the policies and processes that affect neighborhood stability, development and demographics, beyond simply the immediate parcel of the house and lot.

Thus, Davis argues, an outside observer can predict an individual or group’s interests, whether or not the individual or group is consciously aware of their interests. Prediction is possible because people act to protect their interests, based on the relationship the individual has to the property. People will co-operate with those with similar interests, but conflict with those with differing interests. The interests provide the

basis for Davis' theoretical framework explaining how groups operate within a neighborhood around property issues.

Depending on an individual's relation to the property—their form of tenure and their interests—they may fall into different “property interest groups” (Davis, 1991, 63). Davis identifies four main groups: owner-occupiers, who use property both for accommodation and accumulation; property capitalists, who use it only for accumulation; tenants, who use it only for accommodation; and the homeless, who are excluded from using property for either accommodation or accumulation. Davis uses each of these categories to show how different relations to property produce different expectations and interests about that property. He also illustrates the many connections that housing has with its context: the rights that tenants have, for example, affect the level of security that they can expect in their housing. Because people have specific interests in their properties, they are more likely to act in certain ways to protect those interests. These actions are predictable, Davis argues, and so conflicts around different housing issues can be anticipated and predicted.

Davis' (1991) framework is an excellent starting point for understanding relationships among housing providers, tenants and the state. However, the limitation of Davis' work is that, while it clearly articulates different interests and values that accrue from one's position in relation to housing property, it lacks the larger context of power relations that result in certain people or groups ending up in certain positions. As Keenan (2015) argues, property, as a relation of belonging, takes place in spaces that are shaped to

hold up certain relations of belonging over others. This means that some forms of tenure are supported above others, and that some kinds of bodies are able to participate in relations of belonging more easily than others. These spaces and relations of belonging are informed by current and past practices, and are reinforced through repetition. So, there are numerous pathways to each of Davis' property interest groups, which enable or disable various kinds of access. These pathways are not necessarily rational, growing as they do from historically-based inequities and contemporary manifestations of marginalization, but they are truly relational as the various pathways and interest groups reinforce or negate each other in space.

4.2 **Property and neoliberalism**

Neoliberalism

is a hypermarketized style of governance (i.e. government through and by the market) that denigrates collective consumption and institutions. It is also an ideological fetishization of pure, perfect markets as superior allocative mechanisms for the distribution of public resources. (Weber, 2002, 520)

Rather than providing and supporting collective programs and institutions (e.g. healthcare, welfare, public and social housing), neoliberalism shifts responsibility to the market through privatization and commodification. It encourages entrepreneurialism, and emphasizes that the role of the state is to protect and encourage "private property rights, free markets, and free trade" (Harvey, 2005, 2). It reduces the former role of government as intervener in markets, and creator and manager of social programs. Instead, it promotes individual decision-making and responsibility, and promotes the

market as the solution to the problems that arise in capitalist economies—arguing that the answer is not regulation, but instead more capitalism (Harvey, 2005).

The goal of neoliberalism is to create and enhance markets, and markets require property. Rather than creating collective forms of property, neoliberalism focuses on individual, private property, building on the 18th century view of “private property as the foundation for the individual self-interest, which when exercised through the free market is to lead to optimal social good” (Blomley, 2004, 30). Commodification is “the production of a good or service for a profit” (Soron and Laxer, 2006, 17), and is a key part of the creation of markets.

Some goods and services are, of course, already commodified. Neoliberalism seeks to create markets for everything, including goods or services previously provided by the state or held in common among all people, such as water or air. This is “the transformation of *collective goods*, whose use and allocation are determined, at least in principle, through democratic decision and common rights, into *privately owned goods*, produced for profit rather than use value” (Soron and Laxer, 2006, 17, italics in original). Publicly-held goods or goods held in common are then no longer available to all, but only to those who can afford to pay.

This is not to suggest that either the state or the market is inherently better as a provider of services, but that business approaches may change the intent of the public policy if not carefully applied (Martin, 1993). The impact of privatization must be taken into consideration, beyond simply the potential for profit. The solution is not necessarily

to require public or state-based programs and policies, nor is privatization always about commodification (Soron and Laxer, 2006). Martin (1993) argues that privatization is the transferring of the responsibility of the state to the private market, signifying a “change in the role, responsibilities, priorities and authority of the state, rather than narrowly... denot[ing] change of ownership” (11). Similarly, Donahue (1989) argues that privatization is “the practice of delegating *public* duties to *private* organizations” (3, italics in original). Both authors identify a shift from the state to non-state actors as a key part of the definition, but Donahue identifies a second dimension as well: financing, and whether something is paid for individually or collectively.

The neoliberal privatization of social housing is about both ownership and delivery, as responsibility for low-cost housing provision is transferred away from the state. The shift away from bricks and mortar to individual assistance means that more households rely on private providers to meet their housing needs. The sale of public housing (or its redevelopment into mixed-income housing, or transfer to nonprofit housing providers), may change how the housing is managed. It usually means that the state will be less responsible for directly funding or subsidizing the property; as Yates (2013) notes, an assumption is made that the nonprofit provider will be able to access funds that the state cannot. As Glynn (2009) points out,

even beyond the obvious public losses of the various kinds of privatisation, support for neoliberal housing policies can involve considerable extra public expenditure, and this appears to be simply absorbed without question as a price worth paying for promoting private business interests.
(48)

Privatization and dispossession of tenants is one way to increase profits, along with cuts to public housing construction in favor of housing supplements in the private market. The extra costs to the public purse are seen as justified in this situation.

These two dimensions of privatization—the process of implementation, and the process of financing—are interconnected, and operate as two intersecting spectrums. Public and private are not necessarily completely separate; for example, housing could be owned by a nonprofit organization (private) but funded by the federal government (public). Marcuse (1996) argues that ownership and privatization are fuzzy concepts, since government always has some measure of control over property, even private property; the state acts as both the arbiter and guarantor of property rights.

Further, privatization is not always about a shift to private enterprise, but may mean individuals or families being responsible for services or resources that were previously provided through the state, such as child or elder care, transportation, or food security (Bezanson, 2006). The process of commodification has coincided with “the abandonment of collective responsibility for individual welfare and subordinating subsistence rights to the capricious whims of the market” (Soron and Laxer, 2006, 19). The changing role, responsibility, priorities, and authority of the state, as well as the changing processes of implementation and funding for social programs, reduce the systemic or institutional supports available to a household, and require the household to be more self-reliant and responsible for its own welfare. In the United Kingdom, for example, homeownership has become a way to invest in one’s future, an asset that can be used as a security net (Lowe,

Searle and Smith, 2012). Canada is a “liberal’ welfare state”, where benefits are relatively modest and focus primarily on low-income households; participation in the labor force and individual self-reliance are accepted and even required values (Esping-Andersen, 1990, 26). As such, limited state funding is targeted towards a smaller number of households, the market has an active role in providing housing for all members of society, and there is stigma attached to many forms of state-based support. Rather than supporting an ideal of universal citizenship, social programs (including social housing) focus on the citizen “who recognizes the limits and liabilities of state intervention and, instead, works longer and harder in order to become self-reliant” (Brodie, 1994, 57). Individuals are increasingly responsible for themselves, even as wages decrease and social programs are reduced (Bezanson, 2006).

Commodification is changing housing—social and otherwise—into a form of investment. Rolnik (2013) notes that a 1993 World Bank report *Housing: Enabling Markets to Work* called for the integration of housing into markets:

The belief that markets could regulate the allocation of housing as the most rational means of resource distribution, combined with experimental ‘creative’ financial products underpinned by housing, has led public policymaking towards the abandonment of the conceptual meaning of housing as a social good, part of the commonalities a society agrees to share or to provide to those with fewer resources: a means to distribute wealth.
(1059)

Housing policy becomes a policy tool for the accumulation of wealth through markets, rather than its redistribution. This is a change from the social safety net policies in place in the second half of the twentieth century. Around the world, housing is seen “as a social

right or as a means to wealth”; more often these are two ends of spectrum, along which different countries fall in their orientation (Schwartz, H. and Seabrook, 2008, 255). The extent to which the state supports either end of the spectrum may vary, but increasingly the idea that housing will generate profit is holding sway. Rolnik (2013) argues that the state has always been integral to the roll out of neoliberalism in housing policy, and, conversely, that housing policy has also been integral to “the political and ideological strategies through which the dominance of neoliberalism is maintained” (1064). It is not only that housing is commodified, but that through the commodification of housing, the neoliberal hegemony is strengthened as consumers buy into it.

The relationship between housing and neoliberalism is part of the larger scale processes of “hyper-commodification” of housing taking place around the world through deregulation, financialization and globalization (Madden and Marcuse, 2016, 26). Housing has become a form of investment at a global scale, with securities and private equity firms buying up real estate and mortgages, and then turning them into various investment products. Investors focus on the profits to be made, while the people living in the homes have little control as wealth is extracted from the property. The investments are often completely separated from the local context.

Social housing was created after the Second World War as part of a novel social project. Along with welfare programs, unemployment insurance, healthcare, and pensions and old age security programs, social housing was part of the broader social safety net. Post-war Keynesian economics sought to stabilize the capitalist economy and

reduce the individual risk by collectivizing social resources (Ilcan, 2009). It moved the provision of a large number of services under the role of the state, creating public programs and institutions for what were formerly private concerns (addressed through the market or the family). As such, it was intended to be a universal program, available to everyone, as part of a broader program of decommodification of the necessities of life.¹⁰

Since the 1970s, however, neoliberal policies have increasingly constrained the capacity of the welfare state to address social issues. Rather than directly providing services, the state has gradually transferred responsibility to other bodies. Social housing occupies an interesting place in this transition away from the Keynesian welfare state to the neoliberal era of the market, as a physical entity rather than a budget line or a program. Dansereau et al. argue that over the last few decades there has been less “aide à la pierre” (bricks and mortar assistance) and more “aide à la personne” (individual assistance) (2005, 182). They argue that while previously only housing supplied, allocated and managed outside the market was considered to be social housing, now any housing where tenants receive a subsidy is considered to be social housing, even private housing (Dansereau et al., 2005, 182).

To enable housing providers to adapt to the new austere context, state restrictions on borrowing and private financing are lifted. This enables housing providers to access

¹⁰ This is not to say that there weren't problems with how social programs were created, but just that there was a sense—however paternalistically—that all of society would benefit.

non-government forms of funding, but also changes how they think about their housing. The housing provider “is forced to adopt an increasingly entrepreneurial and commercial understanding of its entire portfolio of services, land and property holdings” (Hodkinson, 2009, 114). In other words, the providers must now focus on their capacity to make payments, rather than on their capacity to house. This will affect tenant selection and retention, rent structures, and how the housing itself is perceived as an asset and investment rather than as a form of accommodation. Even if the housing is not sold or gentrified into a higher rent bracket, it is drawn into the market, subtly changing the orientation of both the housing and the housing providers. There is reduced public input into the management of the housing, and increased individual responsibility for housing.

These changes are not an instant or overnight process, but an ongoing process of ‘creative destruction’ (Brenner and Theodore, 2002), as the older institutions of the Keynesian period are dismantled and newer institutions of neoliberalism are implemented. This change is taking place alongside other cuts and reductions to social spending, as well as a reorientation away from universal provision of social services to a more targeted model (McKeen and Porter, 2003). It may seem that the state is withdrawing from the regulation of housing, but as one of the key creators of markets, the state shapes “the balance of power between tenants and landlords, or between real estate owners and communities” (Madden and Marcuse, 2016, 47). Markets always seek a profit; those who are simply seeking a place to live, in a capitalist society, have less power and less access to housing.

Yet the eradication of social programs is not necessarily the goal of neoliberal policy. While some scholars have characterized these changes as the withdrawal of the state from the provision of social welfare, others have argued that it is more of a realignment in prioritization and administration of programs. In the case of social housing provision in Ontario, Hackworth and Moriah (2006) argue that “curtailing the ways that nonprofits can collectivize their resources for future housing production makes it nearly impossible for such institutions to create a social sector of their own even when the local political support exists” (Hackworth and Moriah, 2006, 525). In this sense, the goal of the neoliberal government is not necessarily to fully eliminate social housing—because politically that would be unpopular—but to stifle it to enable the market to take full advantage.

Marcuse (1996) points out that the privatization of housing is “unmistakably an issue involving the transfer of power and wealth” (183). The solution is not to clarify who has what rights, but to determine “a just and social acceptable distribution of the bundle of rights and obligations that constitutes ‘ownership’” (Marcuse, 1996, 183). But neoliberal privatization does not necessarily seek to improve either distribution or efficiency. Instead, under neoliberalism, “the dominant structural adjustment, privatization and public sector reform models have not been designed to solve those problems so much as to meet the needs of transnational capital in a globalizing market” (Martin, 1993, 8). In this sense, neoliberalism is not about improving and sharing resources of the world economy with the many, but about bringing the resources of the many to benefit the world economy, and to benefit those with property.

4.3 Property and colonialism

For colonial powers, control of land is essential. Colonialism is about power and control of territory through the claiming of land and resources (Jacobs, 1996). It is also about the state imposing a new model of property. In the early stages of colonization, land and space were reconstructed and delineated through Western processes of map-making and planning (Harris, Cole, 2004; Porter, 2010). The maps were used to legitimize certain claims, as they objectified space, creating “space—as thing—rather than political relations” (Blomley, 2004, 67). New, colonial understandings of the spaces on the map were then written into the law and legal frameworks that were emerging at the time. Canadian legal frameworks were based in British law and reflected the colonizers’ worldview without including Indigenous rights or claims. These processes and powers “facilitated the emergence of a new, immigrant human geography, which became native peoples’ most pervasive confinement” (Harris, Cole, 2004, 179). This becomes a means of classifying, claiming, and ordering the land and the people according to Western, and more specifically white, understandings (Harris, Cheryl, 1993).

Canada’s claims to property are inherently colonial. Acquisition of territory is insufficient; the very basis on which property is understood must also be defined according to the norms of the colonizers. This is part of what has been called “the simultaneous colonization of property, the mental structure for organizing rights to land” (Banner, 1999, quoted in Blomley, 2004, 10). In response, Indigenous peoples recognize the constraints of Western law, and use the language and processes of the Western legal

system as a means to assert their rights to territory, through land claims negotiations and court cases with the federal government. However, as Coulthard (2014) argues, land claims processes in Canada, which are ostensibly about the recognition of Indigenous peoples' rights, have "resulted in a significant decoupling of Indigenous 'cultural' claims from the transformative visions of social, political and economic change that once constituted them" and a shift toward territory as a form of property and economic development (Coulthard, 2014, 52). In a negotiation where recognition is the goal, there is a certain amount of movement on the part of the colonized to make themselves recognizable to the colonizers.

Beginning with the earliest days of colonization, Europeans refused to recognize Indigenous property, and instead began to remake North America in their own image. By removing Indigenous people from desirable lands, colonizers could create a *terra nullius*—an empty space—where they could reshape the land and property in their own ways. Thus, cities and urban spaces in Canada were intentionally created through the exclusion of Indigenous peoples and property—a "radical reconfiguration of space through a series of intertwined and violent processes" which happened through "the denial of Aboriginal title, the entrenchment of a private property regime from which Indigenous people were excluded, and the creation of the reserve system" (Tomiak, 2011, 97). The segregation of Indigenous people from their own lands and from urban spaces reduced Indigenous capacity to resist, and reinforced the hegemony of colonial property.

Colonialism is thus, like property, a spatial practice. Razack (2002a) notes that white supremacy structures how life in Canada is organized, with Canada's mythology of peaceful conquest creating a narrative, codified in law and legal systems, about who belongs and who doesn't. In this narrative, Indigenous peoples are located in the past, with hardy settlers establishing Canada, followed by a recent wave of "Third World refugees and migrants who are drawn to Canada by the legendary niceness of European Canadians, their well-known commitment to democracy, and the bounty of their land" (Razack, 2002a, 4). While the historic moment of colonization is past, an ongoing process of colonialism enables the Canadian state to continue to maintain its self-identified role as owner of Canada and Canadian territory, and to continue to dispossess Indigenous peoples of their lands. Although Canada's policies are no longer explicitly genocidal through exclusion and assimilation (as they were prior to the 1969 White Paper), they maintain a colonial focus, for example by defining who can claim Indian status, inequitably and inadequately funding on-reserve housing, health, and education, and refusing to address Indigenous land (re)claims. In doing so, these policies protect Canada's claims to lands and territories.

As Cheryl Harris (1993) argues, in colonizing North America, "possession—the act necessary to lay the basis for rights in property—was defined to include only the cultural practices of whites" (1721). Indigenous peoples were not—by virtue of not being white—perceived as owning or having a claim to the lands and resources, and white appropriation of land as property justified the dispossession and forced assimilation of Indigenous peoples. To challenge the idea that white people have the primary claim to

the land “requires making visible Aboriginal nations whose lands were stolen and whose communities remain imperiled” (Razack, 2002a, 5). Today, as colonialism continues to shape how property is owned in settler countries, property is not a neutral thing or practice, but one that consistently delineates colonizer and colonized.

Colonialism and racism also shape how relations to property for both white and racialized people. In addition to the displacement and cultural genocide inflicted on Indigenous peoples, historic and contemporary factors that shape spaces of property in Canada include restrictions on immigration from certain countries, unequal access to employment and education, racist policing and justice systems, and higher levels of poverty for racialized people. These factors disproportionately affect racialized people, and are directly connected to Canada’s identity as a settler state (Allahdini, 2014). As a settler country, Canada has multiple levels of colonialism at play. Many of the racialized people in Canada today come from countries that are current or former colonies; they bring their own experiences of colonialism to Canada (Allahdini, 2014; Jacobs, 1996). However, in Canada, non-Indigenous racialized people are part of the colonial structures imposed on Indigenous peoples, even as the white supremacist state structures also exploits and oppresses their bodies and spaces.

Kipfer and Petrunia (2009) suggest, following Fanon and Lefebvre, that “only territorial relations codefined by racialized hierarchies can properly be called colonial” (113); colonialism can be understood in this context as a process of extraction of wealth from marginalized communities of color. Using a (post)colonial lens enables a more

nuanced lens of how the process of wealth extraction takes place, recognizing that while low-income and racialized non-Indigenous people are incorporated into, and exploited as a labor force, “this history and experience of *dispossession*, not proletarianization, has been the dominant background structure shaping the character of the historical relationship between Indigenous peoples and the Canadian state” (Coulthard, 2014, 13, italics in original). In the case of Regent Park, the dispossession of racialized people is an integral part of the privatization of public housing and the extraction of wealth for the benefit of higher income, often white, groups (Kipfer and Petrunia, 2009).

In a colonial, neoliberal state, debates over property are at the heart of questions of belonging, and at the heart of the home. While many Indigenous people find themselves living in poor quality housing or without housing for economic reasons, as a result of mental or physical health challenges or because of family crises, these factors are often articulated through colonialism. Housing on many First Nations has long been of poor quality, and continues to be overcrowded and lacking in basic amenities such as clean drinking water (The Truth and Reconciliation Commission of Canada, 2015a). Current and historic systemic barriers within the *Indian Act* disadvantage women’s access to property (Cornet and Lendor, 2002), and often, because of shortages of housing on-reserve, in cases of divorce or separation, not only do women have to leave the matrimonial home but also the First Nation (Eberts and Jacobs, 2004). Residential schools disrupted families and affected their capacity to maintain their housing (The Truth and Reconciliation Commission of Canada, 2015a). Moreover, housing has been used as a colonial tool by Canadian governments. Whether by settling Indigenous peoples into

Western-style housing to reduce their claim to lands and territories (Hohmann, 2013), creating Inuit settlements to assert Canadian sovereignty in the Arctic (Marcus, 1991), or providing poor quality, culturally inappropriate housing (The Truth and Reconciliation Commission of Canada, 2015a), the Canadian government has disregarded Indigenous self-determination to advance its own goals. Moreover, as Tester and Kulchyski (1994) argue, “the racism inherent in the welfare state takes an assimilationist form but has been couched, historically, in liberal humanitarian language” (xi). The programs and policies of the social safety net required a particular kind of compliance with a hegemonic framework that allowed little flexibility or self-determination.

In addition, ‘home’ for Indigenous people often has a larger meaning than simply a building. Housing on First Nations represents a different kind of ‘home’: an Indigenous space that is “the home of a distinct cultural and linguistic people” (Turpel, 1992, 32; Cornet and Lendor, 2002). When a lack of housing on-reserve pushes individuals off-reserve, they lose not only the roof over their heads, but also the sense of belonging to a place and space where Indigenous ways are valued. Keenan (2015) points out that in Australia, while the idea of providing housing as four walls and a roof is seen as the solution to homelessness, “it relies on a culturally specific idea of what ‘home’ means (an enclosed, private physical dwelling), and it avoids the much larger issues of Indigenous dispossession and the ongoing effects of colonisation” (Keenan, 2015, 78). This, she points out, is important in colonial contexts, because Indigenous people are dispossessed of their homelands and homes, resulting in a broader kind of homelessness even as they may still

have dwellings. For those who experience this type of homelessness and also lack a dwelling, provision of a dwelling may not solve their homelessness.

In Canada, Walker (2008) argues that Indigenous social housing providers are working to create self-determining spaces for Indigenous peoples within urban centers. The Urban Native Housing Program was established after years of negotiation and advocacy to address the housing needs of Indigenous people in urban centers in ways that incorporate Indigenous values. The housing provided by Urban Native organizations often accommodates larger size families, may be scattered rather than concentrated, and may include supports such as tenant counselors to assist families with the transition from the rural or reserve area to the city (Walker, 2008). As such, it creates a sense of home not only in the physical sense, but also in the cultural sense. It challenges colonialism by creating spaces for Indigenous people within cities, based not only on housing affordability, but also on cultural relevance and shared self-determination, operating as a potentially subversive form of property (following Keenan, 2015).

When hegemonic assumptions about property become normalized, Indigenous spaces—not just the physical space of Indigenous homelands, but also “a space of Aboriginal belonging”—are erased (Keenan, 2015, 124). Rather than reflecting Indigenous norms around social, economic and political interactions and engagements, colonized spaces reflect the norms of the colonizer, and actively disempower and devalue Indigenous norms and practices. Indigenous ways no longer belong in the space. At the same time, the loss of Indigenous space results in resistance from Indigenous people, who

assert not only the physical aspects of their property but also the social and symbolic aspects by creating spaces where Indigenous bodies and ways are valued and protected.

The colonial extraction of wealth from Indigenous lands and territories has long been a capitalist project, and Indigenous people have resisted for just as long. The neoliberal project of marketization and financialization furthers the Canadian state's goal of bringing Indigenous peoples and territories into the realm of capitalism, so that their lands and resources can be exploited (Coulthard, 2014). Coulthard (2014) suggests that despite all the discussion of recognition, Canada's economic and political frameworks are not really up for negotiation; cultural rights may be integrated into Canadian frames, but will not replace or redefine them. As a result, Coulthard argues, negotiations and debates over the creation of processes for self-determination have resulted in

a reorientation of Indigenous struggle from one that was once deeply *informed* by the land as a system of reciprocal relations and obligations... to a struggle that is now increasingly *for* land, understood now as material resource to be exploited in the capital accumulation process. (Coulthard, 2014, 78)

In this process, the governance of Indigenous territories becomes neoliberalized as the spaces and relationships formerly established as equitable and mutual between Indigenous peoples and their territories shift to a colonized relationship of extraction of value for the benefit of non-Indigenous peoples. The changing spatial and relational conceptualization of property results in new material implications for property, and new interests for those who lay claim to the property.

4.4 Conclusion

Neoliberalism, colonialism and property are processes and systems that affect many, if not all, socio-economic elements of life in Canada today. The rollback of the welfare state, reductions in social and economic supports, and the privatization and commodification of formerly public goods and services increasingly place responsibility for social reproduction in individual, rather than collective hands. Social housing—a physical building, a Keynesian artifact—is left awkwardly balanced in the neoliberal landscape (Hackworth, 2007). From the public housing programs in the 1950s and '60s, to the transition to nonprofit and co-operative housing programs in the 1970s and '80s, and then to the withdrawal of state support for nonmarket housing in the 1990s, the state has slowly been reducing its role as provider of housing. Instead, it promotes market-based options for housing. Social property, as a form of property outside the market, offers a different way of thinking about property within this context.

5 DEFINING SOCIAL HOUSING AS SOCIAL PROPERTY

Social property is property that has been removed from the market for a social purpose. Because it is not part of the market, it upholds different interests: rather than market-based interests in accumulation and exchange of property, it focuses on accommodation and use values. Social property creates distinct relationships between people and property, and holds up particular relations of belonging. It does so through its three key characteristics.

First, social property provides security for a household through a “right of access to *collective* goods and services which had a *social* purpose” (Castel, 2002, 319, italics in original). The collective goods and services might be a physical property, such as housing, or they might be a mechanism that enables all members of society to participate in society, such as socialized healthcare. Ensuring that all households have access to the collective good ensures a basic level of security for the household.

Second, in order to achieve security for all members of society, social property must be affordable. In part, this is achieved by placing limits on the profit that can be made from a property. The owner cannot use it for speculation or to make a large profit; instead its use value is protected above its investment potential, with the intent is of stabilizing the price of the property. However, limits on profit and speculation do not necessarily create affordability; many households cannot afford even the operating cost of housing. The development of social housing and the social safety net used redistributive processes

to create various types of subsidies to ensure that those who could not afford the market costs of housing would still have access.

Third, social property operates collectively to ensure that members have a voice in how it operates (Davis, 1991). Who the members are depends in part on the type of social property: a social property might include all members of society, who contribute to the property through taxes and democratic engagement; it might also refer more specifically to the owner-occupiers of a particular housing co-operative. In some cases, it might include both, as in the case of a housing co-operative that receives tax-based subsidies.

Social property is expressed differently depending on the context in which it is found and how the idea of property is constructed. For example, Marcuse (1994) argues that in the capitalist West, property includes the right to make a profit, while in the formerly socialist East, property included “the right to use an object of personal consumption, but precisely **not** the right to derive income from its rental or sale” (23). While various authors have examined the relationship between housing and property in the formerly socialist countries of Eastern Europe (e.g. Marcuse, 1996; Lux and Sunega, 2014; Tsenkova, 2000; Tsenkova, 2009; Sendi, 1995), far fewer examine the relationship between social property and housing in a capitalist context. As a creature of the state, social property exists somewhat nebulously in a capitalist context: it cannot be fully removed from the market, as the values and structures of capitalism both constantly challenge removal from the market and encourage (re)commodification. Nevertheless, if property is conceived as a continuum with an all-encompassing market at one end and

complete decommodification at the other, social property in a capitalist system would sit towards the decommodified end.

In this chapter, I define social property as a concept in a capitalist context, and argue that social housing is a form of social property. In Canada, social housing includes state-subsidized public, nonprofit and co-operative housing, each of which demonstrate the three key characteristics of social property in slightly different ways, and are removed from the market to different extents. The chapter begins with a short definition of the market and the state to ground later discussion of non-market property. It then constructs a definition of social property and its key characteristics through a literature review, and compares social housing in Canada with these characteristics to see how it can be understood as a form of social property.

5.1 Defining the market and the state

Markets are spaces of trade and exchange where buyers and sellers seek to profit from the transaction of goods and services (Robinson, 2018). In a contemporary Western context, markets are politically and economically charged: they are contested spaces, where the kinds of properties that can be bought and sold and the role of the state in regulating or managing markets is debated. Markets are defined by the state, as it

sets the rules of the game. It enforces the sanctity of contracts, establishes and defends regimes of property rights, and plays a central role in connecting the financial system to the bricks and mortar in which people dwell. (Madden and Marcuse, 2016, 47)

The market cannot be separated from the state. Although it may appear to be a withdrawal of the state from the governance of the market, privatization and deregulation is a power relationship enabled by the state—a relation that shifts power away from tenants and lower-income households, towards the real estate industry and its supporters (Madden and Marcuse, 2016). As a specific choice by the state, privatization and deregulation creates particular relations of property.

The state, in this case, is bigger than just the elected government. Jessop (2008) argues that the state is a complex social relation, and that it both *is* the society, and is *part of* the society. The state is one institution among many in society and is made up of the political system and bureaucracy, but “the state appears on the political scene because political forces orient their actions towards the ‘state’, acting as if it existed” (Jessop, 2008, 73). The state doesn’t exist as a definable independent entity, but is created through various actions and relations and acts as a locus for policy creation. The social and cultural context surrounding and creating the state emerges out of past practices and contexts. As markets are shaped by the state, so are they shaped by past trends.

In a truly non-market system, the rights and privileges of property would be distributed differently by the state, and so a different understanding of property would be created: one where individual rights and the exchange value of a property are not the dominant ideas, but where the use value of the property for society is central (Marcuse, 1994). In a neoliberal capitalist and colonial context, however, it is difficult (if not impossible) to fully separate property of any kind from the market or from the state.

Various mechanisms, such as restrictions on use, resale, and speculation, limit engagement with the market, while reduced regulation increases market interest in social property. The tension between regulation and deregulation mean that social property is always at risk of being drawn into the market.

5.2 Defining social property

Geisler and Daneker (2000) define social property as a blend of public and private property, and as a way of separating

what Henry George once called the ‘unearned increment’ and others have termed the ‘social mortgage’—value created as a result of wide-ranging public actions— ... from the value that is generated by the individual property owner and retained by the community. (xiv)

They call these third sector or third way properties, where restrictions on price enable affordability, protect the owners’ original investment while avoiding speculation, maintain local control of property and decentralize management. These restrictions reduce the influence of the market on the property, building on the idea that the role of property is to address social as well as individual needs (Geisler and Daneker, 2000).

Likewise, Davis (1991) defines social property as one with

a tenurial arrangement that (1) contractually places a ‘social’ limit on one or more of the entrepreneurial interests that owner-occupiers typically have in domestic property and that (2) organizationally connects one parcel of domestic property to another in a network of legal, financial and/or administrative interdependence. (67)

Rather than being available for speculation and potential financial gain, social property is set up so that any increase in value is shared among the wider community (which may be as small as the members of a co-operative, or as large as the general public), instead accruing to the individual owner. As such, social property usually has a social goal: it intends to increase access to property beyond simply capacity to pay market rates. While in a capitalist society property is generally perceived as private, individually owned, and available for sale in the market, for Davis social property is intended to be social, collective and nonmarket.

Castel (2002) argues that the idea of social property emerged in the late 18th century. Then, wealth (and thus security) was provided through property, usually through the literal ownership of lands and resources. Although at the time the idea of equality among ‘men’ was accepted in theory, in practice there was little equality since a landowning minority controlled most wealth. Rather than redistributing lands and resources, a new idea was developed which “construct[ed] an entirely new type of property, a property for security” (Castel, 2002, 318). While not supplanting private property, social property was intended to provide long-term security for the laboring classes.

At the time, the idea of providing access to property not only for the bourgeois but also for artisans and laborers was a progressive one. It was also a way to mitigate the threat of violence and revolt arising from the poverty and insecurity that came along with wage labor. Social property was a means of creating security for wage laborers, as

instead of attempting to *assist* the victims of the most degraded situations, the idea was to *link security to work itself*—to impose a new device by which the worker would work not only enabling him to live or merely survive, but thanks to which he would also endeavor to build for himself a *right to security*. (Castel, 2002, 324, italics in original)

While not directly changing the precariousness of wage labor, social property created a collective framework to stabilize the risks of wage labor; thus, “social property provided the minimal resources thanks to which the non-owner can also exist positively as an individual” (Castel, 2002, 325). Since the only way for people to be able to act as individuals was through ownership of property, social property created an alternative route to security and independence. For example, public pension plans enabled workers to contribute to their future security without pressure to purchase land. Social property thus provided a kind of substitute for those who would never be able to afford land.

Moreover, social property reinforced social cohesion by bringing everyone into the same system as

an *analogon* of private property—in other words, of making available to non-property owners a type of asset that was not the direct possession of a private holding or patrimony, but a right of access to *collective* goods and services which had a *social* purpose: ensuring the security—the *social security*—of the members of a modern society and reinforcing their interdependence in such a way that they continue to constitute a society. (Castel, 2002, 319, italics in original)

Social property played the same role as private property—that of assuring individual security and enabling opportunity—but through a collective rather than individual process. Whether a public pension plan, a socialized healthcare system, or social housing,

social property is a public program funded collectively through taxes. Rather than fragmenting society through individual ownership and interests, it contributes to social cohesion by requiring social and economic interdependence. At the same time, as a social institution, social property provides a form of security that enables individual autonomy.

The problem with linking social property to work is that, of course, not everyone works—and the question of who does work, and where they work, is structured through processes of race and gender, among others. Castel's assumptions about work follow Locke and Hegel's presumptions that those who can own property must be male and white; in his assertion that social property is only for those who work, those who do not work are not included. Likewise, the welfare state, even as it created 'universal' forms of social property to support a social safety net, reinforced many patriarchal and racist assumptions by imposing hegemonic norms on those who do not fit the expectations of race, gender and class (Pateman, 1989; Tester and Kulchyski, 1994).

A second challenge is that, even where a non-market form of housing is in place, it is difficult to separate this form of property entirely from the market. When rent is based on the operating (or break-even) cost of the property, it does not make a profit.¹¹ Instead, tenants or co-operative members are charged a rent that is based on what it costs to run

¹¹ It is possible, of course, for market rents to be lower than the operating cost, depending on market conditions, but in most centers in Canada the vacancy rate has hovered around the 3% rate for the last few years, pushing rents up; this is especially true for affordable units.

the property, including the cost of materials and labor, property taxes and contributions to the reserve fund (though this does not guarantee affordability to low-income households). Tenants are protected from speculative increases in rents since low vacancy rates or increases in the local property market will only affect the price of the housing through property taxes.¹² However, these factors are intrinsically connected to the market, and so changes in the market (such as labor costs) will affect the operating cost of the property. At the same time, the amount of money a household can afford to spend on rent is also determined by market forces. The market value of the jobs held by household members and the level of economic security that can be accessed by individuals or groups affect how much income a household may have to spend on housing. Thus, the market continues to affect housing costs for individual households.

5.2.1 Characteristics of social property

Several characteristics of social property emerge through the literature. These include the security gained through access to property; affordability, derived from limits on potential gains through speculation; and collective processes that contribute to a shared system. Table 6 contrasts the characteristics of social property with private property to illustrate the differences between the two types of property.

¹² In Manitoba, unlike in the United States, nonprofit organizations pay property taxes. There are certain exceptions depending on use (e.g. community halls, arenas); some seniors' housing is exempt from school taxes.

Table 6. Characteristics of Social Property, Compared with Private Property

	CHARACTERISTIC	SOCIAL PROPERTY	PRIVATE PROPERTY
SECURITY	Security (Castel, 2002) Security of tenure (Geisler and Daneker, 2000)	Enabled through a claim of ownership to a shared or collective resource (e.g. pensions, land trust)	Enabled through individual ownership of land/things
	Access (Lux and Sunega, 2014, Geisler and Daneker, 2000)	Based on household size and individual needs	Based on ability to pay
	Community resilience (Geisler and Daneker, 2000)	Supports broader community Retains value increases for community Acts as safety net	Not relevant Based on individual choices
AFFORDABILITY	Affordability (Geisler and Daneker, 2000)	Dependent on operating costs May be subsidized	Dependent on market conditions
	Benefits of 'unearned increment' (Geisler and Daneker, 2000)	Retained by community	Accrues to owner through rights of ownership
	'Social' limit on one or more of the entrepreneurial interests (Davis, 1991)	Stability of prices results in increased affordability	Enables speculation with property
COLLECTIVITY	Organizational interconnection (Davis, 1991)	Enables administration of collective ownership Provides support to owners/tenants/residents	Formally non-existent May exist informally
	Collective rather than individual (Castel, 2002)	Developed, implemented and maintained by the state, as a collective endeavor Built through the labor of workers	Individual risk and responsibility
	Common system (Castel, 2002)	Accessible to all members of society Universal orientation	Accessible to those with economic privilege Enables them to participate in the capitalist market

5.2.1.1 *Security*

Castel (2002) argues that security for workers was the primary motivation behind the creation of social property. While most theorists focus on land-based forms of property, Castel includes various social programs that “[pay] for social protection, and ... social cohesion, inasmuch as workers’ insecurity was the principal factor of destabilization in industrial society” (2002, 325). He argues that through the collective creation of a shared resource, workers have access to a form of security that makes it possible for them to create an active life: for example, socialized healthcare means that access to medical services is a question of need rather than capacity to pay.

Likewise, Geisler and Daneker (2000) argue that security of tenure is an important characteristic of social property. At its strongest, security of tenure means that a household cannot be evicted; it may also limit when or how eviction can take place. Security is related to affordability and housing quality, as a household that can afford good quality housing will have more security than one that can’t. When access is universal, individual and collective security is increased. In the private market, security (of tenure or in general) is enabled through individual wealth and ownership.

Social property supports the idea of communal security and community resilience, making the community stronger for its members (Geisler and Daneker, 2000). When increases in property value stay in the community, there is greater opportunity to reinvest in the community. Social property is intended to support the broader community, and acts as a safety net for individuals and society by protecting against market shocks, thus

increasing security. In comparison, in the private market, changes in property value affect individuals, benefiting some over others, and individual choices are protected through legal and policy frameworks that prioritize individual ownership of property.

5.2.1.2 *Affordability*

Affordability is the second key element. It is connected to security, since a household without affordable housing is unlikely to feel secure. Davis (1994) argues that “it is the perpetuation of affordability that removes the products of nonprofit production from the marketplace, turning *nonprofit* housing into *third-sector* housing” (5, italics in original). Affordability is created in part through two aspects of social property: what happens with the ‘unearned increment’, and a social limit on entrepreneurial interests.

The unearned increment occurs when market values rise as a result of an action that is not related to owner investment (for example, a reduced vacancy rate may increase rent values, or a new transportation link may increase house prices). In private property, the owner benefits individually from such changes, even when they are a result of public investment; if taxed, a portion of these increases will return to the public. In social property, a similar increase in value would be retained and possibly reinvested locally by the community (Geisler and Daneker, 2000).

Social property limits speculation and entrepreneurial interests through a variety of forms of regulation. Properties cannot, for example, be re-sold with a significant increase in sale price; there are restrictions on how much profit can be made. Because there are limits on speculation and the profit that can be made, social property costs are calculated

based on operating costs rather than on market conditions. As such, prices are stabilized in order to maintain affordability and security, while private ownership may result in speculation and unstable prices (both increases and decreases) (Davis, 1994).

5.2.1.3 *Collectivity*

Various kinds of organizational interconnection distinguish social property from private property. Many forms of social property require some level of collaborative organization to manage and enforce the regulations that keep it social (Davis, 1991). This can occur at different levels, from the co-operative model bringing member-owners together to a large-scale umbrella organization that connects various organizations together to maintain affordability or other social goals. These formalized relationships enable support between social property holders and in the administration of the social property, and contribute to social cohesion. In the private market organizational interconnections may occur, but are informal and not required.

This approach creates a collective rather than individual framework for managing property. For Castel (2002), social property should be created and managed by the state, based on contributions from workers; this generates a collective sense of ownership and benefit from the property. Collective models, including co-operatives and supporting umbrella organizations, allow for greater support of residents and community. They allow for a social safety net where the risks of property are shared among a broader group, while private property leaves the risk and responsibility of owning up to the individual.

Finally, Castel (2002) argues that social property provides those without access to formal property ownership a form of access to the common system—the socio-economic system within which mainstream society functions. It does so by creating a form of insurance within the common system itself, rather than by creating a system of assistance for those outside the system. It therefore has a universal lens, and is intended to be accessible to all members of society. Private property is only available to those with economic privilege, and supports access to the capitalist market.

5.3 Defining social housing as social property

Social property may include nonprofit organizations that are structured and funded by the state. Davis (1994a) distinguishes between “*non-market forms of housing tenure* that preserve affordability and a *nonprofit mode of housing production* that relies primarily upon community-based organizations for its impetus and implementation” (8). The latter is increasingly common, but the former is key to social housing policy as it removes the housing from the market. Davis (1994) argues that third sector social housing cannot include public housing (though he does not explain why it cannot): for him, social housing is neither in the market, nor is it publicly owned, though it is publicly funded. For the purposes of this chapter, I include public housing as its non-market characteristics create an alternative to market housing, albeit one that has slightly different property characteristics from nonprofits or co-operatives, as described below.

5.3.1 Applying the framework

The remainder of this chapter considers the degree to which co-operative, nonprofit and public housing (units established prior to 1993, are covered by operating agreements) in Canada is a form of social property. I examine how each characteristic of social property applies in the case of public, nonprofit or co-operative housing (see Table 7).

5.3.1.1 Co-operatives

Security

Co-operatives are community-oriented, and so may increase resident security by being more flexible in addressing members' social or financial challenges through community support. This can mean that a household that runs into temporary financial difficulties may be able to work with the co-op to be able to stay; it also means that the household may receive personal support from other co-op members. Each co-operative develops its own bylaws and terms governing evictions and security of tenure. The Financial Institutions Regulation Branch (which regulates co-operatives once the operating agreements have expired) has a sample bylaws document on its website, which lays out a process whereby membership in the co-op can be terminated for cause, including a definition of cause, and an appeals procedure for the member (FIRB 2017). Pre-expiry, the bylaws would be approved by Manitoba Housing before they could be implemented and the co-operatives would be supervised by Manitoba Housing to ensure they are following correct procedures.

Table 7. Applying the characteristics of social property to social housing

CHARACTERISTIC	CO-OPERATIVE	NONPROFIT	PUBLIC HOUSING	
SECURITY	Security of tenure	Shared ownership Lower end of market and RGI housing and RGI charges	Lower end of market and RGI rents Possibility for support staff	Security of tenure through RGI Possibility for greater flexibility
	Access	Not universal	Not universal	Not universal
		Income limits	Income limits	Income limits
		Based on ability to pay housing charges	Based on ability to pay rents	Based on household size and needs
		Varied unit types Limited availability	Varied unit types Limited availability	Varied unit types Limited availability
Community resilience	Builds community relationships Relies on local skills Potential conflict of interest	May provide additional supports	Acts as safety net Stigma and social issues (without supports) may result in problems	
AFFORDABILITY	Affordability	Based on operating cost of property May be subsidized	Based on operating cost of property May be subsidized	Rents are RGI Subsidized by government
	Benefits of 'unearned increment'	Retained by community	Retained by nonprofit provider	Retained by government
	'Social' limit	Zero-equity; owned collectively	Cannot make a profit Affordability of rents	Publicly owned Targeted to lowest-income households
COLLECTIVITY	Organizational interconnection	Operate co-operatively within funding agreement with state	Operate independently within funding agreement with state	Connected through state Compete with state programs in portfolio
	Collective rather than individual	Framework by state Implemented by local groups	Framework developed by state Implemented by local groups	Developed and implemented by state Paid through taxes
	Common system	Participation in ownership of housing Well-regarded	Enabled through access to good quality housing	Enabled through access to housing Possible stigma and concentration of social problems

Although each co-operative is different, most include a variety of unit types, and thus are prepared to meet the needs of various household types. Co-ops are usually mixed income, including a blend of lower-end-of-market and RGI units, though some are 100 percent RGI (in which case they would be only available for very low-income households). Affordable and RGI units are only available to households that meet the income requirements. As well, the number of available co-op units is low, and waiting lists are often long, making it difficult for households to access co-op housing. Co-operatives are known for creating community relationships and shared networks of support, but also rely on internal member skills and so may at times result in conflicts of interest (e.g. keeping rents so low that incomes from housing charges¹³ fall below operating costs).

Affordability

Co-operatives generally base their housing charges on the operating costs of the housing. The capital (and sometimes operating) subsidies keeps units more affordable, and some/all units may be additionally subsidized by government to an RGI level. Because a zero-equity co-operative is set up as a nonprofit organization, it cannot be sold for members' profit; any profits resulting from the management or sale of the housing must be reinvested in the co-operative, or a related co-operative or charitable organization. Along with members' own interests in keeping housing charges low, this

¹³ Co-operatives do not charge rents, as members own the housing; instead members pay a monthly housing charge that reflects the operating costs.

requirement limits the opportunities for speculation. The operating agreement also often limited the capital that could be accumulated in the reserve fund, and how the equity in the property could be used. The unearned increment belongs to the co-operative, and no individual household benefits from it.

Collectivity

Co-operatives are inherently collective, as the members own and manage the buildings in common. Co-ops are structured and enforced through provincial legislation, so they cannot be easily changed, and ‘co-op values’ contribute to the shared goals of the co-op, by providing common values for decision-making. Most co-operatives built before 1993 had operating agreements with the federal and provincial governments that framed their operation. Many co-operatives are members of the Co-operative Housing Federation of Canada, and some are members of other housing associations as well. In addition to the collaborative nature of co-operative housing, these associations enable networking and advocacy to support co-operatives. Co-ops are well regarded, and enable members to participate in homeownership without taking on the individual risks of homeownership.

5.3.1.2 *Nonprofits*

Security

Nonprofit housing providers have a mission to provide affordable housing, and so may be more flexible in providing supports and in meeting tenants’ social or financial challenges. They have a mandate to house low-income tenants, and take this

responsibility seriously. While under agreement, nonprofits are not required to comply with the Residential Tenancies Act, but are supervised by Manitoba Housing.

Many nonprofit organizations focus on one type of population (e.g. seniors; people with mental illness; Indigenous people), but others include a variety of household types. Some provide additional services and supports for their tenants, while others operate more like private housing. Some nonprofits are 100 percent RGI, while others are mixed income and include a combination of lower-end-of-market and RGI rents. Affordable and RGI units are only available to households that meet the income requirements. The number of available units is low, and waiting lists are often long, making it difficult for households to access nonprofit housing.

Affordability

Rents are generally based on the operating cost of the housing, and are required by operating agreements and nonprofit mandates to be below market rents; they may include RGI subsidies. The unearned increment belongs to the housing provider, and is to be reinvested in the nonprofit corporation. The operating agreement often limited the capital that could be accumulated in the reserve fund, and how the equity in the property could be used. The organization cannot make a profit, and its rents must remain below market rents, keeping rents generally affordable.

Collectivity

Nonprofits manage their own property, and have little collective decision-making; their operation is structured and enforced through legislation and collective agreements

between the organization and the federal and provincial governments. While there are nonprofit housing associations, some nonprofits operate in isolation or with minimal contact with these associations, and as some are quite small they may find themselves lacking in collective support. At the same time, nonprofit housing providers enable households to access quality affordable housing, and to participate in the common socio-economic system. Boards may include tenant representation, and as the nonprofit organizations often emerged from prior collectivities (e.g. religious groups or service organizations), the housing may connect tenants with broader networks.

5.3.1.3 *Public housing*

Security

Public housing provides security of tenure through RGI subsidies, and through policies that prioritize accommodation for households in need. Many complexes have additional supports in place to assist tenants. Housing is available based on need and income, with size of units allocated on the basis of household size and composition. As with nonprofit and co-operative housing, there is limited availability of units, and access to public housing is limited to households below a certain income threshold. Public housing plays an important role as a safety net, and while many complexes are good places to live, some complexes experience a concentration of social issues without adequate supports. This can result in a lack of security for some households.

Affordability

Public housing is usually 100 percent (or very close to it) RGI, since it is targeted towards the lowest-income households. RGI rents are generally below operating costs, and require subsidies to enable the housing to be sustainable. The unearned increment is retained by the government, and may be used to benefit the community. Because public housing is publicly owned, the social limit on entrepreneurial interests comes from social and political pressure to maintain RGI units and to fulfill the public policy mandate of providing low-cost housing.

Collectivity

Units are connected to each other through the provincial corporation, and may compete with other items in the provincial budget. Some complexes have maximum rents, enabling households to stay if their income increases, and building community. At the same time, public housing may act as housing of last resort and frequently is stigmatized, resulting in the concentration of socio-economic problems. Although public housing may provide good quality housing and a means of attaining the 'common system', these socio-economic problems may also compromise access because housing alone is often not enough to offset the challenges associated with structural poverty.

5.4 Conclusion

Social housing in Canada has many of the characteristics of social property. Nonprofit, co-operative and public housing offer greater security for tenants, in part by offering affordable housing options. Accessible and affordable housing frees people to

concentrate on other aspects of life, and the community orientation of much co-operative and nonprofit housing enables greater community resilience. Subsidies provided by the state enable low rents and rents geared to household incomes to ensure that the housing is affordable to the tenant or co-op member. Limitations on the capital that can be accumulated in the reserve fund and on how the equity in the property can be used reduce the potential for speculation, and retain any gains in the property's equity for the community. The housing is organized collectively to varying degrees: directly as in the case of co-operative housing, owned and operated by its member-residents and funded collectively through taxes; indirectly as in the case of nonprofit housing, developed by local community organizations and funded collectively through taxes; and even more indirectly by public housing, which is collectively funded through taxes. Through good quality housing, social housing providers assist households to access the common system.

At the same time, access to social housing is not universal; it is limited to those below a certain income threshold, with the assumption that the market will take care of households with higher incomes. Insufficient supply also limits access. Public housing, in particular, is not collectively owned or operated, although it is collectively funded. Nonprofit housing is not usually collectively owned, though it may be managed by a board with community and/or tenant representation. Stigma may affect tenants of public housing in particular, reducing access to the common system. Furthermore, it is hard to separate social housing completely from the market, as the market affects the capacity of tenants to pay for housing, as well as the cost of providing the housing.

Although it is impossible to separate housing completely from the market in a capitalist system, the regulations and restrictions placed on social housing through the operating agreements limit its interactions with the market. These regulations stabilize prices by reducing the potential for speculation with the property, and draw on collective resources to provide housing. Through this process it is possible to imagine housing and property in a different way: as a social good, as a space of belonging rather than exclusion, in a housing system that seeks to house, rather than to appreciate in value.

Currently in Canada social housing policy is turning into affordable housing policy, and long-term federal social housing funding is slowly disappearing. The next chapter explores the opportunities and challenges facing nonprofit and co-operative housing organizations as their operating agreements expire.

6 THE EXPIRY EXPERIENCE

Social housing in Canada is currently in a moment of transition. The policies and programs supporting the development of nonmarket social housing are gone, long-term operating agreements are gradually expiring, and new housing policies and programs focus on affordable (i.e. below median or average housing costs), rather than social, housing. Over the next two to three decades, low-cost housing will be radically reshaped.

Pomeroy (2006) summed up the financial issue emerging from the expiring agreements, noting that in most cases the operating agreement expires at the end of the mortgage. For many providers, the subsidy received through the operating agreement only covered the mortgage payments, in which case once the mortgage was paid off the provider should have no further need of the subsidy. However, providers whose subsidy was larger than the mortgage payment will face challenges post-agreement because they will have additional costs to cover post-agreement. Where agreements also covered RGI subsidies or other ongoing operating subsidies, the end of the agreement presents a problem: these additional funds need to be accounted for somehow through rents or other funding sources.

However, as Pomeroy and others have noted (2006; 2011; Ward, 2011; CQCH, 2007), the mortgage is only one aspect of the expiring agreements: once their agreements expire, organizations are free to change their operations as they wish. The rest of this chapter looks at the opportunities and challenges for nonprofit and co-operative housing providers in Manitoba to better understand their context at the moment of expiry.

6.1 Business driver

The end of the operating agreements is also the end of a regulatory framework shaping the provision and operation of low-cost housing. The operating agreements included numerous accountability requirements and limitations on how the providers operated (e.g. tenant mix, rent and subsidy mix, limitations on how the equity in the property could be used, and contributions to and limits on the reserve fund), in exchange for the subsidies and funding to support the provision of low-cost housing. As a result of these requirements, much of how an organization would operate was structured by the agreements; at the end of the agreement, the housing provider is no longer bound by these requirements, nor does it receive funding.

Once the agreements have expired, though, housing providers must figure out how they want to move forward: will they keep the same policies and procedures in place? Do new policies need to be developed? The housing provider must review its work and determine how it would like to proceed, now that new directions are available to it. As one provider put it:

Someone called it a business driver, when something like the expiry of operating agreements, something drives your business... so it really did drive us in a whole other direction. (NP-9)

Whether providers are excited or nervous, the end of their operating agreement represents a moment of transition for each organization. It pushes providers to reconsider every aspect of how they operate, from everyday details of building management to bigger

questions of how to fulfill their mandate, and it includes both opportunities and challenges for housing providers.

To be successful post-agreement, providers need to plan ahead. One organization described its new guiding principles that go along with its mission and vision:

having the guiding principles just helped us to say how are we going to do this. And what are those, and we review them annually now, and it really helps with operations, right? And to direct and to help people, especially for our residents: well, why are you doing, why are you making the decisions you are? Well, this is what's guiding us, this is part of our guiding principles. (NP-12)

These principles help the organization to make decisions and to share the rationales for its decisions with stakeholders and residents. Decision-making processes are clearer and more consistent, and from there the provider could begin to create other policies to build out its decision-making process.

For other providers, thinking ahead for expiry might include plans for creating new housing or expanding the organization. While expansion would theoretically have been possible under the operating agreements, the end of the operating agreement creates a moment of change for the organization that pushes the organization in new directions (NP-1, C-3, NP-10, NP-12, NP-15). One provider, for instance, is building new buildings that will include a mix of market and affordable units (NP-1). Another talked about creating a few new market units for seniors on an unused part of the property (NP-15); yet another is exploring the potential to create a new 60-unit complex attached to the main

property, to enable seniors aging out of the main property to stay in the community (C-3).

However, keeping the units affordable proved to be a challenge:

...we need to provide enough equity to build the place, and so we have to look at getting shares that are—our shares here are \$1200 for the townhouses. There's no way we can build anything with that type of share. So we're looking at shares in the vicinity of \$100,000 for our market members. And then substantially reduce it ... for our affordable members, which would comprise about half, and of that second half, you know, half a dozen or so would be considered RGI, rent geared to income. If we can get that concession from the government, or from the city or somebody that can do that. So those shares would be substantially lower, around 20 to 40 thousand, and of course the RGI ones we're looking at 6 to 8. But you know, if you're on RGI, the fact is it may as well be 100,000, I mean you can't raise 6 or 8 thousand dollars any more than you can raise 100. You know, that's just the way it is. (C-3)

The market-rate half of its units would provide capital for the construction of the new complex, but the cost for the 'affordable' units is still quite high. While this is an opportunity for the organization, the need for start-up capital reduces the potential for low-cost housing, and subsidies are required to make even a few units truly affordable.

Other organizations mentioned thinking about new ways to make money to support affordable rents. One was thinking about creating a new for-profit business, and found that "it's a big learning curve! I don't know where it will go, I don't know how well it will do—but [the expiring agreement] did create opportunities for that" (NP-9). Another organization was talking with a sister organization about the potential to build a new complex to address housing needs in common to both organizations—but also wondering if it should work alone, rather than together (NP-12). A third noted that, while it didn't

know of any organizations that had contemplated amalgamation, “there’s opportunities to get together, you know, some groups could get together and consolidate, there’s opportunities for that” (NP-14), building on economies of scale and the increased efficiencies of running somewhat larger organizations.

Only one organization was enthusiastic about the opportunities post-agreement. This is a bigger organization, with more capacity and resources, and from its perspective, post-agreement,

There’s a lot of advantages. At that point... you don’t have your subsidies, you’re also free to do what you will with it, you know. So for some I know, for some organizations what they’re looking to do is they’ll sell off some of their buildings to finance renovations on other ones... overall there’s a loss of social housing but the social housing that’s left in their portfolio is healthier and more sustainable. And so, certainly, for our organization, I think we’re well-positioned to perhaps—maybe there’s other organizations that will be looking to get out from under their obligations at that point, and so there may be opportunities for us to take advantage of that as well, so yeah, I think there are a lot of opportunities. Certainly we would plan on continuing in the social housing realm, [though] it will look a little bit different than what it is right now, ’cause it will have to. (NP-10)

This housing provider sees the potential to expand its portfolio, and potentially to acquire properties that would otherwise be sold to the private market. As a relatively large and stable organization, it has the capacity to continue to provide low-cost housing post-agreement; it is excited about the potential to expand.

6.2 Opportunity: Continuing to provide housing

The first, and most important opportunity presented by the expiry of the operating agreements is the opportunity to continue to provide housing, and to find new ways of doing so. The vast majority of housing providers that I spoke with were very passionate about their work and about the important role that their organizations play in providing housing and addressing housing need for low-income people.¹⁴ The end of the operating agreements changes how providers see their organizations, and pushes them to take more initiative in thinking about the future of their organization. The changes that housing providers have to undertake in order to be self-sufficient post-expiry help them to think more concretely about their options, and to take action on how they would continue to provide the housing:

I think that it does open the door wide enough for providers to start taking some responsibility; it opened it up that so they could share like I said, the community grew, so they shared resources. They also took, I think we all sort of took responsibility for our future, we didn't take it for granted, and I think that was a good thing. (NP-9)

Whereas before responsibility for housing provision was shared between the Province and the provider (since the Province provided funding as well as a safety net for difficulties providers might encounter), post-expiry providers became wholly responsible for the

¹⁴ The exception was one provider that chose to sell its property, finding that the challenges of continuing to provide housing were beyond the capacity of the organization. This is discussed in greater detail below.

housing. The necessity of preparing for this situation meant that they had to take on more responsibility, and to think differently about their housing. Many providers are enthusiastic about having the chance to develop new relationships in a new context.

6.3 Opportunity: New relationships

Many organizations responded to the end of their operating agreements by reaching out to others to learn about how they were reacting (NP-9, NP-12, NP-14). As organizations began to communicate about the challenges, they recognized a bigger opportunity to share information, not just about the expiring operating agreements but also about many aspects of housing management. Resources, policy manuals, and strategies for dealing with tenants' problems could all be shared and discussed. One organization sees the opportunity to mentor and support other groups post-agreement; it was relatively successful with its transition and would like to support other organizations through their transitions (NP-12).

While some organizations already had access to property management knowledge and expertise if they worked with a company that specializes in nonprofit and co-operative property management, others did not. Many organizations work independently in their own local area, and do not have relationships with other providers. Co-operatives have access to the Co-operative Housing Federation of Canada and its resources, but for nonprofit organizations there was no comparable organization until recently. The Manitoba Non-Profit Housing Association was established in 2011 to create a common

voice for nonprofit and affordable housing providers, and to provide a forum for sector-wide discussions (NP-1, NP-9).

Organizations also developed new relationships with government. While under the operating agreements the main relationship is with Manitoba Housing, post-agreement nonprofit housing providers are governed by the Residential Tenancies Branch. The Residential Tenancies Branch governs rental housing and sets out regulations around how tenancies are to be managed and the responsibilities of both tenants and landlords. Co-operatives, on the other hand, because they are owned by the co-op members, create their own post-agreement processes for addressing conflict through the Financial Institutions and Regulations Branch.

6.4 Challenge: Communication

The first challenge mentioned by many nonprofit and co-operative housing providers is communication: ensuring that all nonprofits and co-operatives are aware of the expiring operating agreements and the potential implications. Despite a fair amount of publicity in the media about the issue, and the Manitoba Non-Profit Housing Association's work to reach out to all the housing providers in the province, "there's probably groups out there that still haven't heard and don't understand what's happening" (NP-14). There are stories of providers who only learned about their operating agreement when their funding check from the government didn't arrive one month; when they followed up, they learned that it had expired and now they would be on their own. I spoke with one provider that assured me that it didn't have an operating agreement, and

never had had one; I got its name from the Province's list of social housing providers. There is clearly a need for better communication around the issue. Recently, Manitoba Housing has been developing its capacity to address the expiring operating agreements by assigning staff to work specifically on the issue.

Once aware of the issue, several organizations mentioned a lack of clarity about how the government would respond to the end of operating agreements. The federal government was the original source of the subsidy dollars. Across Canada, when organizations first started coming off agreement, housing providers and advocates began to pressure the federal government to extend or renew the operating agreements and funding. Eventually the then-minister of housing's office released a statement that the federal government "had fulfilled its commitments and the funding will end," essentially asserting that the federal government was no longer responsible for social housing (Employment and Social Development Canada, 2014). The Province has provided some small extensions of funding in certain cases, but overall, it has not produced a definitive statement of what housing providers should expect.

We were waiting and waiting on it for about a year, whether they were going to give us any more subsidy or not. They didn't just say, 'okay that's it, we're not giving you anything,' they just kind of hemmed and hawed for about a year then said 'we're not giving any'... I think they did extend it one year though. They gave us a year, but that was it. (C-2)

Most of our houses would be off subsidy had we not receive an extension to our operating agreement through the province of Manitoba. Because we're one of the oldest groups, we're the first group to come up the end of operating agreements. And for whatever reason, they've extended our

agreement, that agreement doesn't end 'til the end of the month...[laughs]
And we've got a further one year extension because I don't think the current government really knows what to do with us yet either. (NP-4)

It would help organizations plan if they knew in advance about the extent of resources that would be available from the government, including both subsidies and the role of the Residential Tenancies Branch in regulating rental housing (NP-3, C-1, NP-15).

Boards may face a steep learning curve in learning about, implementing and adapting to new regulations and structures, and may struggle with the new pressures their organizations are facing (NP-15). For organizations with less capacity—especially those who do not have professional property managers—communication around the new expectations and regulations from the Province would help (NP-15). As one provider noted, “I think that's what you need, you need that annual meeting, to say you know, new regulations are coming, you've gotta do fire doors ... Coaching and guiding and support, there's none” (NP-16). The end of the operating agreement will require adaptation, but more clarity and information-sharing on the part of the Province would help providers to plan ahead and adjust to the new context.

The housing providers also watch what's happening with other organizations:

we're also obviously wondering what the provincial and federal governments are going to be doing at that point, obviously they've been talking with other [providers], extending their agreements, you know, as they come to the end of the road there, extending the subsidies out for a number of organizations, and so it may be that that's what they do, or what they offer. (NP-10)

While each organization's situation is different, they can see the trends in what the Province may be offering and to whom. They consider the implications of various scenarios for their tenants and for their organization. As one provider said, "just tell us what's going to happen. And if you can tell us that we'll have to adapt, and our adaptation may involve, you know, more of our members coming to you for housing" (C-3). One provider suggested that the Province's rent supplement program, Rent Assist, might be a way to address the loss of rent subsidies, but noted that there are rumors that the rent supplements may not be available much longer:

So you just don't know. And that's really the uncertainty of this, and that dependency you have on government money, is a challenge. It's led to some sleepless nights...and I think to be fair to the Province, they're waiting to see what's coming down from the Feds as well. Because that's where this RGI money comes from in the first place, is the Feds. (C-3)

But as another housing provider noted,

It'd be nice to have clarity from the government as to what their long-term plans are, but the thing is, it's politics, right, the government changes every four years probably, and then the ideology changes ... Things are evolving, right, the government's reluctant to make a decision on it. (NP-13)

While the operating agreements were in full swing, there was stability, both for the organizations and for the federal and provincial governments—in 1993, for example, even when the federal government cut funding for new social housing development, it continued to uphold and fund the existing social housing agreements. As the operating agreements expire, however, a political vacuum is created, and the ideologies of the different political parties come into play with each election. Providers' plans are shaped

by their expectations of what the Province might do next; at the moment, there is little clarity to help organizations figure out a strategy to deal with the end of their agreements.

6.5 Opportunity and challenge: Independence and flexibility

Some housing providers anticipate more flexibility and independence after their agreement expires. A few alluded to the restrictions or requirements of the agreements, including limits on reserve funds, requirements for audits, and other miscellaneous details (C-3, NP-9, NP-13, C-1). As one provider described it:

They limited how much you could put into the replacement reserve because they wanted to control the rents. They didn't want you wasting money. And they had all these rules around how you could save, and what you could save, and what you could spend and how you spend it. You need three quotes for everything, and you need consultants involved, and everything has to be accountable. (NP-9)

Post-agreement, the organization can make its own decisions about how it is run, and is primarily accountable to the board of directors. Much of the policy and operational processes for social housing came originally from the operating agreements, which also enforced accountability to Manitoba Housing (NP-12). It seems likely that the requirements were set in place because many housing organizations were developed by community groups that didn't necessarily have any housing management experience. As providers developed their expertise in housing management, however, the requirements begin to seem superfluous and onerous.

After expiry, providers have more opportunities make their own decisions. For example, one interviewee noted that under agreement, a co-op that owns its own building

has to deal with the restrictions put in place by both the mortgage holder and the government; post-agreement, it only deals with the mortgage holder, which just requires demonstrating that it can manage its buildings and budget (C-1). There is less external accountability, and it is no longer bound to the Province in the same way.

Some providers see challenges in certain aspects of this increased flexibility and self-management. At least one provider appreciated being able to call Manitoba Housing with questions on any aspect of housing management, and struggles after expiry with the details of the new regulations and policies that must be followed (NP-16). For other providers, the requirements of the operating agreements come along with the subsidy money, so post-expiry, “there’s more flexibility but then you struggle with you don’t have the subsidy [*sic*]” (NP-8). The same provider who listed the requirements of the agreements (above) noted that

People say the independence they gained [is an opportunity], the other directors, executive directors, said ‘oh I’m glad to be out from under Manitoba Housing, and so we don’t have to follow the rules or the reporting all the time,’ but in actual fact, the only reason that you’re following the rules is because they’re giving you money, and giving you money allows you to maintain some subsidy or some relief. (NP-9)

While the increased flexibility is an opportunity for many providers, for at least some the related loss of the subsidy is a concern. And the capacity of the organization to deal with these changes may also be a concern.

6.6 Challenge: Board capacity

In some cases, the board of directors is not ready to engage with the issue of the expiring operating agreements. Some organizations have strong boards that are enthusiastic and ready to take on the obligations of post-expiry housing provision. They have balanced boards that understand their obligations and that are strong in making decisions to support the organization (NP-2, C-2). Where staff are relatively well-prepared, they are able to help educate the board members, and provide recommendations for decision-making (NP-10). In other cases, the boards are smaller, often older and worn out from decades of providing housing; some housing providers are led by a small group of board members who have been running the project for 30 or more years without a succession plan in place.

While having board members who are involved over years or even decades helps to create stability for the organization, the expiring operating agreements can create a crisis for aging boards that cannot deal with this new context (NP-14, NP-11). The challenge of maintaining and supporting a board of directors over the longer term is not a direct result of the operating agreements, but where an organization doesn't have staff, or where the board and volunteers may not be prepared for a major shift in operations, the end of operating agreements may push the tensions of expiry into the limelight. Both the Manitoba Nonprofit Housing Association and the Co-operative Housing Federation of Canada offer various kinds of technical support and resources to housing providers to assist with planning and transition, but in some cases this is not enough.

Board members are busy, and do not necessarily have enough time to contribute to the organization (NP-13). On any board, there is often a smaller group of people who are very committed and do most of the work (C-2, NP-7, NP-16). When aging board members retire, new, younger board members may be less likely to be involved over the long term. As one provider noted, boards have become more transitional, as people join and then leave a few years later because of jobs or children or other commitments:

I think the hardest part for boards is that there is a lot of older board members. It's the whole succession. Lots of boards are having trouble to recruit new board members, because groups are phasing out...and the ones that are younger board members are eager, but again their career takes off, they have a couple of kids, you know, life gets in the way, so a lot of ours are retirees, but it's tough. (NP-8; NP-2).

Continuity of board members is important for institutional knowledge, particularly for smaller organizations and those with hands-on boards (NP-17). At the same time, for some providers, the day-to-day pressures of maintaining the housing make it difficult to make plans for future change. As two interviewees put it,

In the nonprofit world, we're just, we're struggling just to figure things out from day to day, so it's pretty tough to think about the future when you're just trying to stay kind of your head above water. (NP-8)

There's a degree of dysfunctionality, the thing churns along and they provide shelter, but they're not really operating like a business, and they're not looking at the future. (NP-17)

Especially for smaller organizations, or organizations without professional property management expertise, simply managing the housing can take up all the capacity. Less

urgent issues, though equally important, may be ignored as board members focus on the day-to-day crises. One provider pointed out that after the agreement expired, the board struggled valiantly to continue, but eventually gave up. Instead, it hired a property management company:

We literally walked out... we literally said we can't do it. Here's a team of 20, 30 people, to replace three. You can't do it, you can't work with government... (NP-16)

The board was still committed to providing housing, but could not keep up with the changing demands and paperwork of the post-operating agreement regulations. After having managed the housing with the same people for so many years, it was time to professionalize its operations: its volunteers could no longer continue to manage the property, so it hired a professional property manager. Its costs increased, as it could no longer use local labor for electrical or plumbing work, and it needed to cover the cost of the property manager as well. These costs will be reflected in the budget and eventually in the rents paid by tenants, but was necessary to enable the housing to continue.

One interviewee commented that it can take about a year for the board to come to grips with the implications of the expiring operating agreement, and the need to change how the organization operates (NP-17). Much discussion must take place, reflecting on the mandate of the organization, and its capacity to fulfill that mandate post-agreement. It is more than just a matter of dealing with the new situation; in many cases it's also about a philosophical change in how the organization must be run, and how providers think about their work.

6.7 Opportunity and challenge: New mentality

Most housing providers have limited options when their agreements expire, and must make the best decisions they can to protect their organization. As one provider stated, “the end of operating agreements doesn’t mean the end of a housing organization; what it does mean is that the tenants may change” (NP-4). Another asked, “how do you keep rents low enough without jeopardizing the asset?” (NP-8). These questions illustrate the dilemmas facing providers as they plan for a new future and create a new operating framework. Whether the new mentality is a challenge or an opportunity may depend on the perspective of the organization and its board members.

In the case of co-operatives, one interviewee noted that members tend to focus on the housing, rather than on the business aspects of the organization: “with housing the business aspect falls off the edge, because the purpose is housing” (NP-3). People move in because they need subsidized or affordable housing, not necessarily because they are invested in co-op values. This can create a conflict of interest in making decisions about the future well-being of the co-op (NP-3). Even when board members are not receiving housing from their organization, however, they do not necessarily approach decisions with a business viewpoint:

I think most of [my board members] are still very sensitive about what they do, and don’t look at the business part of it. I think it’s hard for them to figure out the business part of it sometimes. Most volunteers are there because they have some connection to the building, and they want to make sure the tenants that are in there are looked after, and people are successful in their housing... try to minimize evictions and things like that. So sometimes it is really hard to look at it from a business point of view, ’cause

that's usually tougher decisions. And there's consequences to that. Any time you're going to put up the rent, it affects your tenants. (NP-8)

Boards that are more concerned with housing than the bottom line may find ways to cut corners rather than to raise rents for the tenants, and they may expect the Province to provide more funding to support their mission (NP-14). In some cases, providers of mixed-income housing expanded the number of RGI units beyond what was originally in the agreements. However, there is only a certain amount of funding being provided through the agreements, and so the organization then begins to struggle.

...The main reason [for financial issues] being that the program really was intended for 50 percent low-end-of market renters, and 50 percent subsidy. But when the social inclination of the nonprofit groups, and I guess a lack of education on the operating agreements, most of those groups migrated into 100 percent of the tenants were RGI tenants, and it consumed all of the subsidy, plus [operating] money, which meant there was no money left. Now they had to pay the mortgage, you had to pay the property tax, you had to pay the utilities, so the last thing is maintenance, and so a lot of those groups fell into this trap where due to, my opinion is it wasn't the clarity in the operating agreement, it just says okay if you have 150 units, your subsidy is \$200,000 a year and it's up to you how to manage it. And groups, some of them ... didn't understand that. (NP-14)

The same interviewee noted that

Boards generally don't really care about the numbers. They care about their guiding principles to house a particular type of household. So... you report monthly on the numbers, but really they're there, they're not there to make money, they're there to break even and make sure it's affordable quality kind of housing option available to the poor. (NP-14)

Board members without business, financial, or housing management experience get involved because they want to make low-cost housing available. Rather than thinking of the nonprofit or co-operative as a business, they think about the importance of housing (NP-3, NP-14, C-1). In the original operating agreement context, where the organizations were part of a larger public mandate to provide low-cost housing, there is a certain logic to this approach, but it can make decision-making in a post-expiry context more difficult.

When a board—whether nonprofit or co-operative—focuses on housing rather than business, it does not necessarily enforce the organization’s rules. This may enable someone to stay in the housing longer, but in the end will cost the housing provider: “for example if someone is \$3000 in the hole before being kicked out, or damages the suite, that’s \$10,000” (NP-3). Another interviewee referenced the same idea, pointing out that the subsidies enabled the organizations to absorb these losses and continue to provide housing to households that might otherwise have difficulty finding housing in the private market (NP-2). Post-agreement, the safety net is gone, and boards must be sure that they are making decisions that will ensure the long-term stability of the housing organization.

The social housing programs—including the operating agreements and the boards that started and in many cases continue to run the organizations—were created in a different time, where government had a different role:

one of the earlier challenges was educating the board... it’s an aging board... so it’s a different era, a different cohort, a lot of the board members went through their years, their work-life years at a whole different time, when they really did think that the government would save us, that the

government wasn't going to let social housing lapse, and/or somehow modify or in the case of the operating agreements, just die out. (NP-9)

The operating agreements provided a public mandate and framework, through which the boards and organizations could focus on the provision of housing, with the (presumed) understanding that the state would continue to provide funding. By providing low-cost housing, volunteer boards contribute to the public mandate to ensure everyone is adequately housed; the end of the operating agreement changes the terms of the mandate and the expectations for the board. As one interviewee commented, questioning their commitment to housing provision in a post-operating agreement context, "we're really working for nothing for the government, we're doing their job. But why?" (NP-16). The board was feeling pressured and that it was not getting the support it needed to continue to provide low-cost housing.

The newly required self-reliance and opportunity to make decisions once the agreement has expired requires a new way of thinking about the housing and the business. Providers must begin to think more about dollars and financials, rather than focusing on the goal of housing people. One provider noted that, while planning some renovations, the organization had to take new factors into account:

We want to provide some storage for our other staff here. But we don't get any income from that, so we have to remember what you get income from and what you don't—like you don't want to have to take away a whole bunch of square footage, because of financial, like we're, we didn't realize how, what it was going to be like to be landlords. We should have. (NP-15)

The organization had to begin to think differently about its housing, about its tenants, and how it operates. It must shift to a more independent model, one that considers the financial bottom line and is more in line with typical private sector property management. Board members may find themselves thinking differently about the organization and its role:

I think the terminology of landlords is different, being a community nonprofit volunteer board, and now we are a [whispers] *landlord*, you know [laughter]. (NP-15)

The willingness of a board to embrace a new identity as a landlord, as a business, and to make the sometimes hard decisions that go along with that, will shape how boards engage with the challenges of the post-operating agreement context.

6.8 Challenge: Loss of operating and rent-geared-to-income subsidies

The original agreements were unclear about what would happen after the agreement expired. There is nothing to indicate that the government intended to renew the agreements, or, on the other hand, that organizations should be ready to be self-sufficient post-expiry. Self-sufficiency post-expiry would be difficult for many organizations, depending on the incomes of their tenants and the state of the buildings and reserve funds; for organizations that are 100 percent RGI, it would be impossible.

For housing providers in Manitoba, the viability of the organization after the agreement expires depends first on the level of subsidy provided through the agreement. One interviewee explained that “strictly technically speaking, it would be okay number-

wise and viability-wise, if the subsidy is less than the mortgage PIT [principal, interest and taxes]” (NP-14) because once the mortgage is paid off, the subsidy is no longer needed to cover additional costs. However, if the housing needs repairs or if the rents are very low, ensuring that the housing is sustainable post-agreement can be difficult:

It’s a struggle because we’re trying to put the rents up every year, to try to build up enough money to make sure we’re sustainable if we have to again carry the mortgage, but it’s hard because tenants are paying more money for less, you know? (NP-8)

These challenges are compounded if the operating agreement included RGI subsidies.

6.8.1 Loss of rent-geared-to-income subsidies

Rent-geared-to-income, or RGI, subsidies cover the difference between what a household can afford to pay (usually set at 25-30 percent of household income) and the operating cost or regular rent for the unit. The subsidy makes it possible for the provider to offer very low rents. The amount of subsidy needed to create an RGI rent depends on the rent being charged and the income of the individual household. One provider noted that although the total RGI subsidy provided through the operating agreement is significant, it works out to an average of about \$86 per suite per month (NP-1). Another provider calculated that, for its 60 RGI units, \$2000 per unit per year would be needed (averaging about \$167 per unit per month) (NP-9).

Many of the operating agreements created before 1985 allocated funds for a certain percentage of units to be RGI, usually around 15-30 percent. After 1986, the social housing programs changed, and many of the new co-operative and nonprofit housing projects

were 100 percent RGI. Organizations with 100 percent RGI units face particular challenges post-agreement, because they will not have enough money from rents to operate. At one organization, about 70 to 75 percent of tenants are on social assistance. As the provider pointed out, “somebody said you’ll no longer have mortgage payments, well that’s fine. But my mortgage payments, some weren’t even \$100 for the original homes, so it’s not a big deal; my taxes, insurance, maintenance, all that just adds up to being hard to manage” on the low rents the tenants can afford (NP-4). For organizations with this kind of tenant base, subsidies keep the housing operating.

When asked whether planning had started for expiry, another provider of 100 percent RGI housing replied:

Absolutely. Absolutely. Because those buildings, quite honestly, wouldn’t be able to sustain themselves without subsidy, we’re already looking at, you know, what this could look like in 10 years. Right now we’re in the midst of looking to renovate as much as we can... (NP-10)

This provider felt optimistic about its capacity to maintain the buildings, although the extent of the subsidies that would continue remains to be seen:

I think that will be our challenge to look at. I think we’ve proven in some of our other buildings that it can work, without a huge subsidy, if you get the right mix of market to RGI, so we have, like I mentioned [another building], that’s what it’s already doing and it’s already sustainable in that current model. So that’s likely what we’d move towards at that time. (NP-10)

Although the level of optimism and willingness to consider changing the focus from very low-income to low-, moderate-, or even middle-income households may differ from

organization to organization, the end result is the same: without government subsidies, the number and depth of RGI subsidies provided under the operating agreements will drop, making it more difficult for very low income households to access housing. As one provider put it, “the challenge with nonprofit providers is how do you keep the rents low enough to kind of help people that need help but be able to have enough money to operate the project?” (NP-8). The loss of RGI subsidies means that housing providers must reshape their rent structures to ensure the organization’s viability into the future.

6.8.2 Changing housing mix and mandate

The end of subsidies may require an organization to change its tenant mix or the depth of subsidy provided to tenants, a change that is unanticipated or undesirable for some organizations. Housing providers must reconsider their capacity to fulfill their mandates and values in a post-agreement context. As one provider noted,

it was a values-based challenge, and just having to look at who we were and who we were becoming, and based on our new reality. For example, one of the board members was adamant that we continue to serve individuals living with disabilities. And many of the individuals, or in fact all of them I think, were on CPP [Canada Pension Plan] or some form of disability or income assistance, and there’s no way they could afford, they could not, they wouldn’t be able to afford market rents, but you know, we went to a three tiered rent model, they couldn’t afford affordable either, so there we were, that was just the reality. So we had to change. (NP-9)

The fiscal reality of the post-agreement situation for this provider meant a big change in their tenants and, as a result, their values and organizational structure. Many housing providers will not be able to maintain the same numbers of RGI units they had under

agreement, and for organizations with a 100 percent RGI mandate, it will be impossible to maintain that mandate:

That's the bottom line, like if they're gonna provide adequate affordable housing, we need help. If we don't have help, we can provide somewhat of a different service, like to accommodate families that have the ability to pay a higher rent, right, and but you know that's sort of contrary to our mandate. (NP-13)

For providers with a mix of rents, the extent to which they can provide RGI housing will depend on the condition of the housing, and the capacity and willingness of the organization to continue to provide subsidies. Another provider noted that for low-income tenants, finding housing is already difficult, and

people are coming in all the time, people phoning for applications ... those families are looking for subsidized housing. They don't come here looking for 1000, 1200 dollar-a-month houses, and when our rents get that high, I'm not sure, the marketing at [our organization] will change completely. As much as we might—I'm not sure that we can change to stay with the same target group, and that would be a real shame, that would be a shame. (NP-4)

The same provider, pointing to the challenges that some tenants are already experiencing in finding housing, noted that

some of the families that are coming here were living in some of the other organizations, and are coming here because their rent is going to increase by that much, and they're applying here as well 'cause they know ours are still good for now. (NP-4)

Similarly, a co-op interviewee noted even when an agreement hasn't yet expired, some co-op members are already moving out in anticipation, to public housing or to other housing

providers where the agreement expires a few years later. Another housing provider pointed out that households still need to live somewhere, and the end of subsidies will disrupt the community, while not addressing need for low-cost housing:

if our members here all of a sudden don't have RGI or rent supplement, and they can't afford to live here, well, they have to go to Manitoba Housing, and it's a burden on their portfolio. So you're going to subsidize them there, but you're not gonna subsidize them here, what's the difference? And you're not uprooting people from their homes. (C-3)

The challenge, of course, is that other housing providers or Manitoba Housing are generally full, with long waiting lists. Low-income households are most likely going to move to the private market, where they may spend more or have poorer quality housing.

6.9 Challenge: Setting rents

Post-agreement, the rent structures for 100 percent RGI housing providers will have to change as they will no longer receive subsidies. In addition, most organizations with mixed rents will revisit their rent structures. As the agreement expires, rents must be registered with the Residential Tenancies Branch, which regulates when and how rents charged by private landlords can be raised. For this reason, consideration of where to set the rents before the operating agreement expires is essential. Rumors abound of organizations that registered their rents at the RGI rate, not taking into account the subsidy, and that then, post-expiry, were left with rents far below the operating cost for the building. In some cases, the Province extended the operating agreement (without subsidy) for a few months, so that the organization could register its rents at the higher rate (NP-15, NP-17).

Because nonprofit and co-operative housing providers are committed to providing low-cost housing, many are working to find ways to continue to offer reduced rents for low-income households. One organization established a minimum rent for its units, set to the provincial social assistance rates. Before this, some tenants were paying rents of \$36 per month, which is not enough for the organization to provide the units, nor is it sufficient, at 30 percent of income, for someone to live on. Instead, the organization now encourages and supports tenants to apply for social assistance (though it recognizes that applying for social assistance may be humiliating for some people) (NP-1). Another organization set its minimum rent at the social assistance rate plus Rent Assist, the provincial rent supplement program. The current tenants, who are paying RGI rents, were grandfathered in but when they move out incoming tenants must pay the minimum rent (NP-12). Both examples of minimum rent mean that the units should continue to be affordable to low-income households, as subsidies will make up the difference between what a household can afford and the rent charged for the unit.

Other organizations used a different strategy in setting their rents. The Residential Tenancies Branch's annual rent increase guideline is usually around 1-3 percent, and landlords can only increase above the guideline with approval. However, there is a loophole: rents can be registered high, with a discount offered to tenants, so they pay a reduced rent. Some organizations are using this process to their advantage (NP-8, NP-12). One provider described it this way:

Before we were off operating agreement, we registered the rents high. So we requested from Manitoba Housing that we could, say, register them for

\$800, 'cause we want to make sure we have that cushion in the future. And then we had to have a session with all of the tenants explaining that we would be providing a discount. So say if the rents before this increase were \$600, we would register them at \$800 and we would discount the \$200 and then the tenant would get the increase based on [the \$800], whatever that amount was, the 1.5 [percent]... So we were discounting it plus then people could apply for the subsidy. But people have to give us their income, because we're not going to reduce the rents for people with higher income. So in some senses the whole building's kind of subsidized, but it's really catering now to lower-income seniors (NP-8).

After the agreement expires, the tenant pays the same as the pre-expiry rent—in this case, \$600—but the housing provider has the flexibility to raise rents if needed, and can charge the annual increase on the higher amount, rather than the discounted rent. The discount reduces the rent that is charged to the household, but still gives the organization a buffer:

Worst case scenario, something happens in the building and we have to go and get a mortgage or we have some capital, you know, we're not stuck with the lower rents. We can always play around with that at least. It's a bit of a, I guess it's more of a protection, it's not that the board would ever want to charge that, but at least we know that we're not stuck at a low rent, 'cause so many of the groups that we look at... they never registered their rents, so they're stuck with this lower rent, right? (NP-8)

The organization can reduce the discount (which would increase the rents) with minimal notice and no need for approval from the Residential Tenancies Branch. It thus has greater flexibility in dealing with unexpected costs, and can make decisions to protect the organization—but for the tenant, the stability of the rents it pays is reduced.

On the other hand, as another organization's building and reserve funds were in good shape, the board decided to intentionally register the rents low. This would protect

tenants from sudden rent increases in the future—for example, if a new board were to decide to no longer provide a discount to lower-income tenants (NP-17). It registered its rents quite low, around \$500, in contrast to a local market rent of \$625. It also offered an additional discount to tenants whose incomes were lower, allowing them to pay 26 percent of their income as rent. The rents will still go up each year according to the Residential Tenancies Branch's rent guideline, but the organization has made a strong commitment to keeping its rents low for the foreseeable future.

For buildings or organizations that offer 100 percent RGI housing, the challenges with setting rents is more complex. Here it's not just a matter of registering the rents, because it's likely that the RGI rents that tenants pay (before the subsidy is included) are insufficient to cover the cost of providing the housing. Providers need to find ways to raise the rents to cover their costs:

Once the agreement ends, obviously the mortgage is paid off at that point, but as the current mix, how it currently stands, we would probably lose somewhere in the neighborhood of \$40,000 to \$50,000 a year, per building, if we continued to operate in the way they are, and so we'll need to look at some kind of market, median market rent/RGI mix, to keep the buildings going. (NP-10)

This, of course, would result in the loss of low-cost RGI units. Although the implications for tenants are obvious—fewer housing options, higher housing costs—there is a challenge associated with this for the housing provider as well. A few providers mentioned that if their rents increase above the RGI level, they will be looking for more market-rate tenants. When rents are increased to fit the new rent structure,

now the challenge that that introduced was now we were trying to attract new tenants. By that I mean tenants that we maybe had to go look for, they weren't on our wait list necessarily, and with that came, I mean you can only go so high in your rents without having to market, and once you start marketing, it's new to social housing... it's probably not a great thing, but you're not having to look for clients, you have long wait lists... But as the rents went up, that wasn't necessarily the way it was. ... We had to look at, say, how are we going to reach a higher-income clientele, who could afford to pay higher rents structures. (NP-9)

Since these organizations have always had waiting lists, they're now forced to learn a new way of finding tenants and to spend time on advertising and reaching out to a different community than they were before. The housing provider is now competing with the private market for tenants. Reaching those prospective tenants takes time and expertise that the housing provider may not yet have acquired (NP-9, NP-4, NP-17). This shift also comes with different expectations on the part of new tenants about the quality of the units and how up to date they should be, which is complicated by the age of the buildings, the size of the reserve funds and whether the housing needs upgrades to be able to command higher rents.

6.9.1 Internal subsidies

One of the new ways housing providers are delivering low-cost housing is by creating internal subsidies to continue to support current and/or future low-income tenants. According to one interviewee, if an organization has 30 percent or less RGI units, has managed its property well and has increased rents and built up the reserve, when the agreement expires and the mortgage is paid off it should be in good financial shape to

provide internal subsidies (NP-5); another suggested that a ratio of 80 percent market and 20 percent RGI would work (NP-14).

Three organizations described the internal subsidies that they are creating. The first established a new two-tiered rent structure, with minimum and maximum rents. The minimum rent is based on a combination of income assistance plus Rent Assist, while the maximum rent is set below the median market rent. This model creates an alternative to the RGI approach: although the rent structure is not directly tied to the amount a household can afford to pay, the Rent Assist program provides a subsidy based on what a tenant can afford in order to make housing accessible to low-income households. The higher rents paid by other tenants in effect subsidize the lower rents (NP-12).

The second organization revised its rent structure to give it as much flexibility as possible. It took a two-pronged approach: first, it registered its rents high with the Residential Tenancies Branch, then added a discount so that tenants would keep paying the same rents as before the agreement expired. The benefits for tenants are that their rents stay the same; the benefits for the organization are that the annual increase will be on the registered rent, rather than on the discounted rent. The discount also means that, should the organization need to raise rents to cover an unexpected cost, it has that flexibility (within the regulations of the Residential Tenancies Branch). At the same time, the organization has allocated about \$5000 per month from its budget—the same amount

it was receiving through the operating agreement—to create an internal subsidy for about 30 of the 80 or so units (NP-8).¹⁵

The third organization's internal subsidy is based on a minimum and maximum housing charge structure. The minimum housing charge is set at 67 percent of the full housing charge, and increases up to the full charge based on income. The office staff manage the minimum housing charge and the waiting list, making sure it is confidential. The reduced housing charge is only available to current co-op members, as it is intended to support the existing community. New members would have to live in the co-op for a certain amount of time before being eligible for the subsidy (C-2). Even with this internal subsidy, however, four families had to move out of the co-operative when the agreement expired because they could not afford the new housing charges.

These three examples demonstrate that it is possible, to a certain degree, to create low-cost housing without direct ongoing subsidies. The capital and operating subsidies that developed the housing decades ago continue to help keep costs low, and by using tenant-based subsidies and internal subsidies, costs can be lowered further for individual tenants. In the third example, although the subsidy is not available to new members, it helps to maintain the community by supporting current members. The internal subsidy provides more flexibility for the housing provider, and also enables low-income tenants to

¹⁵ Interestingly, if all 80 of the units paid into the \$5000 per month subsidy, the cost per unit would be over \$60, which is not a small amount; if 50 units pay in, it is about \$100 per month.

find or maintain their housing. However, for some tenants requiring low-cost housing, external subsidies are still necessary to make the rents affordable. The difference now is that it is up to the tenants to access the subsidies (sometimes with help from the housing provider), rather than the subsidy being attached to the unit.

6.10 Challenge: Housing condition and reserve

For all organizations, whether receiving RGI subsidies or not, viability post-agreement is affected by three related additional factors: the condition of the housing at expiry, the size or financial health of the reserve fund, and the cost of providing the housing.

6.10.1 Housing condition

The operating agreements range in length from 35 to 50 years, depending on the length of the mortgage. In many cases, the housing was built new at the beginning of the operating agreement; in other cases, the organization bought existing housing. In both cases, the housing today is aging, and often requires significant repairs and upgrading: leaks in the roof, elevator breakdowns, cracks in the foundation. In some cases, the organization has been able to maintain its housing in good condition, but in other cases, it may need updating to be rentable post-expiry. Not only might the housing in poor shape at expiry, but the reserve fund is often in poor shape as well as a result of the limitations placed on it through the operating agreements.

As a few providers noted, this is an area that suggests a lack of forethought when the operating agreements were originally created. It seems that the logic behind the operating agreements was that paying off the mortgage would enable providers to offer reduced rents and be self-sufficient. However, providers are dealing with aging buildings that in many cases need refurbishing or renovating:

I think everybody thought okay, so after 30 years, you know, you won't have your mortgage payment, but you didn't realize that your building's not going to be in great shape so... You have to wonder, when you put the agreements in place, whoever did the agreements, were they really thinking that after 25 years, you didn't have a mortgage payment, but, what condition was your building in? (NP-8; C-1, NP-1, NP-2, NP-9, NP-11)

Further, new building technologies have been developed that would increase energy efficiency and update building envelopes, making the housing more livable and cost-efficient (C-1). Housing providers want their housing to be good quality, and to blend into the neighborhood:

[we're] really looking to give high quality housing—that's important to us, that it's high quality, it's good quality, we don't want it to stand out, aesthetically, from any of the other buildings around, we don't want it to be 'oh yeah, that's that junky place, that's what [that organization] does;' no, we want high quality housing that happens to also be a social housing unit. (NP-10).

Pragmatically, other providers also talked about the importance of getting the renovations and repairs done before the agreement expires (NP-3). One housing provider works with Manitoba Housing to get some extra funding each year to replace a roof or

add to the reserve; this provider recently did a full water retrofit of 500 units, which cut the water bill in half for those units (NP-1).

In some cases, tenants may be particularly hard on the housing. Families with children, for example, are likely to be harder on housing than seniors (NP-9, NP-14), and some organizations, because of the populations they serve, have higher turnover than others, which can increase costs (NP-2).

We deal with some projects and some communities where the use is really quite robust, and then we deal with other projects where, holy mackerel, we go in and the carpet is 20 years old and it looks brand new... But I would say, some of them are at that point where the wood frame family housing, it's a bit more [robustly used] than a concrete masonry senior's building. (NP-14)

We try and maintain [the housing] as best we can, but it costs a lot of money, and the families, not all of them, but some of them, are very hard on the housing...and collectively, we're one, right, if so-and-so trashes that unit, and we gotta put 15, 18 thousand bucks into that place to get it rentable, so-and-so that's been there for 12 years and hasn't had new flooring doesn't get new flooring. So we're all in it together, you know what I mean? And it's hard to manage with the dollars that we currently receive. (NP-13)

Higher turnover often means higher costs for fixing up the units to get them ready for the next tenant, and where tenants do not take care of the unit, the cost to maintain the units is more as well. Some providers mentioned that their organizations were experiencing more challenges with drugs or social problems (NP-13, NP-8). As one noted,

even with the years I've been here, and talking to some of the staff that's been here, the whole housing is changed. Like in the old days, people had

social issues, but it didn't seem—or maybe we didn't hear about it? It just seemed a lot simpler. And now it's very complex, there's like the drug usage, there's all kinds of social issues that seem to be even more apparent, so it's hard doing social housing, it is tough work. (NP-8)

The subsidies provided through the operating agreements absorb the additional costs of dealing with social issues, and make it possible to provide housing for tenants who are harder on the housing, and who may find it more difficult to access housing in the private sector (NP-2). This might include providing some kind of additional supports to the household—staff time to connect the household to external supports, for example—or maintaining a unit that is more often damaged.

Where rents are low, and providers anticipate needing higher rents post-expiry to be sustainable, the need for renovations and the need to raise rents go hand-in-hand. As one provider described it,

the operating agreement is up in 2019, but we need probably \$2 million of work there, so really what we're struggling with now is how do we keep that project running. Financially it's okay but it's just like, it needs a lot of work, and there's basements heaving, there's fences that need to come out, there's lots of things that, like, can we wait two years to do it? ... But again how do you charge somebody in a townhome, we put the rent up 10 percent the last couple of years, when you know, they're falling down around them. Not falling down, but you know. There's lots of work. So yeah, we can put the rents up higher, which'll, again some people will move out, but we need to do the work, 'cause there's no way we're going to do the higher rent with work not being done. (NP-8)

Tenants, however, are generally not pleased with raising rents to enhance the reserve fund. The same provider described the tensions that arise with tenants as a result of raising the rents to build the reserve fund:

As long as Manitoba Housing approves it—they still have to approve it, but in this one I met with the tenants, because that was the second year we did 10 percent—I mean they're complaining about this, that and the other, and all I can say to them is 'yes, I mean if I had it my way, I would go get the \$2 million dollars, I'd pay the mortgage payment, and get your units all done, but we can't, Manitoba Housing won't allow us to, how did they say it, infringe? We can't get another loan or mortgage.' So it's like, yes, we know, but... we can't do anything. We can only try to build up, we're trying to build up the replacement reserve through the increase in the rents, and we showed them that, and I totally get that, like why am I paying extra money for stuff I'm not seeing. (NP-8)

Tenants are paying more, but not receiving the benefits; once the rent gets high enough that the provider can begin to upgrade and renovate the units, it might also be too high for some of the tenants.

Another housing provider described the same issue—in order to stabilize the building after the agreements expire, the rents must be raised, and there is work in the building to be done, but the tenants aren't seeing the improvements:

you got this aging building, and you know, it needs new windows and it needs new boilers and it needs all these other things, and you're raising our rents, but you're not necessarily making the building any better for us. (NP-9)

Not only is the housing in poor shape at expiry, but also the reserve fund is in poor shape, because of the limitations placed on the operating agreements. The operating agreements

thus created a situation where housing providers are not able to operate independently without subsidies; the buildings provide housing for low-income tenants, but these may not be the tenants that the organization will house post-expiry.

6.10.2 Reserve funds

Beyond the need for renovations and repairs is the capacity of the organizations to pay for the work. Each organization has reserve funds that operate as pools of money that can be used as needed. These may be organized as operating and capital reserves, where operating reserves are used for regular and ongoing maintenance, and capital reserves are for long-term renovations (NP-2), or as replacement reserves, which act as a blend of operating and capital reserves (NP-4). In both cases, organizations plan ahead and set aside money for regular and special repairs and renovations.

However, depending on the program under which the housing was developed, many agreements limited the amount of money that could be contributed to the reserve each year. The rationale seems to have been to ensure that housing providers were operating efficiently and were not ‘wasting’ taxpayers’ money—when organizations were efficient and careful with their funding and ended up with a surplus at the end of the year, rather than putting that money into the reserve, it had to be returned to the government (NP-1, NP-8). This was an ongoing tension for many providers: Manitoba Housing would push for rents to be closer to market, to build up the reserves, but also would resist raising the rents to avoid paying too much for RGI subsidies (C-1, NP-9).

As a result, the reserves are, in many cases, grossly underfunded when providers come to the end of their agreement. One provider estimated that it should have about \$12 million in its reserve; it has \$4 million (NP-1). Another has maxed out its allowed reserves at about \$200 thousand (plus a subsidy surplus account of \$42,000) for 82 units—about \$3,000 or \$4,000 per unit (NP-8). One provider noted that their reserve contribution was

\$300 per unit per year, not enough. And you know, I doubt a thousand dollars is enough, but all the sites are faced with no replacement reserve, or for sure, all the ones that I met through Manitoba Non-Profit [Housing Association] with those earlier agreements, are all in the same boat. None of them have—and elevators, just one elevator renovation is somewhere between 250 and 400 thousand. And many sites don't even have that in their replacement reserve. (NP-9)

An emergency repair—to a roof, or a heating system, for example—could be enough to precipitate a crisis for many organizations. Another provider described the limits on its reserve:

we do have a limit on the operating agreement, it's \$75,000 a year. Which is ludicrous. It might have been fine in 1976, but 2016, it's ludicrous. So we've been putting in over \$100,000 for the past 8 or 9 years. 130, 100, whatever we could end up mustering. And whatever savings we have, operationally, we put into reserve as well. And, don't get me wrong, we don't just let the money sit there, we use it. We use it for flooring, and appliances, and those things have a useful service life that expires, so, you necessarily have to dip in. (C-3)

This organization recognized that it would need a bigger reserve fund as a buffer once its agreement was done. The same provider reflected on the tension between the everyday operations of the housing and the longer-term savings goal of the reserve.

The equation is, what you put away in the reserve, you take away from maintenance. Right? And you put into maintenance your reserve. I mean, yes, you have housing charge increases, because we wanted to build our reserve a little bit, so we're, I think we're, I guess at the time of refinancing, we're about 5 [or] 600,000 dollars in reserve. For 150 units, is not a lot. It isn't. So ... it's about 30 grand a month. (C-3)

For organizations that either had a limit in their operating agreement, or for whatever reason have low balances in their reserves, at the end of the operating agreement they find themselves underfunded and at a disadvantage. Making up the needed difference, with low rents and low-income tenants, particularly if the building also needs repairs, is very difficult:

the hard part is, once you have your budget and let's say your replacement reserve is fifty thousand and it should be 100 thousand, how do you get to 100 thousand? You can't; you've already put that wheel in motion, so... and I think there has to be more realistic budgets from the get-go, so that you are putting more money into the replacement reserve. But it seems to be something that is always negotiated, and once that ship has sailed, it's hard to move it backwards. (NP-8; NP-14)

The realization that there will be no further support from the government makes it clear that the reserves should have been funded at a higher rate over the course of the agreement. Housing providers end up in a tight spot, trying to balance the costs of keeping the housing going with what their low-income tenants can afford.

The result for providers who are now looking toward the end of their agreement—or for those who have already transitioned—is that they need to be self-sufficient without adequate funds in their reserves, with buildings that are perhaps in poor condition or that need upgrades, and with a need to raise rents to cover operating expenses and

renovations. This presents a quandary for providers: they want to provide low-cost housing, but need to increase rents to cover the cost of renovations and upgrades. In order to be able to rent units at higher prices, they need to upgrade the units. But they can't upgrade the units on the low rents, and can't rent them out at a higher rent either. Providers must increase rents gradually, to fill in the reserve fund and get the buildings in better shape to be ready for the end of the agreement (NP-14, NP-8). The burden of these increases falls on low-income tenants—those who are least able to afford it.

6.10.3 Increasing costs

The challenges of repairs and renovations, and inadequate reserve funds are complicated by the increasing cost of providing housing. At least one seniors' housing organization is facing a challenge it described as “one more little liability”:

we had an unforeseen consequence. So we were getting tax rebates from—we weren't having to pay the education tax, which is about \$100,000 a year, and we were one of the first sites to expire, so we were one of the first sites to run into some of these roadblocks... All your tenants' income has to be below a certain level in order to qualify for the rebate. When we started to ... lease with tenants whose income could afford the new rents, their income was much higher, so by 2019, we're going to be paying an extra \$100,000 a year. So we're going to have to come up with that \$100,000 somehow, I don't know how. (NP-9)

An unexpected increase in the tax bill of \$100,000 per year is a significant challenge for low-cost housing, especially where rents already needed to be increased to cover the cost of providing the housing and renovations. Other housing providers mentioned that the costs of providing the housing are increasing beyond simply maintenance—“the

economic landscape is changing” (NP-12; C-3). Construction/renovation costs are increasing, as are property taxes, leases for parking areas, and other costs (NP-12, C-3). These cost increases, and the unpredictability of future increases, mean that the housing provider must ensure its own security (through reserves, high-enough rents, etc.) as it no longer has access to government funding to bridge any gaps that may occur.

6.11 Opportunity and challenge: Using the equity

While under agreement, housing providers could not use the equity in the property to borrow money from a private financial institution (e.g. a mortgage). In combination with the limitations on the reserve, and insufficient funding from the Province, this made it difficult for some providers to maintain their housing:

It’s like taking a mortgage on your house for 25 or 30 years, and never being able to pull the equity out of your building to be able to do stuff. So if you’re a homeowner, and you had a mortgage for 25 years, how would you pay for your roof, how would you replace your kitchen, how do you do that? Most of the time you end up, the mortgage comes due, you take some equity, you refinance, you get the capital, and then you pay it out. So [the housing providers are] stuck. (NP-8)

Once the operating agreement has expired, housing providers are free to use the equity in the property. They can get private mortgages to cover needed renovations or upgrades, and have more flexibility to manage their finances as they prefer. Since private financing comes with fewer requirements and less administration than the government mortgages and funding provided through the operating agreement, the end of the operating agreement offers an opportunity for some providers to take more initiative and be more

creative with their equity. For a co-operative that owns its own land and buildings, for example, after the agreement expires, it just has to show the financial institution that it can manage its buildings and budget, rather than dealing with the operating agreement criteria (C-1). Because this is a relatively new option for housing providers, the longer-term implications—e.g. of being indebted to a private financial institution, rather than to a public institution through the state—are still unclear.

A different reason for preferring a private mortgage comes from projects originally publicly financed in the early 1980s, a time with very high interest rates. With current low interest rates, refinancing at a lower rate may be ideal; alternatively, taking on another mortgage once the first one is paid off (and the operating agreement expired) seems very reasonable. One organization with especially high interest payments negotiated for a long time with government to reduce the interest rate, while the government insisted that the organization pay a \$5 million penalty. In the end, the government paid the penalty and allowed the organization to refinance locally: “we did that last October, we got a new mortgage with a credit union and the payment went from 56 and a half thousand to 19,200” (C-3), which is much more manageable for the organization. And with “room in our mortgage, we’re able to borrow that money additionally, and still pay less than \$56,000 a month, and keep our existing housing charge rate structure” (C-3). In these cases, having a lower-interest mortgage can reduce and simplify the finances for the organization, opening new options and increasing financial flexibility.

On the other hand, the chance to use the equity in the property to access financing can also be a challenge. Buildings start to need some extra work when they hit the 20 or 30 year mark—this is when roofs, elevators, and brickwork need redoing, and when kitchens and facilities need upgrading—but often housing providers don't have the reserve funds they need. At the same time, there is a tension between paying a mortgage versus building up a reserve fund:

... they didn't have replacement reserves that were large enough, they're now hitting the 20 to 25 year mark, so we've remortgaged the properties because the mortgage comes up every five years. So we've taken the equity out of the building, we've increased the mortgage, the mortgage payment barely goes up, so nobody's rent is affected, and the first 25 years, or 20 years of usage, the tenants paid the rent, and yeah, they paid less of a replacement reserve, but now at least for the next 20 years, people will pay, you know, that mortgage, it's gonna go for longer, but the building is at least, you know the roof is done, the windows are done, so yeah, will the building ever be paid off? (NP-8)

Even though it is not unusual to remortgage a property to renovate or upgrade, for some housing providers the goal of having a self-sustaining property—one that is not tied down by debt—is still a challenge.

Once the operating agreement is gone, the subsidy is too. One organization that is considering building a new seniors' housing complex noted

sure, we could go out and find a lender who would lend a preponderance of the bill, of the construction costs. However, in order to service that debt, it increases your housing charges, so it becomes unaffordable for many people. And to maintain that affordability, that's the problem. (C-3)

Another provider noted that refinancing is an option, but “then you have a mortgage and you end up spending the money from the mortgage to pay down the mortgage, so it’s not very helpful” (NP-1). The decision whether to refinance thus depends on the particular circumstance of the organization, and whether the tenants the organization is housing can afford the additional costs.

Finally, although few housing providers discussed the role of equity in their operations, as providers shape a new mentality for themselves post-agreement, the new opportunities to use the equity may affect emerging perceptions of nonprofit and co-operative housing organizations as multi-million dollar businesses. It is a subtle shift, but one that may have repercussions in the future as providers reshape their policies to orient operations towards opportunities for private financing rather than public accountability.

6.12 Challenge: Socio-emotional impacts

The challenges of the expiring operating agreements are not only practical, they are also interpersonal. The tensions that tenants feel as the rents increase also affect the staff. The provider needs to communicate with tenants and with all stakeholders, to reassure them that the board and organization are dealing with the situation as best they can:

Of course our renters were really uptight, they were very uptight, and so it was really key—and I would say to another project—just keep talking to your people. And we implemented regular resident meetings, and we talked, we talk about what’s important to them. (NP-12).

It can be difficult for both tenants and staff when a tenant will not be able to afford the new, higher rent, when providing affordable housing is the core mission of the

organization. Staff may struggle to stay emotionally engaged, rather than dismissing the tenant's struggles as an individual, rather than systemic problem (NP-9). However, the emotional impact of the expiring operating agreements is not apparent to policymakers. It is rarely discussed, and is often hidden behind dry statistics:

Tenants were stressed.... Witnessing that was a little hard for all the staff, I know sometimes it was hard for me too, to see that, and know that that was the direction we were going in, and people had to do what was right for them. And I think a lot of that is invisible. I don't think that's measurable, other than through these kinds of interviews. (NP-9)

In part, the social and emotional impacts are due to the pressures generated through the transition itself, but they also reflect a broader tension in the emotional impact of housing (un)affordability.

Other aspects of the transition to a post-agreement context may cause social conflicts. Although internal subsidies are working in some organizations, they are not without their tensions. One interviewee argued that, especially in co-ops, an internal subsidy "would create a caste system," and wondered who would agree to subsidizing their neighbors (NP-3). Another pointed out that when the organization began instituting an internal subsidy,

One feedback we got from a tenant, and it's kind of her exact words, 'so you're telling me you're raising our rents, but you're leaving some of the rents lower so basically we're subsidizing the lower income tenants.' And that's a shift, right, because before it was clearly the government who was providing those funds and setting those rents, but now we're incorporating a structure where, almost like a Robin Hood structure, where in the eye of this tenant where they're saying wait a minute, that's not fair. (NP-9)

Another interviewee noted that, when discussing the potential subsidy at co-op meetings, there was

A lot of complaining about the subsidy, but the subsidy only comes to \$5 a month on your housing charge, and you know, where's your charity... what are you missing, a hamburger, you know? ... I look at it this way too, you never know when you might need people, if you say 'no I don't want this, and then all of a sudden you might realize...' (C-2)

Paying for the subsidy can be a form of insurance for the tenant—knowing that it is available can be reassuring, should it ever be needed. However, for many tenants, paying extra to subsidize their neighbors may not be a desirable or even possible option (NP-18). Moreover, renters—and households living in social housing in particular—generally have lower incomes than homeowners, placing the burden of providing subsidized rents on a lower-income group of people:

I kind of have a problem with members living in affordable housing, subsidizing other members in affordable housing. I kind of do. That's something the government is supposed to do. And we all pay taxes towards doing that. And so because you're living here, you choose to live in a co-op that's giving subsidy, then you're going to be taxed additionally to pay for your neighbor's housing charge. And I see that being problematic on a number of fronts. (C-3)

For this provider, the 'additional tax' of paying a higher rent or housing charge in order to subsidize a neighbor is problematic: redistribution should be dealt with through taxes and the government, rather than a very localized redistribution from one potentially low-income tenant to another. Although the idea of internal subsidies appears to make sense from a purely financial point of view, from the perspective of tenants or co-op members,

who may be low-income themselves, it can be very problematic, and can contribute to stress and conflict.

When seen purely as a question of the financial bottom line, or managing housing as a business, the human dimension of housing is lost and it can be difficult to see the full implications of a shift in business model. For example, raising rents from 28 percent of household income to 30 percent—as the Province of Manitoba did recently—may seem like a tiny amount to the policy analyst recommending the change, but may represent a large amount of money to the household. The lack of acknowledgement of the housing challenges facing low-income households contributes to their disempowerment. While the expiring operating agreements create tension for many households and housing providers, they also highlight the affordability challenges already facing thousands of households in Manitoba, and the relative invisibility of this experience.

6.13 Challenge: Compound challenges

While most organizations interviewed for this research are relatively high functioning (even if they anticipate or experienced challenges with their operating agreement's expiry), many alluded to or mentioned specifically other organizations with much greater challenges: organizations with aging boards, relatively small organizations with insufficient capacity to continue post-agreement, organizations that did not plan enough ahead of time for the end of their operating agreement. These organizations are more difficult to find, since they tend to be more isolated from networks of social housing providers, and many do not have easily located contact information.

Many interviewees spoke of organizations they knew of that were having significant difficulties maintaining their properties as the board aged and was not renewed.

Especially for smaller organizations, especially in rural areas, the same few people might end up managing the project for decades:

you have groups, service groups, particularly in rural areas, the members of the Elks and the Knights of Columbus, it's all the same people who are members, so there's limited resource there. And those folks are, the Legion is a particular example, these folks are... getting older, they're not replenishing with young Elks or Lions, and they're sitting on assets. (NP-14; NP-8, NP-5)

This is especially an issue for organizations that are “isolated by geography, and by information and experience” (NP-14). While it is hard to know just how common these experiences are, anecdotally there are many stories about organizations that did not have the capacity to continue to provide housing, either because their board fell apart or because the end of the operating agreement put an extra pressure on the board that it just wasn't ready for (NP-2, NP-12, NP-14).

One interviewee expressed this level of challenge as it dealt with the end of its operating agreement. The housing complex was started by a small service club many decades ago. It had about 80 units of 55+ housing, and had among the lowest rents in the city, based on income assistance rates. The buildings had had infestations of bed bugs and needed significant repairs, estimated at about \$1.25 million. However because of the organization's low rents, the reserve fund was extremely low. In other words, there were numerous challenges facing the property itself (NP-11).

The board also faced challenges, as its members came from a small service club with fewer than 20 members and a median age of about 63. Managing the property resulted in increasing pressure and responsibility for those members who were active on the board. Board members were gradually losing energy and enthusiasm for dealing with the challenges of the project after so many years (NP-11).

The group explored its options, based on the terms of reference in the organization's bylaws. It identified three main options: it could re-mortgage the property and bring the units up to code; it could sell the property to another nonprofit for \$1; or it could sell the property on the market. In the end, the decision was made to sell the property on the market and to move the money gained to the Winnipeg Foundation, which would manage and distribute the funds to various charitable organizations and initiatives. The original purchaser had planned to continue to operate it as low-cost housing, but the property was re-sold and it is unclear how it is being used now (NP-11).

The service club that started the project had, for decades, provided low-cost housing to low-income households. That it was able to continue to provide housing for so long is a success; at the same time, the story illustrates the challenges facing small organizations that do not (or cannot) renew their board membership. Capacity to continue to provide low-cost housing relies on the board members, and when the board loses that capacity, the housing will not last long (NP-11). In this case, rather than finding a way to have the property continue to fulfill its mandate as low-cost housing (e.g. by selling it to another nonprofit housing organization), the board made a market-based decision to sell the

property for a profit, and to redirect the funds to other charitable interests. The crises faced by organizations such as this one result in a loss of the previous public investment and a lack of public input as to how the results of that investment should be disposed of, as well as a loss of low-cost housing.

6.14 Opportunity: More in the future?

Interestingly, even those organizations that were enthusiastic about the end of operating agreements listed relatively few specific opportunities. This may be because the end of operating agreements represents such a significant shift in how housing providers operate that the freedoms afforded by the new, post-agreement context are still relatively unknown. For example, while a few providers talked about using the equity in their buildings to renovate and upgrade units, none had concrete plans to use the equity to expand and build more units. It may be that in the next few decades, as providers settle into this new context, they will develop more of an entrepreneurial bent and expand their organizations to cover new areas that would not have been possible under the agreements. One provider addressed this explicitly:

Not having the operating agreements is liberating because you can actually do a whole lot of stuff, but... you're not even really sure what you're able to do because you've never really done it. Like, what do you mean we can go out and get a mortgage, or, you mean we can do that, we don't have to get approvals and stuff? So I think it's that whole mindset about, yeah, we can do that, what else could we think about doing? (NP-8)

It is hard for organizations to change their policies and processes overnight. It seems likely that providers will continue to find their way over the next few years as they get

used to working outside the constraints of the operating agreements, and as they develop new plans to address any challenges that may emerge from the transition.

6.15 Analysis and conclusions

The opportunities and challenges emerging from the expiry of the operating agreements are broad. Housing providers respond to their expiries in various ways, illuminating not just different organizational responses, but also different organizational orientations to the question. When asked about opportunities, they tended to respond in one of two ways: either they were enthusiastic and responded with some variation of “oh yes, there are lots of opportunities” (NP-10, NP-12) or they paused, before noting that it is difficult to identify the opportunities for tenants because of the increased challenges of providing deep subsidies without government support (NP-1, NP-4, NP-13, NP-14, C-3). It became clear that most providers agreed that there were opportunities for organizations, but that opportunities for tenants are more difficult to identify.

One provider suggested that current tenants will benefit from the expiring operating agreement because the organization itself will be working better. But for future tenants, the provider is concerned that “it’s probably going to have a negative impact, because I think we’re a success story of the operating agreement... I know there’s groups that don’t have this and so they’re in trouble” (NP-12). Another provider, one that is very stable and very positive about the opportunities for the organization, noted that

The subsidies make it work at this point, but I think with coming off subsidy it will free us up to, like say there’s other opportunities with these buildings, with other buildings, it can be exciting. [But at the same time]

we're not necessarily financially sustainable in the current model that we have, we're going to start losing RGI housing and so it's going to be harder and harder for those people that need that, it will be harder for them to qualify, it will be harder for them to find a unit in their desired location... I definitely see a loss of RGI units over the coming years as organizations struggle through this challenge. (NP-10)

Even though the provider is excited about the possibilities for the organization, it also acknowledges that for tenants, the opportunities afforded by the end of the operating agreements are problematic at best. This was reflected in comments from other providers as well:

I see opportunities for the organization; I don't see opportunities that would help the tenants. If I was to sell homes, the money that I would recover from those homes wouldn't be enough to build new homes to replace them, so if I sold ten I could maybe put up five. And I would probably end up with a mortgage on those properties, so rents would have to be charged to cover the mortgages. (NP-4)

I guess there's maybe a little more freedom to do what you want without government looking over your shoulder as to, they're very particular on what you can and cannot do, 'cause they're providing a subsidy, so we have to honor that, which is fine, but other than more freedom to sort of do what you want with them... sure, we sell a couple of properties and that gives us a couple hundred thousand more to go into the reserve account, but eventually that depletes and now which one do we sell next? (NP-13)

The question of whether the end of operating agreements is a good thing thus depends on one's interests in relation to the housing system. Although there are some opportunities for organizations, there are also significant challenges facing these organizations, and thus for tenants as well. As one provider noted, part of the issue is the

suddenness of the expiry, and the lack of preparedness on the part of the housing providers themselves:

I don't think that the expiry is a bad thing, but what is bad, it should be an evolution, not an expiry of the agreements. The reality has changed, the buildings have aged, there are new variables. (NP-9)

Many providers still require support from the state, and many tenants cannot afford unsubsidized housing. The abrupt end of the funding, especially when combined with the prior limitations on the reserve and expectations of ongoing support from the state, results in an unnecessarily complicated and difficult situation for many housing providers and their tenants. The following chapter explores how nonprofit and co-operative housing providers in Manitoba are changing as their operating agreements expire, and whether the housing can still be considered as social property.

7 BEFORE AND AFTER: EXPIRING OPERATING AGREEMENTS AND SOCIAL PROPERTY

Social housing in Canada has, until recently, been a form of social property. However, the policy frameworks supporting social housing are changing, as operating agreements expire and providers are free to change how they manage their housing. Without subsidies and the regulatory frameworks provided through the operating agreements, nonprofit and co-operative housing providers are creating new practices for low-cost housing provision. However, whether the units can still be considered to uphold the characteristics of social property is unclear.

This chapter examines the practices of nonprofit and co-operative housing providers to see how they are changing after operating agreements expire, and to what extent the housing still operates as a form of social property. I focus on nonprofit and co-operative housing providers because, while public housing is also a form of social property (see Chapter 5), its funding and governance structure—managed and owned by the Province—differentiates it from nonprofit and co-operative providers. Through each of the three key characteristics of social property—security, affordability and collectivity—and their respective sub-characteristics, I draw on the interviews with housing providers to understand social property in Manitoba before and after the agreements expire.

7.1 The changing nature of social housing

As the operating agreements expire, nonprofit and co-operative housing providers must make decisions about how they will operate in future. Most providers, however, are

mandate-driven to continue to provide low-cost housing, and, as much as possible, do not intend to radically change their operations post-expiry. In many ways the issues that nonprofits and co-operatives face after expiry are the same. Both will deal with a loss of RGI subsidies; many nonprofits and co-operatives have very low reserve funds, and may need to upgrade their buildings. Both nonprofits and co-operatives were funded, under the operating agreements, through taxes. However, after the agreements expire, co-operatives continue to operate through collective decision-making while nonprofits operate more independently. Moreover, post-expiry, social limits on entrepreneurial activities contained in the operating agreements are eliminated for nonprofits, while non-equity co-operatives are incorporated with limitations on how the property can be used, and so still operate with certain social limits. The impacts of the expiring agreements on the social housing characteristics are summarized in Table 8.

Table 8. Characteristics before and after the operating agreements' expire

	CHARACTERISTIC	BEFORE EXPIRY	AFTER EXPIRY
SECURITY	Security Security of tenure	Very stable rents and policies Subsidies provide a safety net for unexpected costs	Transition can create additional insecurity Fewer subsidies available. Operating costs are less predictable
	Access	Agreements created low-cost housing. Based on housing need and ability to pay (but RGI subsidies are available to make up the difference)	Based on housing need and ability to pay Providers focus on a new, higher- income demographic Capacity of the community or provider to support people is reduced
	Community resilience	Stable affordability helps community develop Existing social resilience expanded through housing	New more difficult context Increased individual pressure to find affordable housing Board of directors needs support
AFFORDABILITY	Affordability	Subsidies keep units affordable In some cases, providers raise rents in anticipation of expiry	The number of subsidized units (especially RGI) will drop Providers are using internal subsidies and minimum rents to ensure affordability These options are less stable and less 'social' Providers need to renovate to be able to garner higher rents post- expiry, but this puts pressure on current tenants
	Benefits of 'unearned increment'	Not applicable, as cannot use equity to refinance	Organizations can refinance and change rent structure, but value depends on the neighborhood
	'Social' limit on one or more of the entrepreneurial interests	The operating agreements limited what can be done with the property, rents, tenant mix, reserve fund, etc.	Social limits are mandate-driven, not government-imposed Differs for nonprofits and co-ops Rent regulations limit rent increases Tenant mix can be changed to increase rental income Co-operatives have additional limits

COLLECTIVITY	Organizational interconnection	Primary relationship is with the Province Some organizational support for co-operatives and Urban Native housing (respectively)	Changing relationship with the Province Building connections among providers to share resources and knowledge
	Collective rather than individual	Organization often started through collectivity Funded through collective social safety net Volunteer boards with social mindset	Co-operatives continue to operate collectively Loss of collective tax base to support social housing
	Common system	Stable housing enables participation in the common system Housing blends into the community	Fewer subsidized units make access more difficult

7.1.1 Security

The three subcategories for security are security/security of tenure, access and community resilience.

7.1.1.1 Security

The operating agreements created a long-term framework to ensure low-cost housing was available. The greater affordability and predictability of nonprofit and co-operative housing rents, compared with private market housing rents, helps tenants to find greater security of tenure. Co-operative members own and manage their housing collectively; nonprofit tenants do not have a direct claim to ownership, but with affordable rents, particularly RGI rents, there is a potential for greater stability of housing than in the private market:

You move into the house, pay your rent according to your income or your source, whatever you have, and you're able to put that worry aside. Now you've got your house. Now you can work on developing the [household], whether it's making sure your kids get off to school, making sure you get off to school, so that—'cause you don't have to worry about that, this is safe now. And you can get involved with community, establish some roots. (NP-4)

Since housing is a foundational aspect of life, once a household has moved into a stable housing unit, it can move on to addressing other issues or challenges.

As the operating agreement expires, there is a period of transition while the housing provider revises its policies. How long the transition lasts depends on the organization and how ready it is for the transition. Some organizations have created internal subsidies; others must raise rents on some or all units. The transition period can be very difficult for tenants and their housing provider. Co-operatives and nonprofits that are 100 percent RGI, or have a high RGI percentage, will have to increase rents at least to cover the operating costs of providing housing, which will result in some—or many—tenants having to move or find new ways of paying the higher rents.

Once a provider is off agreement it may not be able to support households receiving an RGI subsidy. In one case, the internal subsidy created by a co-operative post-agreement was not as deep as under the operating agreement, and 18 percent of the RGI households had to leave (C-2). Another co-operative noted that, if the RGI subsidies are lost when the agreement expires, 20-30 percent of the households in that co-op would have to decide whether they could afford to stay. This could result in a large vacancy to fill, which could result in a domino effect of increasing costs for other members in the

meantime—as member owners, they are responsible for paying the costs of managing the property (C-3). For those who are forced to leave because of increasing rents, housing options are limited—if they are lucky, they may be able to move to a different nonprofit or co-operative where subsidies are still available, or they may be able to move into public housing. Both housing options have long waiting lists, however. The other option is to move into the private market, where low-cost units are few, and are more likely to be of poor quality, or unsuitable for the household size and make-up.

Security of tenure is complicated by the end of operating agreements. Co-operatives are responsible for enforcing their own bylaws (supervised by the Financial Institutions Regulation Branch). Although the bylaws do not usually change as a result of the operating agreement's expiry, the capacity of the organization to support hard-to-house tenants, or tenants going through a rough time, may be decreased, resulting in increased enforcement of the bylaws, and decreased security of tenure for members. Similarly, nonprofits may face financial challenges in supporting tenants with complex needs or very low incomes as subsidies disappear.

For nonprofits, the end of operating agreements signals a transition from Manitoba Housing to the Residential Tenancies Branch. This provincial department sets out the rules and regulations for rental housing providers, providing processes for the relationship between landlords and tenants. As such, it offers greater clarity and structure for housing providers as they deal with tenancies. Housing providers with in-house property managers found the transition to the Residential Tenancies Branch relatively

simple; they contacted it and filled in the required forms. For smaller providers without professional housing assistance, the paperwork and increased regulations can be stressful and complex. A volunteer board may not have time or capacity to learn a whole new regulatory system and complete the paperwork requirements. For example, one provider explained how the organization dealt with a tenant who wasn't paying rent,

Rather than me going through all of that paperwork, and I have to fill out all of the papers, and give [the Residential Tenancies Branch] the damage deposit so they can arbitrate it, we just said "Goodbye!" ... And yes, it was wrong. But that's why it had to go away. (NP-16)

The provider recognized that this was not the correct procedure, but did not have the capacity to follow the official eviction process properly. While tenants may be unlawfully evicted both before and after the operating agreement expires (and, of course, in the private market as well), some housing providers lack the capacity to adapt to and learn a new set of regulations.

Once the transition period is over, housing costs may not be as stable as before. As providers noted, the cost of providing the housing is always going up (NP-9, NP-11, NP-12, NP-13). Although an organization may be committed to providing affordable housing, the extent to which it is able to may change in the future. The operating agreements provided a safety net for providers; without them, providers must ensure that the organization is completely self-sustaining, and will be able to address any expected or unexpected costs in the future. These factors affect the stability of the housing, and hence the tenants'

security. Putting it in stark terms, one provider noted “Every time I sell a house [to raise funds to continue to provide housing] there’s a family that doesn’t have a home” (NP-4).

7.1.1.2 Access

The intent of social housing is to ensure that households that cannot afford market housing can still access good quality, suitable housing. Even before the operating agreements expired, there were never enough units to meet the demand. Nevertheless, the operating agreements provided many long-term low-cost and subsidized units that would not have otherwise been available. As operating agreements expire, most providers find that they cannot offer as many subsidized units, and the depth of the subsidy available on the remaining subsidized units is reduced. For low-income households, access is therefore more difficult, as there are fewer units available.

For organizations with a target population, access and affordability are intertwined. One Urban Native housing provider noted that while the board had discussed creating an internal subsidy by taking a few of the more desirable properties and charging a higher rent on them, this would probably mean renting to people outside the Aboriginal community (NP-13). This would be difficult for the organization, since its mandate is to provide housing for Indigenous people; it would be reducing the number of houses available to Indigenous people, and entering a new market outside the target group. This would require a shift in how the organization fulfilled its mandate.

As the agreements expire, access to housing is both expanding and shrinking, but for different groups. Housing providers are marketing to a new demographic to fill their

units and competing with the private market; depending on the quality, units may be less desirable. As rents increase, a higher-income demographic now has access to housing that was previously unavailable. Low-income households would have less access, for the same reason, and waiting lists may shrink post-expiry as low-income households remove themselves from the list.

Access can also be limited by the capacity of the community to support people. Some people have complicated lives, or do not have the skills to participate in a co-operative. As one interviewee noted, in the end, they are “not the co-op’s responsibility” (C-1); before expiry, the operating agreement provided funding to enable the co-op to provide some support by covering costs. Another interviewee noted that

the government is obliged to provide a housing option for people who can’t find housing in the private sector—people who get sick, lose their job, are just assholes and get fired and kicked out of housing—those people need housing. And that’s Manitoba Housing. (NP-3)

The loss of the safety net of the operating agreements makes it more difficult for organizations to deal with funding shortfalls due to loss of income or damage to property. Low-income households or households with complicated circumstances may have a harder time finding and retaining housing.

7.1.1.3 Community resilience

The operating agreements contributed to two kinds of community resilience. The first is that, at an individual or household scale, once tenants have access to good quality affordable housing, they can begin to focus on other things: their children, education,

employment, contributing to the community. The operating agreements enabled stability for large numbers of households, contributing to the potential for more resilient communities. At the same time, while for some individuals the potential for resilience through secure low-cost housing may have resulted in a more secure socio-economic position, for many others, the bigger socio-economic issues (including poverty, racism, etc.) continue to play a significant role in their capacity to move up the economic ladder.

The second kind of community resilience operates at a local scale. The creation and management of many social housing projects was made possible through existing community organizations. The nonprofit and co-operative housing programs encouraged local groups, such as service organizations and churches—already loci for community connection, support and resilience—to create and manage social housing projects. These organizations built on their existing networks and the frameworks laid out in the operating agreements to expand their community-based resilience into the new housing. The agreements laid out a framework through which this would take place and, in expanding their immediate mandates to include the provision of housing, the local organizations supported an increase in resilience in the broader community.

The operating agreements are expiring in a different context than their creation. The target communities around the nonprofit and co-operative housing has changed: there are more social issues, more drug use and harder drugs, more family dysfunction (NP-8, NP-13). There are bigger socio-economic issues affecting both the tenants and the

housing providers. Community resilience in this context is more difficult to create, and more difficult to sustain.

For many households, particularly those receiving RGI subsidies, an increase in rent results in a loss of stability. It increases stress in anticipation of the expiring operating agreement, as well as the insecurity that comes from not knowing what the future might hold (NP-9). Each household has to make decisions based on its own situation, which in some cases might not work out well if good housing alternatives are not available (NP-9, C-1). For example, for seniors beginning to need extra help with everyday life, the continuum of care is lacking—there is no affordable assisted living, and affordable housing (even if not subsidized) is essential (NP-12).

Part of the challenge of maintaining the housing past expiry is the difficulty of maintaining the board of directors. Although not directly related to the operating agreement itself, changing cultural norms affect people's capacity to sit on and be active in boards. Many nonprofit organizations were created by small service clubs or religious organizations that aged and could not renew their membership (NP-2, NP-8, NP-9). Today, the board might have the same people it had 30 or 40 years ago; members are often ready to retire. It's harder to find people for boards, and young people often leave after a few years because of life changes. As well, the skills needed to manage the housing organization after expiry change, as the board needs to create new policies and processes for the organization (NP-12). The nonprofit and co-operative housing associations need to

consider their own capacity for resilience before attempting to build resilience in the broader community.

7.1.2 Affordability

The three subcategories of affordability are affordability, the benefits of the unearned increment, and a social limit on one or more of the entrepreneurial interests.

7.1.2.1 Affordability

Through the operating agreements, subsidies were important in enabling the creation of low-cost housing. Through capital grants, ongoing support with mortgage payments, and/or RGI supplements, nonprofit and co-operative housing providers were able to offer low-cost and RGI housing. The RGI subsidies are especially important for very low-income tenants, as the amounts they can afford for rent are not enough to cover even the operating costs of housing (NP-4).

Housing providers have created various plans to deal with the post-expiry loss of subsidies. There are many factors to consider, including the condition of the units, the health of the reserve fund, the depth of subsidies provided, and the anticipated costs post-expiry. In some cases, providers are raising rents before an agreement expires, to increase reserve fund contributions and to upgrade units while funding is still available; in other cases, providers have developed contingency plans but are waiting until the last minute to implement them (NP-4, NP-1, NP-3; C-1).

In most cases, housing providers strive to maintain some form of subsidy or lower rent for at least some tenants after their agreement expires. Maintaining a subsidy or lower rent is possible only with a mix of tenures, to ensure that the organization has enough funds to maintain itself (NP-12). A sustainable 80/20 ratio of market to RGI (NP-14) might be a significant change for the organization, depending on the mix of rents before the operating agreement expires—a 100 percent RGI organization, for example, would need to increase rents for 80 percent of its units.

This is a particularly difficult decision for co-operatives. While nonprofits have an external management body (whether paid staff or a volunteer board of directors), co-operatives are governed by the member-owners. The board may make a decision about housing charges, but the membership must approve (C-2). Member-owners must make decisions about housing charges and budget priorities with potential severe repercussions for their neighbors, or even themselves—a situation likely to create tension.

The minimum/maximum rents or two to three-tiered rent structures are ways to offer an accessible rent for a wider range of low-income households: setting a minimum or lowest tier rent at the Rent Assist level, for example, with the maximum or higher-tier rent at the median market rent. When rents are set at the level of Employment and Income Assistance and Rent Assist, units should be accessible to very low-income households. Some providers like this option, as it removes their responsibility to manage the subsidy and the potentially complicated finances that go along with the subsidies—the Co-operative Housing Federation of Canada, for example, suggests that rent

supplements that move with tenant/members would be the best option for co-operatives (C-1). It simplifies matters for the provider:

We don't have to [offer RGI rents] anymore, so we're not, we just make sure the tenants are aware that they have that option to apply for the Rent Assist program, and we leave it up to them to do that. I can't honestly tell you that of our tenants, if we've got one or we've got 10... (NP-15)

This strategy ensures that housing remains affordable to the tenant, and benefits the co-operative by reducing its workload. The responsibility for finding and maintaining the subsidy is thus transferred to the tenant, and the organization can just focus on providing the low-cost rents. However, staff at a different organization found that some tenants were having difficulty in applying for Rent Assist, so needed assistance with the process: "it's taken a lot of communication, going back and forth, and never could a renter have gotten through without our help" (NP-12). This suggests that while it may be easier for the housing providers, and may, financially, work out the same as an RGI unit for a tenant, it may be more difficult for a tenant to be able to access the funding needed for housing. It may also make it more difficult for the housing provider to attract tenants, as they will be competing with the private market.

In many cases, minimum rents still require an internal subsidy to ensure that the organization is sustainable. Two issues emerge from this: first, the internal subsidies are controlled by the housing provider, and so may change as the financial needs of the provider change (within the constraints of rent regulations). Rents are therefore not guaranteed to stay low over the long-term. Second, while internal subsidies address the

loss of government subsidies, they radically reshape the social provision of housing by placing the onus on renters to directly support their neighbors. Rather than taxes contributed by all members of society, the subsidy now comes from a much smaller group of people, who are more likely to be low-income themselves.

The impact of the expiring operating agreement is not felt only after expiry, however. In some cases, as housing providers have begun preparing for their operating agreement, they increase rents to be closer to the amount needed to support the housing without the government subsidy, assuming that, for those households in RGI units, as long as the agreement is in place, the RGI subsidy will cover the difference. This allows the provider to renovate units or build a better reserve fund. However, as one provider noted, for working poor households, who are not receiving a subsidy but can't afford the increased rents, the rent becomes too high and they have to move (NP-8).

This is a catch-22 for the provider: rents will need to be higher after the agreement expires, so that the organization will be self-sufficient, but unless the units are in a condition to demand higher rents, increasing rents will not be possible (NP-8). So the rents must be increased for the present tenants, to raise money to renovate so that post-expiry rents can be higher. However, the present tenants are unlikely to benefit if they can't afford the higher rents and have to move—they're essentially paying for the gentrification of their own units.

7.1.2.2 Benefits of 'unearned increment'

The unearned increment is the benefit that comes to a property owner from investments made by others in the nearby area. This can include private investment, such as a new supermarket or shopping district; it also includes public investment such as public transit, zoning changes, or new parks. The unearned increment is reflected in the potential exchange value of the property, both in the price of the land and the rents that may be commanded.

Housing providers could not access private financing for their properties while under agreement. Funds came from the government and from rents/housing charges; providers could not use the equity in their properties to apply for a mortgage or line of credit. As well, rents and housing charges were to be approved by Manitoba Housing. Rents could not be increased above the median market rent, and most providers kept rents well below that line. The agreements themselves are silent on the matter, but some analysts have suggested that once expired, organizations would be able to operate independently by using the equity in their properties to refinance and renovate (Pomeroy, 2011). The provider could also sell some or all of its properties.

The extent to which providers see themselves accessing the unearned increment after their agreement expires differs from organization to organization. One housing provider in an upper middle-class area with good amenities and transit noted that, in comparison with average neighborhood rents—the second highest in the city—their affordable rents are quite low. It finds that tenants are very happy to move into the area,

and when the organization shows new tenants the difference between the organization's rents and the area rents, "it gave a new appreciation for their rental structure when they see, well this is what the for-profit community would have been charging at least, right, and this is the value that [we are] bringing to you" (NP-12). Although the organization is not taking advantage of its location by raising rents to market levels, the organization is aware that it benefits from simply being in a desirable neighborhood.

On the other hand, a provider with sites in lower-income neighborhoods in Winnipeg pointed out that though there may have been an assumption that the houses would be worth more on expiry when the agreements were signed, this is not necessarily the case.

'It's going to be the absolute best thing, you'll own these houses, you'll be able to use the equity that's in those houses, you'll be able to because these houses are going to be worth a fortune.' But this is not Toronto, this is not Vancouver, these houses are not worth the fortune that we had anticipated... I don't see taking the equity out of the homes and doing huge things, even in this economy—Winnipeg is not—it's a risky thing in Winnipeg. (NP-4)

For this provider, even though housing prices have increased in the last 10-15 years, Winnipeg is a slow-growth city, and the return on new development can be uncertain. The rents that can be charged in lower-income neighborhoods and the incomes of the households that rent the housing are not sufficient to enable re-investment and re-development. For this organization, which is focused on providing very low-cost housing, using the equity from the current portfolio poses risks that are too high for the organization to take.

7.1.2.3 'Social' limit on one or more of the entrepreneurial interests

The 'social' limit is a limit on what can be done with the equity in the property, where the financial gains that can be made through the sale of property are less than the market value (Davis, 1991). The intention is to limit speculation and to maintain the property's accommodation value: to stabilize the use and value of the property as low-cost housing. The operating agreements laid out how the housing was to be managed, including limits on what could be done with the property.

Additionally, many of the operating agreements put limits on the size of the reserve fund; if a housing provider's income (including the subsidies and rents) exceeded the operating budget and reserve fund contribution, the surplus was to be paid back to the Province. This is not to suggest that this benefited housing providers, particularly after the agreements expired when many providers found themselves with insufficient reserves. Many providers noted that the limits on the reserve fund made it difficult to maintain the properties. As one provider said, "I think we're allowed to put, allocate, \$50,000 to the reserve every year... [but] we're almost spending more than that \$50,000 in that current fiscal year, so it's not accumulating" (NP-13). This makes planning for expiry particularly difficult. Nevertheless, it demonstrates a limit on a potential entrepreneurial interest: a fund that could be used for accumulation and financial gain.

Depending on the terms set out in a nonprofit's bylaws, profits from the sale of property would be most likely be reinvested in other housing nonprofit organizations, or transferred to a charity. Likewise, a non-equity co-operative cannot be converted into an

equity co-operative: if the co-op should end its operations, the assets must be transferred to another co-op (The Co-operative Promotion Board, 2015). These social limits reduce the potential for speculation; nevertheless, the option to sell part or all of the property makes it possible for social housing to disappear. Organizations with scattered site housing can sell a unit or two, though for those with an apartment complex this would be more difficult. One provider pointed out that “once there’s no subsidy, I might end up selling houses just to cover costs” (NP-4). This is not a long-term solution for the support of social housing, however; the capacity to sell does not necessarily help providers to provide low-cost housing.

On the other hand, while nonprofit providers are, for the most part, enthusiastic about continuing to provide low-cost housing, there are many stories about smaller organizations or organizations with fewer resources that could not sustain their properties. One provider facing numerous challenges after the agreement expired chose to sell the whole property to a private company for a significant amount; whether it is still low-cost housing or not is unknown (NP-11). The organization used the entrepreneurialism enabled by the expired operating agreement to sell within the market, albeit for a charitable purpose. The end of the operating agreement thus enabled an odd kind of speculation for charity: a loss for social housing, a gain for the charity the funds went to. The bottom line is that, post-operating agreement, the housing itself can be sold, if the provider perceives that there is a better use for the equity elsewhere.

Under an operating agreement, a nonprofit housing provider is exempt from rent regulations and reports directly to Manitoba Housing. Once the agreement has expired, this relationship is transferred to the Residential Tenancies Branch, which deals with all aspects of landlord and tenant relations. Landlords in Manitoba must register their rents with the Residential Tenancies Branch. Once registered, rents can only be increased by a certain amount each year.¹⁶ In order to be considered affordable, rents must be at or below the Median Market Rent (MMR), which is set annually by the province. These regulations and the Affordable Housing Program offer a different form of ‘social’ limit, though one which attempts to stabilize, rather than fully decommodify, market housing.

For the first few organizations to come off agreement, government provided little guidance on how to register rates with the Residential Tenancies Branch. In some cases, organizations registered their rents at the rates they were charging tenants under the agreement: for example, one organization set its rents at the Employment and Income Assistance housing allowance rate, without considering the full operating cost. When the subsidy disappeared after the agreement expired, the organization had no wiggle room to increase rents and had difficulty with covering the costs of regular maintenance (NP-11). Another provider noted that since their focus is to keep rents as low as possible for low-income households, finding a way to charge an affordable rent that still covers the cost of

¹⁶ The intention is to make rents predictable and stable for renters. In the last few years, this annual increase has been around 1-2 percent.

the housing, the property tax and insurance costs (which keep going up) without subsidies is difficult, and the rent regulations add another layer of complexity (NP-13).

Other organizations have developed strategies to work around the rent regulations by using loopholes built into the system. When one organization came off agreement, it registered its rents at the Median Market Rent, and then applied a discount. The advantage for the organization is that it can increase rents based on the higher amount each year, and it can, if it wants or needs to, increase rents to the full amount with a few months' notice (and without applying to the Residential Tenancies Branch for an above-guideline rent increase). This provides a bit of leeway for the organization, but also reduces security for the tenants. Tenants don't know if their rent will stay the same over the long term; because the organization can raise rents based on the higher amount, their rents will also increase faster than they would if the rent was set at the lower amount. The social limit of the agreement is gone, and the organization can circumvent some of the rent regulations.

The expiry of the operating agreements allows providers to change the tenant mix. While under the agreements providers often had a certain percentage of housing set aside for RGI units (some organizations are 100 percent RGI; others are 15-30 percent RGI), once expired, the providers can determine their own mix. While some providers with smaller proportions of RGI tenants have found ways to create internal subsidies, thus maintaining low-cost units, at least one has stopped providing subsidies for new households, and has shallower subsidies for current tenants (C-2). Organizations that are

100 percent RGI will have to change their tenant mix, as it will be impossible to provide RGI housing without the subsidies (NP-4, NP-13, NP-1, NP-10); in these cases, the providers all expressed concern about the eventual loss of RGI units.

Co-operatives operate differently from nonprofit housing providers and have different social limits in place. Zero-equity co-operatives are established as not-for-profit organizations, but members own the property collectively. Once the operating agreement has expired, the co-operative is responsible for the fiscal management of the property, including housing charges and reserves. While the co-op could decide to increase housing charges dramatically, members are making the decisions for themselves, so this is unlikely. On the other hand, as operating costs increase, members will have to re-evaluate their housing charges, and will have to collectively determine the extent to which they can provide subsidies or if the member mix must change.

7.1.3 Collectivity

The three subcategories of collectivity are organizational interconnection, collective rather than individual orientation, and the common system.

7.1.3.1 Organizational interconnection

Prior to the agreements expiring, nonprofits and co-operative housing providers related to the state through direct, one-on-one relationships through the Province.¹⁷ Churches, service clubs, and other local organizations developed and managed the housing through operating agreements established through government-based social housing programs. The level of connection between the sponsoring group and the housing complex varied depending on the organization and the project. One housing provider emerged from a coalition of nine churches and has a large administrative support staff (NP-10); another provider's sponsor was a small service club with about 20 members who rotated through the housing board (NP-11). The initiating organizations provided a community connection, but in many cases over time the relationship diminished as the housing provider became more proficient and independent. The primary relationship for most organizations was with Manitoba Housing at the Province, as it was the Province that managed the operating agreement. Manitoba Housing provided various kinds of support and oversight, while the organization provided subsidized units in return.

After the agreement expires, the provider's relationship with the Province changes. No longer does the organization report to Manitoba Housing; instead, it joins the legions

¹⁷ And previously with the Canada Mortgage and Housing Corporation, which established the initial programs. Responsibility was transferred to the Province in 1999.

of private landlords who manage their properties within the Residential Tenancies Act. There is less oversight from the Province as administrative and accountability elements, such as annual audits, are no longer required (C-3). One provider described the changing relationship in this way:

It seems to me that what the Province is looking for now is a partner, and that's, they're looking for partners for new development as well, so you have to be willing to pony up with them ... you just can't stand there with your hand out and then expect them to provide the money for you to build with and administer it and be a watchdog over it, that kind of thing, like, they'll help you out, but you largely have to take a very vigorous interest in it. (C-3)

The Province is looking for organizations to take on leadership in developing and managing the housing—some organizations are ready to take this on. Many providers moving towards the expiry of agreement(s) make plans to ensure organizational stability, but many also hope that the government will step in to do something to address the need for subsidies (NP-3, NP-8, NP-9, C-3). There is still a fair amount of uncertainty and a changing political scene as providers wait to see what the provincial and federal governments will do next.

A benefit of the expiring operating agreements identified by a few providers is that housing providers started to share their resources and experience (NP-12). The Manitoba Non-Profit Housing Association was established as a body to bring housing providers together and to generate knowledge and expertise for the housing sector. Numerous providers mentioned how helpful the workshops and conversations among providers had been for them as they navigated the planning for and execution of their expired

agreements (NP-9, NP-1, NP-3, NP-8).¹⁸ The Co-operative Housing Federation of Canada plays a similar role for co-operative housing organizations (C-1, C-2). This allows more horizontal sharing of information and organizational interconnection, rather than the more top-down relationship with the Province.

7.1.3.2 *Collective rather than individual*

Many nonprofit and co-operative housing projects started from a social organization—a church, a service organization, something that brings people together. In some cases, the original organization continued to play a significant role in supporting the housing organization past its agreement expiry through the board (NP-7, NP-11). In other cases, especially when the board is actively involved in the provision of housing, board members may contribute to community through dinners or social activities (NP-16). In the case of co-operatives, the foundation of housing provision is collective, as members own and operate the housing collectively. More broadly, social housing provision is part of a collective social safety net, paid for by taxes collected from all members of society; the subsidies provided through the operating agreements reflected this collective base.

¹⁸ I found many of my interviewees through the Manitoba Non-Profit Association, and many of them are very involved with the organization. Responses may be skewed towards enthusiasm for the Manitoba Non-Profit Association.

While some organizations are able to sustain their housing properties well past expiry, others face significant challenges. Many housing providers rely on volunteer boards that draw on the wider community, creating broad networks for the housing organizations. For housing organizations with limited board capacity and with inadequate board renewal, the pressures of maintaining social housing can be significant (NP-8, NP-11, NP-15, NP-16). This can constrain what the nonprofit is able to do. Moreover, many volunteer board members—“with a whole variety of different skills or skillsets, [but] not necessarily business accounting or anything like that” (NP-14)—get involved simply because they want to support social housing. The changing mentality required to deal with the post-operating agreement context may make it more difficult for nonprofits to operate, with the result that board members who don’t agree with the new approach may leave (NP-18).

Co-operatives are inherently collective, operating through collective decision-making; they have a long history of working collaboratively both internally and through the Co-operative Housing Federation of Canada. After the agreements expire, co-operatives will continue to operate collectively, and to build on the co-op values that form their base (C-2). However, co-ops are just as affected as nonprofits by the loss of subsidies that accompanies the expiring operating agreements, and this is especially true for those that are 100 percent RGI. The communities that have developed in 100 percent RGI co-operatives “will be highly disrupted”, and in some cases co-op members, anticipating increased housing charges, are already moving to other housing (C-1).

The expiring operating agreements also point to a much larger breakdown of collectivity: the fraying of the social safety net. Rather than a collective process of taxpayers subsidizing the rents of low-income households, post-expiry the subsidies (where available) come from other tenants in a relatively small housing project. Internal subsidies raise significant moral and ethical questions for society:

Equitability and fairness is one, and you know we want to build community, and I see this as a way of tearing community down. Because you're going to work, maybe two jobs, and your neighbor isn't. That builds a little bit of resentment, and it will make it difficult, and if it's, you know, you have to be willing to do that in order to live here. (C-3)

Internal subsidies can create tension among the renters or co-op members, especially when those contributing to the subsidies are low-income themselves (NP-9, C-3). A low-income household that ends up paying twice, first through taxes and then again to support a neighbor, is unlikely to be pleased. Responsibility for social housing, as part of the social safety net, is being re-defined at a more local scale. The social safety net was established to provide a collective means of support, and taxes are gathered to support social programs. The cost of subsidizing a unit is minimal when spread across a whole country; it is much higher when only a small group of people is asked to contribute. Higher-income households—who are more likely to own a home, or live in market housing—no longer have to contribute. The end of operating agreements shifts responsibility for housing and other elements of the social safety net away from the state and the broad tax base to individuals and local organizations.

7.1.3.3 *Common system*

Castel (2002) identifies the capacity to participate in the ‘common system’—the socio-economic system used by the majority—as a key aspect of social property. Furthermore, social property should be located within the common system, rather than being a kind of ‘assistance’ outside the system. Although there were always long waiting lists and insufficient capacity to fully address core housing need, the social housing agreements enabled low-income households to access subsidized units in good quality housing. Moreover, most housing providers strive to blend their housing into the surrounding community as much as possible. As one provider said

We focused on houses from the beginning to avoid the density problem. And we’ve got them spread out, so it’s not like a development, it’s not a project ... so that’s kind of a nice feeling, that there’s not a big flag on your house that says nonprofit housing. (NP-4)

The same provider noted that, particularly a few years ago when the housing market was a little more affordable, some households would move out because they’d bought their own house, or they had a new job and were making too much money to stay. Providing households with affordable, good quality housing was an important step in their success, and blending it into the neighborhood ensured that people did not feel stigmatized.

At the same time, for those households lucky enough to be able to stay in nonprofit and co-operative housing post-agreement, the benefits that enable access to the common system are still present, though slightly altered. As providers upgrade their units to charge higher rents, the subsidized units are likely to blend in more with the surrounding

area. And as providers move towards more mixed-income housing (to enable subsidized housing to be offered), the people living in the housing may also change, blending into (and even changing) the neighborhood. The question of what will happen with those households that cannot access subsidized housing—or blend into the neighborhood—is yet to be answered.

7.2 **Conclusion**

As the operating agreements expire, providers must decide how to meet their changing circumstances. Depending on their individual situations, they make decisions that move them to varying degrees towards the private property end of the spectrum. Without government subsidies, providers must decide whether they can offer subsidies, and how deep these can be; they may have to focus on a new income demographic to continue to provide housing at all. They may create an internal subsidy that is only available to current residents, or may be able to create a minimum rent, with subsidies from regular rents, that will enable low-income households to move in. The new funding model is completely different—rather than being collectively subsidized through taxes, where available subsidies are now funded through other tenants. Overall, fewer subsidies are available, and those that are tend to not be as deep.

Co-operatives continue to be collectively organized after the agreement ends, but may face reduced security and affordability, as nonprofits do. The nonprofit housing providers' relationships with the Province will change, shifting to the Residential Tenancies Branch as they operate like private market landlords. The collective tax base,

which has for decades funded low-cost housing, is unavailable post-expiry; instead each organization must address its own housing priorities. The result is a greatly diminished system of social housing, with less capacity to provide non-market housing options; nevertheless, many housing providers are optimistic about the future of their organizations. At the same time, the end of operating agreements changes the relationship between property, the state, and social housing in Canada.

8 IMPLICATIONS FOR UNDERSTANDINGS OF PROPERTY

This chapter considers how the expiring operating agreements and the changing nature of social property affect conceptions of property in a colonial and neoliberal context. It builds on previous chapters to examine how housing providers' interests in property are changing and how the relations of belonging that uphold (or do not uphold) these interests are shifting as operating agreements expire. The implications of the changing interests and relationship between the state and the housing providers reflect a shift in the space created by social property. While the operating agreements held up housing for low-income households and enabled the creation of Indigenous spaces for self-determination in the city, the end of the operating agreements pushes providers to the market. It thus reduces the spaces that enable low-income households to participate in the common system, and reduces the capacity of Indigenous peoples to create their own common system.

8.1 Interests in property

As described in Chapter 4, individuals have particular interests depending on their relationship to property. A landlord would have different interests from a tenant, for example, or a developer from a homeowner. An individual's interests affect how they will respond to changes to the property. Following this analysis, nonprofit and co-operative housing providers would respond to their expiring agreements in predictable ways.

The expiring operating agreements have pushed housing providers to make certain types of decisions in order to protect their organizations and housing property. Some

housing providers are changing their rent structures and adapting their operating practices to ensure viability post-agreement. However, providers respond in more complex ways than a simple examination of their interests might suggest, because for the most part they have a strong commitment to providing low-cost housing. Drawing on the analysis from the previous chapters, I briefly examine each of the characteristics of accommodation (security, amenity, autonomy) and accumulation (equity, liquidity, legacy) as it shifts with the end of the operating agreement.

I examine the implications both for tenants and housing providers, as they have different interests. Tenants and co-op members would be primarily focused on accommodation, as they cannot use the property to accumulate wealth. The social nature of social housing suggests that the housing providers' interests should be more focused on accommodation. However, as landlords, their interests are more likely to be focused on accumulation. This results in a tension as the operating agreements expire and as housing providers adapt to the post-agreement context.

Four interviewees noted that providers often think of their housing as homes, rather than as a business (NP-14, NP-3, NP-8, C-1). It is easy today to say that focusing on the home or accommodation aspects of housing provision was misguided, as one interviewee suggested—that many housing providers mismanaged their properties throughout their terms, by not raising rents, not filling their reserve funds, and generally not taking care of the properties in such a way that they would be independent and self-sufficient post-expiry (NP-5). It is also easy to suggest that co-op members are self-interested and keep

rents low to benefit themselves at the expense of future members (NP-5, NP-3). However, for providers that focus on housing low-income households, rent cannot be raised beyond what the households can afford. The end of the operating agreement thus presents a challenge for housing providers: should they focus on the preservation of the low-cost rents, or the organization itself?

8.1.1 Accommodation

The mandates of nonprofit and co-operative housing providers focus primarily on the provision of housing for accommodation purposes, rather than to make money and build wealth. For most providers, this doesn't change after the agreements expire, but in some cases the lengths to which they are willing to go may be lessened, or the households they are willing (or able) to support may shift to a slightly higher income-bracket, in order to address the higher costs required by a post-agreement context.

Security: The funding and limitations of the operating agreements stabilize the housing, ensuring that providers are able to offer RGI and low-cost rents, and providing a safety net should challenges arise. This provides a significant amount of security for the tenants, as well as for the housing providers. Rent regulations will continue to stabilize rents and tenancies once the agreement has ended, though providers may have to increase rents during the transition period to ensure the organization's stability over the longer term. Tenants' security thus changes as agreements expire; if the rent structure changes, some or all tenants may find their capacity to stay is limited, especially through the transition period.

The capacity of housing providers to maintain their properties is tested as agreements expire. While a given organization may be able to continue without support from Manitoba Housing, in many cases it will have to change how it provides housing. For some organizations, this transition is simply too much, and they cannot continue; for most, it is a challenge, and for a few it is an opportunity. The question of security for the organization itself arises primarily if an organization is focused on maintaining very low-cost housing: this is often not possible post-agreement. If an organization is flexible, and is willing to change how it operates, then it can re-establish security for itself with different tenants who are willing to pay higher rents.

Amenity: The quality of housing provided by nonprofit and co-operative housing providers is generally acceptable, but may need to be upgraded to warrant higher rents post-agreement. Tenants' interest in amenity is unlikely to change except as a factor of affordability, with higher expectations for the quality of the housing as rents increase. Housing providers may be fine with the quality of housing under agreement, but may anticipate a need for higher rents, and so focus on improving the housing (potentially reducing tenant's security). Again, in order to preserve the organization post-agreement, improvements may be necessary even if the increased costs push current tenants out.

Autonomy: RGI and affordable housing rent programs have income limits (set by the Province), for which tenants must provide their household income on a regular basis. Beyond this, tenants have the same control over their living space as any other private market tenant, whether before or after the agreement expires. For housing providers,

autonomy increases once the operating agreement (and its requirements) expires, as they have more control over the property and can manage it as they prefer. In many cases, providers were glad to have more control over their properties post-agreement, while some providers were comfortable with the limitations on autonomy as the accompanying subsidies enabled them to focus more directly on providing low-cost housing.

8.1.2 Accumulation

As noted above, the three accumulation interests apply primarily to the housing providers, as tenants and co-op members do not benefit financially from their interests in the property.

Equity: Under the operating agreements, housing providers could not use the equity in a property; post-agreement they can. Although most are not yet taking advantage of the opportunity to leverage the equity, the potential is there, and it becomes much more important as a consideration in decision-making. If providers take out a mortgage, to renovate or expand, they will have an obligation to a private financial institution; they may also begin to think more strategically about how they protect and increase the value of the equity in the property. Although co-operative members cannot benefit directly from the equity in the property, they may still choose to increase the value of their property through various investments; although a collectively made decision, this could affect some households differently than others.

Liquidity: As a form of rental property, social housing brings in income; post-agreement, there is potential to increase the income or to sell property to generate

income. The mandates and nonprofit status of both nonprofit housing providers and co-operatives limit the extent of the income that can be generated for profit, but post-agreement there is significantly more flexibility to benefit from this characteristic.

Legacy: For social housing, legacy can be understood as the maintaining of a resource over the long term. The operating agreements enabled the nonprofit and co-operative housing providers to provide the housing with a long-term commitment to subsidies. The expiry of the agreements threatens the capacity of providers to offer RGI and low-cost housing for the long term, but also frees providers to make their own decisions about the property. Some providers find themselves unable to continue to manage their housing, and so sell it; the legacy of low-cost housing then depends on the purchaser. The implications for tenants are a reduction in the RGI and low-cost housing resource available to them, whether because of sales or increased rents. For the housing providers who successfully transition through expiry, the legacy of the property now has a more flexible exchange value. However, it may no longer be considered low-cost housing, if the new rents or tenant mixes do not enable access for low-income households.

Davis (1991) suggests that these interests are objective, and that people will behave in predictable ways to protect their property interests. In many ways this is correct, because if housing providers want to maintain their property they must react in certain ways to outside stimulus. However, in the case of nonprofit and co-operative housing organizations, the values espoused by the housing providers in their mandates—as well as their capacity to respond to the challenges of the expiring agreements—also affect the

choices they make. The choices providers make based on the expiring operating agreements may be predictable, as they act to protect and enhance their property interests, but are tempered by the mandate to provide low-cost housing.

8.2 Relations of belonging in a post-agreement context

In Chapter 4, I described Keenan's (2015) argument that space holds up certain relations of belonging. Since claims to property are relational and spatial, relations of belonging can change if the factors framing the relationship and the space change. The spaces of housing property that were created through the operating agreements, and now through the post-operating agreement context, are different, and for both tenants and housing providers, the pathways to housing and to belonging in property are changing.

The nonprofit and co-operative housing programs of the 1970s and '80s created a particular set of property relations. Building on the Keynesian idea that the role of government was in part to create a social safety net to support those who had fallen through the cracks of capitalism, federal housing programs supported local low-cost housing development. Local organizations and groups identified housing needs in their communities and developed housing projects to address those needs. Rather than the government or private landlords alone building and managing housing, this form of social housing was created as a social project, one that had broad involvement across society. Thousands of individuals were and continue to be involved in social housing, from the government to boards and supporting communities, to the staff and tenants of each

housing development itself. As a result, social housing was a broadly accepted concept and approach to housing, engaging partners from many different arenas.

The nonprofit and co-operative housing programs created a new type of space for housing, building on the previous public housing programs. The operating agreements, as the key document framing each project's existence, shaped pathways for social housing to be created and held up in space, as social, nonmarket housing. The agreements and the social housing programs and projects held up a number of relations of belonging: that housing is important to everyone; that low-income people should have an affordable place to live; and that the way to ensure access to housing is provided through nonmarket property. Thus, nonprofit and co-operative housing created a relation of belonging between low-income households and housing, providing access to secure and affordable housing provided through a collective process.

Chapter 6 described how the three main characteristics of social property—security, affordability and collectivity—as represented in nonprofit and co-operative housing organizations are changing as a result of the expiring operating agreements. The spaces of social housing, as well as the spaces that social housing occupied within the housing system are holding up new relations of belonging for both tenants and housing providers.

The loss of a collective, tax-based funding system changes the number and depth of available subsidies; it reduces the capacity of housing providers to provide extra supports to higher-needs households. Low-income tenants may find less security and less access to the common socio-economic system if they have difficulty accessing housing. For

providers, the security and stability of the operating agreement is gone. Rents must be raised to a level that will enable independence from government subsidies, which may require changing the tenant focus and adapting the organizational mandate. Release from the constraints on how equity may be used enables providers to think about their property in new ways, and rents are now regulated in the same way as among private market landlords. More subtly, the transition from a collective, society-wide tax and policy base funding and supporting social housing pushes organizations to think about how to fulfill their mandates in a new context.

As with nonprofit housing, the relation of belonging in a co-operative reflects an expectation that housing will continue to be available to low- and moderate-income households. However, a member-owner who cannot afford the post-agreement housing charges would have to leave, despite their legal claim to ownership of the property. The conditions of ownership change as the agreement expires and subsidies disappear and so, without the subsidies provided by the state, a member's claim to ownership means little.

Each of these changes suggests that, at a national or provincial scale, the space of social housing is gradually becoming less supportive of low-income households; at a local scale, the change is more abrupt. The expiry of the operating agreements means that social housing no longer holds up access to good quality housing for low-income people. Social exclusion—the barriers that prevent full participation in society—results in a loss of valuing of certain bodies and structures within space: the space is re-shaped to reject excluded bodies and structures, leaving low-income tenants with fewer resources and

with no way to access the ‘desirable’ forms of housing that enable belonging. The current lack of support for social housing reflects a relation of exclusion rather than belonging.

At the same time, government policies and practices are changing to encourage market housing where social housing used to be. Housing is increasingly commodified, and the instability of the market, along with high and increasing housing prices is becoming normal—a situation that does not work well for most households. Social housing, in this context, is out of place: it asserts that secure and stable housing is essential, that the market cannot (and should not) provide housing for all households, and that collective support for social housing is essential. It challenges the dominant ideas about market prevalence in housing provision, even as space is reshaping around social housing properties to make it more difficult to retain nonmarket characteristics. While most providers protect their organizations by restructuring rents and tenant mixes, some providers are still making the argument that housing should be affordable outside the market. The idea of social housing—the idea of housing removed from the market for a social purpose—is increasingly a form of subversive property, or property that challenges how various relations are held up in space (following Keenan).

Tenants and the public may not have a legal claim to a nonprofit social housing property, but they do have a relation of belonging to the property. Tenants have made the individual units, as well as the complex, their own through their lived experience of the space and their participation in individual and collective use of the housing. The public has contributed financially to the construction, maintenance and subsidization of the

housing, with the expectation that it is (and will continue to be) available to house low- and moderate-income households. The public claim to the property of social housing, through the operating agreements, was part of what kept the property social: there was a broader collective claim to the property beyond the individual organization. In both the nonprofit and co-operative sectors, the social contract created through the social housing operating agreements is now being dismantled without input or discussion in the public sphere. Residents' claims to the spaces of housing are disregarded, along with the public claim to the housing and the social safety net it represents. No longer is it nonmarket, publicly-mandated housing; instead it is a fully privatized form of housing. The end of the operating agreement thus rewrites the social contract that established the spaces of social housing that enable low-income households to participate in the common system.

8.3 Changing relationships between housing providers, tenants and the state

As the operating agreements expire, the relationship between the nonprofit and co-operative housing providers and the Province is changing in two key ways: first, in a literal sense, as housing providers are no longer overseen by Manitoba Housing; second, in a more philosophical sense as the structure of low-cost housing provision changes. The relationship was created and framed through the operating agreement, which set out an understanding (within the broader context of the time) that the social housing provider would provide the housing and the government would provide funding and support. Today, the public mandate to address housing need and the social contract established through the nonprofit and co-operative housing programs are deeply affected by the

expiring operating agreements, and yet there is little public discussion or debate about the process or the impact of these changes.

While the agreements are still in place, Manitoba Housing is responsible for the Province's part of the operating agreement. Organizations work with (or for) Manitoba Housing to greater or lesser degrees to provide housing. Once the operating agreement expires, social housing providers relate to different agencies. Co-operatives relate to the Financial Institutions Regulation Branch, and as collective owners are responsible for managing their property themselves. Nonprofit housing providers, on the other hand, continue to provide rental housing, and so relate to the Residential Tenancies Branch.

The relationship between the state and the tenant changes as well through the expiry of the operating agreements. With the operating agreement, tenants' access to housing was mediated by the housing provider, and both the state and the housing provider were responsible for maintaining and ensuring access to the housing. Post-agreement, portable rent supplements like Rent Assist reflect a direct relationship between the tenant and state. The tenant is responsible for applying for their own individual rent subsidy, and has increased responsibility and flexibility to find housing, whether offered by a private, nonprofit or co-operative provider. However, as the process of applying for Rent Assist can be complex, and the funding is unstable, the long-term sustainability of this strategy is uncertain.

It is also now possible for the state to abdicate responsibility for housing low-income households. The state has created a narrative where the organization should have

the capacity, post-agreement, to house low-income tenants without subsidies. However, many providers do not have this capacity; most may continue to offer housing at an affordable level, but few will offer subsidies, particularly at a deep RGI level. Because the loss of low-cost units is scattered in time and space, and hidden from public scrutiny, the state can insist that housing is no longer its responsibility; instead, the organizations are now responsible for the provision of low-cost housing, and likewise responsible for insufficient or inadequate housing.

The operating agreements were structured in such a way as to keep the organizations and Province in an ongoing, mutual relationship, which many providers assumed would continue on past the end of the operating agreements. There was an important understanding in place: the Province's subsidies enabled the organizations to fulfill their mandate to house low-income households, while the organizations helped the Province to fulfill the public policy goal of addressing housing need. However, this relationship was not without tension. The housing providers had limitations on their operations, and the Province put various kinds of pressures on the providers. While under agreement, these constraints may have been frustrating, but were just part of the program; they were also balanced by the support received from the Province and with the assumption of ongoing support over the long term.

However, post-agreement, this relationship is radically different. As the agreements expire and providers become wholly responsible for their units, they must assess their respective situations to understand the implications for their units. When subsidies first

began expiring, there was much confusion and stress for many housing providers: a lack of clarity on the part of the government about its role post-agreement, and the challenge for many providers of how to operate in a new regulatory and philosophical context. No more are nonprofit and co-operative organizations in a close relationship with the Province, but now they are expected to be self-sufficient, operating in much the same way that housing providers in the private market do. The transition away from Manitoba Housing to the Residential Tenancies Branch leaves some providers in the lurch, struggling to find ways to cover their costs while still housing low-income tenants. Moreover, restrictions on the housing provider in the operating agreements mean that by design, in many cases, housing providers are left with low reserve funds, low rents, and aging buildings in need of repairs.

Because of the lack of clarity about what would happen post-expiry in the agreements themselves, many providers expected that once the agreement expired there would be additional supports coming from the government—some form of subsidies or funding for renovations. However, this has not been the case. There doesn't seem to be an expectation on the part of the Province or federal government that there is a public responsibility to support the housing providers. While the Province offers subsidy dollars through Rent Assist, this is provided to the individual household rather than to the provider. The nonprofit or co-operative is now driving the process of providing low-cost housing (determining how many units, for example, or the rent structure), and so while a household may choose a nonprofit or co-operative housing unit, it must compete with

the private market; the state is no longer directly supporting nonprofit and co-operative housing as a strategy to address demand for low-cost housing.

The expiry of the operating agreements thus changed the relationship between the housing providers, tenants and the Province. Moreover, while the relationship worked well enough while the agreements were in place, post-expiry many providers are struggling because the agreements did not enable financial independence. As a result, housing providers have limited options, and social housing becomes less social. Further, low-cost housing property is being reshaped into a hegemonic form of property that treats housing as a commodity, rather than as a form of property outside the market.

8.4 The relationship between the state, property and housing in Manitoba

The end of the operating agreements pushes nonprofit and co-operative housing organizations away from social property, towards a market property. The state pulls back from the relationship with housing providers, while still being able to claim that housing need is being addressed. Rather than taking an active role in housing provision, the Province provides some supports to individual households to enable them to find housing in the market. This allows the state to reduce its involvement in housing provision, transferring responsibility for low-cost housing provision to the market.

This shift in housing property affects Indigenous housing providers differently from non-Indigenous providers. The Indigenous spaces that social housing created through the Urban Native Housing program are at risk as the operating agreements end. The same issues of lost security and affordability apply to the Indigenous social housing providers,

but with the additional dimension of the loss of a visible cultural space within the city, replicating colonial processes of dispossession at a local scale.

8.4.1 Neoliberalism

The expiry of the operating agreements is a shift in how low-cost housing is created, sustained, and provided. It follows a long trend in federal withdrawal from social housing provision, reducing the role of the federal government in direct support for social housing organizations and increasing the market's role. Today, the preferred housing tool is rent supplements, which provide direct support to tenants in private, nonprofit or co-operative housing and do not require any capital subsidies or long-term operating commitments.

When the state begins to support market housing, and to reduce direct support for social housing, the social housing itself changes: it becomes subject to market forces, and must adapt to survive. This, in itself, is important in a neoliberal framework: the idea of competition and adaptation. In the case of social housing, once nonprofit and co-operative housing providers no longer receive funding from the government, they instead can (and often must) change their rent structures, draw on the equity in their property, and so on, in order to be self-sufficient (though if their tenants receive rent supplements, the provider may still be indirectly dependent on the state). The extent to which they continue to provide low-cost housing depends on the condition of the housing, the willingness of the organization, its capacity to compete with the private market, and the strength of its mandate. Even when an organization is willing and able to create internal

subsidies, the way in which subsidies are provided is a radical departure from the broad, national, collectivized process of taxes. While still a type of redistribution, rather than having all members of society contributing, now internal subsidies are provided by households that are more likely to be low-income themselves.

This shift also pushes providers to see their housing differently. Rather than looking at the property as a way to house people, as a form of accommodation, the end of operating agreements pushes providers to reframe their organizations as multi-million-dollar businesses. Without the operating agreements, housing providers must focus on the business first and the social aspects of housing second, which may reduce their capacity to provide extra support to tenants. There are opportunities for some organizations, of course: new ways to offer housing, to create new rent structures, to leverage equity, maybe even to expand and create new housing. There is also the opportunity to be more independent, to find new directions without government oversight, for those organizations that are ready and willing to move on. For organizations that are not ready for the market, either because their buildings or structure do not have the capacity to compete, or because their commitment to serving very low-income households cannot be met without additional funding, the end of operating agreements may spell disaster.

Thus, the end of the operating agreements is the final shift away from publicly run, publicly funded housing to a policy framed by the market. The overall context for social property has changed: the perception of state and public responsibility for the social

safety net has shifted to a focus on individual and private responsibility. The market is perceived as the primary way to house people, and state funding and policy are aimed at market, rather than nonmarket, housing options. The end of the operating agreements is described by the state as a predictable outcome, but the outcome is not neutral.

The end of operating agreements reduces the security and affordability of property for those who have access now, and reduces access for future low-income households. It enhances access to property for those with more resources, by drawing formerly social properties into the market. As housing providers operate more like private landlords, the legitimacy of the market as a way to house low-income households increases.

Moreover, this process is an extraction of public moneys to the market. Many nonprofit and co-operative housing providers that continue to offer low-cost housing without government funding are now free to do as they like with the buildings. The resource paid for and funded for decades by the public purse has been transferred away from the public, and the Province no longer has a claim to the property. For those organizations that choose to sell or to no longer offer low-cost housing, the loss of a public (or publicly-funded) resource is immeasurable; it is a loss that takes place without public consultation or input.

The transition in the 1970s from public housing programs to nonprofit and co-operative housing programs was a step towards privatization, but one that maintained public control over many aspects of the housing. The current transition is the final step in

removing federal oversight from social housing, and introducing formerly social housing to the market as a commodity.

8.4.2 Colonialism

As noted in Chapter 4, it would be impossible to discuss property in Canada without also considering colonialism. Property, in Canada, generally means a title-based system that reflects a subject-object relationship of ownership. It is a system that ignores and actively dismisses other claims to property, including Indigenous claims. Social property offers an alternative direction for understanding property. It still exists within a colonial framework, but—and I argue, more so when created with support for Indigenous-designed and managed forms of property—represents a way of understanding property that is not primarily about the colonial extraction of wealth for capitalist gains. Instead, by focusing on the use value of a property, social property enables different understandings of, and different claims to, the property.

As racialized people are disproportionately low-income compared with white people, so too are social housing complexes more likely to house racialized households. The politics of colonialism are complex in settler countries; while racialized poverty and extraction of wealth from racialized communities persist as part of a colonial structure of white supremacy, there is a bigger picture of dispossession and marginalization of Indigenous peoples on whose territories the poverty and extraction of wealth takes place. Practices of colonialism may thus occur at multiple levels, but they share a common denominator of white supremacy and extraction of wealth.

That said, the distinct context of Indigenous people in urban centers requires a distinct response: as rights-holders, Indigenous people do not hold the same position and relation to housing policy and property as non-Indigenous people, as their access to housing and property is mediated by Treaty and Aboriginal rights. Any strategy to address low-cost housing or social housing in Canada must therefore also address the colonial context that frames access to housing for both Indigenous and non-Indigenous people. Coulthard (2014) emphasizes the implications of colonial dispossession for the Indigenous peoples as mediated through “axes of exploitation and domination configured along racial, gender and state lines” (14); thus, strategies to address Indigenous housing need are insufficient without a broader critique of the systems that create housing need, including historic and contemporary practices of colonialism, gender-based violence and inequity, and state policies that ignore Indigenous self-determination and emphasize market solutions to socio-economic issues.

The Indigenous housing providers—emerging from the Urban Native Housing Program—have a different experience of social housing, and work in a different context from non-Indigenous providers. They have a different history, having developed from a program intended to meet the distinct housing needs of Indigenous people in a culturally appropriate and accessible way. Indigenous housing organizations were also intended (following Walker, 2007) to create a space of self-determination for Indigenous people in urban centers. The Indigenous tenants often have to deal with multi-generational trauma resulting from residential schools, poverty and racism. In some cases, households may have just moved to the city from a First Nation, resulting in culture shock and a steep

learning curve for household members as they adjust to an urban way of life (Brandon 2015a). The socio-economic and cultural spaces of the Urban Native Housing providers play an important role in reclaiming Indigenous space in urban centers.

The end of the operating agreements thus necessarily has a different impact for the Urban Native organizations and their tenants. Most of the Urban Native housing providers offer 100 percent RGI housing, and would have to radically restructure their rent structures post-agreement to continue to be viable. Thus far, the Province has been providing short term funding (1-5 years) to enable the Urban Native providers to continue to offer RGI housing. This has enabled the providers to continue to fulfill their mandates. Without this funding they would have to implement contingency plans to maintain the organizations, displace some or all tenants, and eventually look to new markets for filling (or selling) their housing units.

Because Indigenous rates of poverty are higher and more severe than non-Indigenous rates, Indigenous people are likely to be disproportionately affected by the changes resulting from the expiring operating agreements. Should Indigenous providers revise their rent structures to include a higher range of rents, they may have to offer units to non-Indigenous tenants. They would have to change their operations to address a higher-income group: advertise the units and maintain them at a standard that would justify higher rents, drawing time and attention away from fulfilling their core mandate of providing affordable good quality housing for low-income Indigenous households.

These factors also apply to non-Indigenous organizations that provide housing for Indigenous people. However, following Keenan's (2015) argument that homelessness is about more than just a home, but about an emotional, relational concept that relates to bigger social and economic trends, the Indigenous space created by the organizations is at risk as the operating agreements expire. Beyond simply providing a bricks and mortar building, Urban Native Housing providers create an Indigenous space within urban centers, contesting colonial hegemony and asserting Indigenous presence. Indigenous housing organizations shape the space of housing to hold up Indigenous norms through residential property. For example, Indigenous housing providers offer housing options that can accommodate extended families; they recognize the challenges facing Indigenous peoples as they move to urban centers; and reinforce Indigenous cultural norms in a non-Indigenous context (Walker, 2004). Although this relationship of belonging through social housing is not connected to political authority (Dorries, 2017) over the land and territory of the city (unlike for non-Indigenous providers), it represents a presence and a visibility, as well as a right to property within the city. Thus, Indigenous housing can be a way to subvert Western/colonial ideas about how tenancies should operate, and how tenants should behave in the city. It operates as a subversive form of property by challenging the colonialism and racism of standard Western property practices.

While social property enables a critique of neoliberalism, it does not acknowledge the self-determination of Indigenous peoples; nor does it recognize the colonial relations that enable social housing to exist, and that create a need for social housing among

Indigenous people. The Urban Native Housing Program was one way to address these concerns: by creating housing by and for Indigenous people, social housing was adapted to enable some degree of self-determination and to address part of the housing need emerging from colonialism. By providing an alternative to market property, the Indigenous housing providers shaped space differently from the hegemonic normativity of market property. In doing so it begins, in a small way, to address the factors that cause Indigenous housing need in the first place: poverty, marginalization, loss of home. For low-income Indigenous households, the result of the expiring operating agreements and concomitant shift to a more privately-oriented, market-based model would be a continuation of processes of dispossession and displacement.

At the same time, in the social housing area, the self-determination of Indigenous peoples is constrained by the funding coming from the state. Social housing relies on state funding, and it must be developed within guidelines and programs that are approved by the state. As such, it maintains a colonial framework that shapes how property is developed. While the Urban Native providers have worked to the best of their ability within the constraints of the funding available, they were not able to provide tenant counselors and additional supports needed to create a holistic and supportive housing environment, and now, as the agreements expire, they are further threatened by the potential constraints of market-oriented housing and the implications for their lowest-income tenants. Although there are steps towards self-determination within the Urban Native Housing program, these steps are constrained by a policy framework that limits its potential.

8.5 Conclusion

The expiring operating agreements push housing providers closer to market property, and away from a 'pure' social property. As providers' interests in property change with the end of their operating agreements, the space of social housing is reshaped around them and their tenants. Providers must make decisions that emphasize the self-reliance of the organization rather than the security of housing for low-income households, and that do not hold up the relations of belonging that enable low-income households to find secure and affordable housing. In doing so, the organization is pitted against itself, its mission and its tenants.

Social housing was originally created as housing outside the market. As such, it had a particular relationship with the government; it received subsidies and support from the state, while providing low-cost housing in return. The end of operating agreements creates a new relationship with the Province, one where the housing provider is simply one landlord among many. Tenants, likewise, may be directly supported by the state through rent supplements, but may have less access to quality housing. As space shifts to support market-oriented forms of housing provision, so is the market seen as the solution to addressing housing need. In concert with the rolling back of other areas of the social safety net—including healthcare, welfare, employment insurance—the move away from social property in housing emphasizes the primacy of market property and reduces the space for alternatives.

There are parallels between the experiences of Indigenous and non-Indigenous low-income households, in this respect: part of the purpose of social property is to enable participation in the common system, in the mainstream social and economic arena. The expiry of the social housing operating agreements reduces the opportunity for participation for both Indigenous and non-Indigenous people, as wealth is extracted from the public or social realm and transferred to the private market. However, for Indigenous people, the opportunity is doubly reduced, as Indigenous social housing also contributed to the creation of a common system that was culturally relevant for Indigenous people and that enabled a step towards self-determination, albeit one that relied on the colonial government for funding. The expiry of the operating agreements thus reinforces the lack of recognition of Indigenous peoples' contexts as rightsholders with a distinct history.

The expiring operating agreements demonstrate a moment of consolidation of hegemony. The role of social property in unsettling dominant understandings of property is reduced, allowing space to settle into a more rigid relation of property and power. The newly strengthened hegemonic space holds up the primacy of property rights, accumulation of wealth and market logics, without considering the impact on the people paying the rents. Social property is thus reshaped to reinforce the market, emphasizing neoliberal and colonial extraction of wealth from marginalized communities.

9 CONCLUSION

This dissertation examines a particular moment in time and space: the expiry of social housing operating agreements in Manitoba, Canada. The end of the operating agreements is the slow but steady conclusion to the post-World War II federal low-cost housing programs. Although there has been a slow move away from social housing in place for decades, the expiry of the operating agreements provides a sharp end: each organization with an expired operating agreement is an organization that is no longer receiving subsidies and is no longer required to provide low-cost housing.

This is a change that is happening, for the most part, quietly. There has been no national movement rallying to demand renewed agreements, and little media attention to the implications for low-income households or for policy. Instead, here and there across the country, over a few decades, the operating agreements expire one at a time. Each housing provider responds in its own way to the challenges and opportunities it faces. The implications for the social housing sector and the Canadian housing system are slow and gradual, but will have a tremendous impact. If current trends continue, by 2040 there will no longer be any federally-funded, nonmarket social housing in Canada.

9.1 **Research findings**

This dissertation had three goals: first, to define and investigate social housing as a form of social property; second, to understand how housing providers are changing as a result of the expiring operating agreements in Manitoba, Canada, and the implications for

social housing as social property; and finally, to theorize the changing relationship between housing, the state and property in a neoliberal and colonial context.

The research was framed around three key questions:

1. In what ways can social housing be considered a form of social property?
2. How are nonprofit and co-operative housing providers responding to the end of their operating agreements?
 - a. What are the implications for social housing as social property?
 - b. Given the different histories of Indigenous and non-Indigenous social housing, what are the implications of the changing role of social property for Indigenous housing providers?
3. What are the implications for theorizing the relationship between social housing, property and the state in a neoliberal and colonial context?

Through a literature review and analysis of interviews with nonprofit and co-operative housing providers in Manitoba, I examined each of these areas to understand the implications of the changing operating agreements for housing providers, for tenants, and for the housing system in Canada as a whole.

9.1.1 How is social housing a form of social property?

Social property is property that has been removed from the market for a social purpose. It has three primary characteristics: security, affordability and collectivity. Each of these characteristics has three sub-characteristics, which help to articulate the ways in which the property has been removed from the market. For example, a sub-characteristic of affordability is a limitation on the use of the equity in the property, which reduces speculation in order to maintain affordability.

Social and market property can be understood as a spectrum, with little appearing at the extremes of either social or market; most property would find itself more to one end or another, shaped by state or other policies that moderate the extremes. In a capitalist context such as Canada, social property is constantly informed by the market, and cannot fully be separated from it. There is constant political and/or social pressure to integrate social property into the market, and regulation is required to protect its nonmarket characteristics. The characteristics of social property demonstrate that it is a different form of property than market property, but whether 'true' social property is even possible in a capitalist context is questionable: it exists in a nebulous gray area between social and market, and at times appears more of an illusion than reality. Nevertheless, through regulations and policies that ensure security, affordability and collectivity, a form of property that is closer to the social side of the social-market spectrum is enabled.

In the case of Canadian social housing, the operating agreements were the primary regulatory tool used to ensure that the housing was secure. The agreements provided stability for both tenants and housing providers, enabled access to housing through RGI subsidies, and built community cohesion and supports. The housing was affordable, in part because of subsidies that reduced rents; in part because of limitations on how the equity in the property could be used; and in part because any increases in value were retained by the community (at various scales), rather than an individual property owner. The operating agreements also provided a collective approach to housing provision, as taxes funded the housing programs, and tenants were able to participate in the broader common system as a result of having an affordable, secure place to live.

In Manitoba, public, nonprofit and co-operative housing each operate slightly differently, and so hold up varying characteristics of social property. Public housing is almost 100 percent RGI, so affordability is entirely based on what a household can pay,. There are often additional supports available locally, but the concentration of poverty can also concentrate social problems, resulting in a lack of security for some households. As a publicly owned property, the social limit on entrepreneurial interests is sustained through public pressure. While access to public housing is not universal, being constrained by income limits and number of units, it provides access to housing for households that would otherwise be unable to afford housing. By providing secure and affordable housing, public housing may enable access to the common system, though the stigma associated with public housing may also compromise access.

Co-operatives are owned and managed directly by the residents, and are generally community oriented. Under the operating agreements, they are usually mixed income, with a mixture of levels of affordability from RGI to median market rents (though some are 100 percent RGI). All co-ops set up under operating agreements are zero-equity, and any increases in property value stay in the community. They are inherently collective, and enable members to participate in homeownership while reducing individual risk.

Nonprofit housing providers have a mandate to provide affordable housing. They may provide a mixture of rents, including RGI, although some are 100 percent RGI. Rents are generally based on the cost of providing the housing, and increases in property values are maintained by the nonprofit to further its mandate. While there is little collective

decision-making in nonprofits, like co-operatives and public housing, nonprofit housing is funded through taxes, and enables low-income households to participate in the common socio-economic system.

Public, co-operative and nonprofit housing thus demonstrate many of the non-market characteristics of social property. The operating agreements signed for each project between the local provider and the state established funding mechanisms and regulated how housing was to be governed, creating nonprofit, co-operative and public housing as a form of social property. Although demand was always higher than supply, for decades this was a well-recognized way of addressing demand for low-cost housing.

Identifying the distinctive nature of social property helps elucidate the different factors that affect access to housing. It demonstrates that access to housing for many households relies on more than simply affordability: security, especially of tenure, also contributes to successful housing, as does a collective approach. It also points out that affordability requires deeper consideration of the factors that increase housing costs in a market system, as well as structures in place to mitigate speculation and price jumps (e.g. limits on resale prices, use of equity), and to reduce housing costs (e.g. subsidies). Social property offers a way of conceptualizing a nonmarket form of property, of imagining an alternative to all-consuming capitalist commodification.

As a form of social property, social housing thus offers an alternative view of housing: rather than being a commodity, housing-as-social-property's value is in its use as accommodation. This alternative view helps to clarify the goal of policy: is it to ensure

that all households have access to housing, regardless of their capacity to engage with a market system? Or is it to contribute to the development of market housing? Or some combination? Comparing the characteristics of social property with the reality of social housing makes visible the material impacts of changing policies.

- 9.1.2 How are nonprofit and co-operative housing providers responding to the changes in federal and provincial housing policy, including the end of the operating agreements?
- a) What are the implications of these changes for social housing as social property?
 - b) Given the different histories of Indigenous and non-Indigenous social housing, what are the implications of the changing role of social property for Indigenous housing providers?

The expiry of its operating agreement is a watershed moment for each individual housing provider in Manitoba. No longer is it constrained by the operational requirements of the agreement; no longer does it receive funding and other support from the government. Each provider must develop its own new policies and procedures to ensure that it is able to continue to provide housing post-agreement. Nonprofit and co-operative housing providers face both opportunities and challenges as they plan for their agreement's expiry and as they move through the transition process.

An important opportunity for many organizations has been the new relationships that have been built as they have worked through expiry. While in the past many organizations have operated very independently, the end of the agreement pushes them to connect with others, and to learn from those who have already gone through expiry.

This has helped organizations develop new strategies and policies dealing with a wide variety of issues, beyond the operating agreements.

Perhaps the biggest opportunity that nonprofit and co-operative housing providers describe as their agreements expire is the increased self-reliance and flexibility. Once the agreement has expired, the organization is regulated in the way as any private landlord. Without the constraints imposed by the operating agreement, it now is free to reinvent itself, within its mandate and depending on board priorities. While few organizations have yet taken advantage of the option to do more with the equity and reserve fund post-agreement, in the next few years more may do so as they explore the possibilities.

There are also many challenges facing housing providers as they transition through their expiring operating agreements. The biggest challenge was knowing how to begin to address the new reality facing the organization: the transition phase itself. There was a lack of clarity about how the federal and provincial governments should or would support organizations post-expiry, and a steep learning curve for organization as they adjusted to the independence and new relationship with the Province.

An additional challenge is how to continue to offer low-cost housing without the subsidies provided through the operating agreement. Some providers are well-placed, with buildings in good condition and few deeply subsidized units, to transition easily to a post-agreement model. For others, the subsidies were what made it possible to offer housing to their defined demographic, and maintaining the same level of subsidy would

be impossible post-agreement. This is especially true for those providers that offer 100 percent RGI units, though all RGI units and many other subsidized units are also at risk.

Even where subsidies may not be especially deep, many buildings are aging and starting to need upgrades and significant repairs. Because of the limitations in many operating agreements about how much could be contributed to reserve funds, some organizations find themselves stuck at the end of their agreement with urgent repairs, small reserves, and often, low rents. Rents must be raised to pay for repairs (and sometimes to renovate the units so that they can be rented at a higher rent), which is likely to result in tensions with the tenants. As a result, housing providers must reduce the number of low-cost units they offer in order to continue to provide housing at all.

These challenges and opportunities also reflect the changing mentality of social housing providers. Rather than focusing on the provision of housing, they must now focus on the multi-million-dollar business they are running. The subsidies and operating agreements made it possible to offer very low rents, and to house households that might have a hard time finding housing in the private market. Post-agreement, the need to focus on the financial bottom line may make this more difficult.

As a result of these and other challenges and opportunities, housing providers are changing how they offer housing. The extent to which nonprofit and co-operative housing can be considered social property is changing in some key ways as the operating agreements expire.

First, the security offered by the housing providers is lessened post-agreement. The operating agreements provided significant security and stability for the housing providers, and enabled access to housing for low and very low-income households. Once expired, however, there are fewer subsidies available, and operating costs are less predictable, resulting in less security and stability of rents for tenants. Providers must focus on a new, higher income demographic to ensure long-term sustainability, and the capacity of the provider to offer additional supports is more limited.

Second, the housing becomes less affordable. The depth of subsidy offered, and the number of subsidized units drops, particularly RGI units. While many providers create internal subsidies and minimum rents to provide low-cost units, these options are less stable and rely on neighbors to provide subsidies. Organizations can refinance privately and can change their rent structures; the social limits on how a property might be used are now dependent on the organization's mandate, rather than externally imposed.

Finally, the housing provider's relationship with the Province changes, transferring from Manitoba Housing (responsible for social housing) to the Residential Tenancies Branch (responsible for private market housing) or the Financial Institutions Regulation Branch (responsible for co-operatives and financial institutions). The collective funding of the housing through taxes is lost, and instead the housing must be funded through rents. The loss of subsidized and affordable units makes it more difficult for current and prospective tenants to participate in the common system. Co-operatives continue to operate collectively, with many of the same challenges facing nonprofit organizations.

As the operating agreements expire, housing providers must change their policies and practices in order to adapt to their new context. Their capacity to provide secure, affordable, collectively funded housing is reduced, and their individual mandates become more important in the operation of the organization. While not transitioning to a completely market-based model—as most providers are still strongly committed to providing low-cost housing—the post-operating agreement context emphasizes market choices, including private finance, use of equity, and higher rents.

Should these changes continue, nonprofit housing will no longer be the form of social property it once was, and most likely no longer a form of social property at all. It will transition to the market, competing with and operating much like privately owned rental housing, though with a more socially-oriented mandate. Likewise, co-operatives are likely to incorporate more of the characteristics of market housing, while still retaining many of the characteristics of social property. Competition is likely to push some providers under; others may be unable or unwilling to function, and may shut their doors. On the other hand, some providers may embrace the new opportunity to change their operations, and to house a new and higher-income demographic.

For many providers, there is an inherent tension between the housing needs of low- and very low-income households, and the organization's well-being. The easiest way to ensure that the organization is financially solvent is to raise rents to a level that enables long-term sustainability; for low- and very low-income households, such rents are not feasible. Taken to its extreme, the tension for the providers is whether they should focus

on making their organization stronger post-agreement, which may mean serving fewer low-income tenants; or whether they should focus on the lowest income tenants, and then deal with that situation when the money runs out. In other words, the providers that are most committed to maintaining the characteristics of social property are most likely to face difficulties in the post-expiry operating context.

While anecdotally some Urban Native Housing providers in other provinces are said to be moving forward enthusiastically in this new context, the housing providers I spoke with in Manitoba find the end of their operating agreements to be a significant challenge. They are focused on continuing to provide the lowest-cost housing to very low-income households, and recognizing and addressing the distinct challenges that affect Indigenous households. Thus far, the Province has extended the operating agreements for some Urban Native providers, but the extensions are short-term, making it difficult for providers to plan ahead. As a result, even with the extensions, there is less security for the provider and the tenants.

The Urban Native Housing Program offered an alternative to market housing and to the social housing offered by non-Indigenous providers. It enabled Urban Native providers to create Indigenous space within the city (though not enough, and within the limitations of the existing program structure), and reflected principles of self-determination as urban Indigenous communities develop and offer their own housing options. The expiring operating agreements threaten these spaces, and reflect a loss of self-determination and of Indigenous space in the city. The Indigenous housing strategy

promised along with the National Housing Strategy (released in 2017) has yet to materialize, demonstrating that Indigenous housing is not a priority for Canada. Particularly in light of the recent Truth and Reconciliation Commission's call for accountability and reconciliation between Canada and Indigenous peoples, the lack of concern for the housing needs of Indigenous people is unacceptable. Urban Indigenous communities seeking culturally-appropriate housing that both enables and is built through self-determination cannot rely on the state, but must find their own way.

9.1.3 What are the implications for theorizing the relationship between housing, property and the state in a neoliberal and colonial context?

As the state changes its approach to low-cost housing provision, it enables the gradual commodification of previously social property. Neoliberal policy draws property into the market, reducing the capacity for alternative models of property; it extends colonialism by reducing opportunities for Indigenous models of housing.

In Manitoba, the operating agreements created a particular relationship between the state and the housing providers. This relationship has changed as a result of the operating agreements' expiry. The federal government began to pull back from social housing provision in 1998, when it transferred responsibility to Manitoba. It has continued to fund the housing, but as operating agreements expire even this indirect role is reduced. The provincial government, as the level of government with primary responsibility for social housing, continues to relate to housing providers, but in a different way post-agreement. The market plays a much larger role, and the Province regulates nonprofit housing providers in the same way it would any other private

landlord; co-operatives are regulated by the Financial Institutions Regulation Branch, and while still having some limitations on how the property can be used, have fewer restrictions than previously.

The relationship between housing providers and the state is currently in a process of transition, as a result of the expiring operating agreements. Especially when agreements were just starting to expire, housing providers—and possibly even the Province—were caught unawares, not realizing that this was coming or the implications for their work. In the last decade, much has changed: the Manitoba Non-Profit Housing Association has been established, the Province has put more resources in place to support housing providers as the end of each agreement approaches, and overall there is much more awareness of the expiring agreements and the need to plan ahead and be ready.

Aside from the transitional challenges associated with the end of the operating agreements, however, the relationship between the housing providers and the state is changing in other ways. The operating agreements no longer structure housing providers' policies and practices; instead, providers become self-reliant. While there are opportunities for providers as a result, it also means a loss of security and predictability. Most critically, the end of the operating agreement changes the way housing is funded—rather than using collective funds gathered through taxes, post-agreement providers offer subsidies, where available, by creating internal subsidies.

Many of the challenges and opportunities described here reflect not only a changing context, but also a changing relationship with the state. While public housing was

primarily developed and managed by the state, nonprofit and co-operative housing was developed through a partnership between the state and local communities. Most of the social housing providers and operating agreements were set up in a time when the government was building a social safety net, and the expectation was that the government would continue to support and take care of its citizens. For housing providers, this meant that as long as they maintained their part of the bargain—providing housing for low-income households—the government would provide funding and support. If, at the end of the operating agreement the buildings were in need of repairs, or the reserve fund was low, well, there would be another operating agreement and funding from the government and low-cost housing provision would continue on. Instead, what is happening is a major shift in the relationship between the government and the housing providers, as well as the social safety net more generally.

While some providers are eager to move forward as independent entities, developing their own strategies for housing provision into the future, others are somewhat blindsided by the lack of support going forward. Moreover, the constraints included in the operating agreements created a framework that limits the capacity of some providers to be ready and independent for a post-agreement context, particularly when they are very focused on low-cost housing provision.

None of these changes are taking place in a vacuum. Social housing, and the operating agreements that enabled its development and longevity, were a product of their time—a Keynesian welfare state, where the role of government was to directly intervene

in social and economic processes to support society as a whole—and so today are the expiring operating agreements a product of a neoliberal framework that promotes the market as the best way to address social and economic issues. Part of this process is the deregulation and dismantling of social property, with profit taking priority over the collective interest (Castel, 2002; Madden and Marcuse, 2016). Resistance to nonmarket or social approaches to addressing demand for low-cost housing (or any systemic social issue) both reflects and reinforces commodification in the spaces of housing. The transition away from social housing as a form of social property is part of a long process of deregulation and a reduced government role in the management and/or oversight of low-cost housing.

It may be possible to argue that the state is not removing itself from housing, as it continues to fund housing at the same rate (Suttor, 2016); it may also be possible to argue that there never was a coherent social housing policy in the first place (Dennis and Fish, 1972). I would argue that the social housing operating agreements reflected a close involvement of the federal government in the operation of social housing: by regulating not just the cost of the housing, but also how the property and equity could be used, the rent structures and tenant mix, and the management of the reserve funds, the federal government (and later the provinces) played an essential role in removing the housing from the market. The state thus extended its reach, drawing nonprofit and co-operative housing providers into itself through the operating agreements that structured how the public mandate of addressing housing need was to be addressed.

The expiring operating agreements are changing the spaces of housing provision in Manitoba. The pathways to housing for tenants are changing, as providers respond to the expiring operating agreements by changing their policy and rent structures. The operating agreement shaped space in a particular way: by creating a nonmarket form of housing, the agreements created pathways to good quality, affordable housing for low-income households. While some housing may continue to be affordable, the extent to which this will continue over the long term remains to be seen. Social housing providers are mandate-driven to provide affordable housing, but removing the operating agreement reduces a) the public investment and interest and mandate in providing low-cost housing, and b) the extent to which providers can offer housing to the lowest-income, and hardest-to-house households, without additional support from government. The commodification of social housing consolidates the market as the primary means of addressing housing need.

Beyond the immediate potential loss of low-cost units, the shift towards the market means that housing in Canada is increasingly market-based and rooted in accumulative rather than accommodative values. Moreover, as housing is seen more and more as an investment, as part of a global financialization of housing as accumulative property, pressure increases on middle and higher income households. In a context of increasing inequality between rich and poor, the global financial elites use property and housing as a way to build wealth and even middle-income households face growing challenges accessing affordable housing. For low-income households the situation is increasingly

untenable. The market is becoming less and less functional as a way of ensuring access to good quality affordable housing.

Through the Urban Native Housing providers, the pathways to housing supported through the operating agreements held up Indigenous ways of being in the city. Depending on the success of individual organizations in adapting to the post-agreement context, the shift to the market might offer an opportunity for non-Indigenous organizations or individuals to access the property held by the Indigenous housing providers. In this case a potential opportunity to extract wealth from Indigenous communities is created, resulting in a physical loss of land and territory.

By failing to recognize the self-determination and rights of Indigenous peoples, the neoliberal shift reinforces colonialism and colonial policies. It emphasizes a one-size-fits-all model, with the market mediating social policy, and reduces consideration of the factors that create housing need, including colonial policies that increase poverty and lessen access to housing for Indigenous people. As state policies around the provision and funding of social housing shift towards the market, housing becomes the mechanism through which the market is reinforced as the primary mediator of access to property.

The transition away from social property has implications for the housing system as a whole. The original idea behind social housing was that, as part of the social safety net, it would provide a housing option for those households that could not afford housing in the market. The loss of low-cost and subsidized units will leave a gap, and is likely to increase the pressure in the lower end of market housing.

Moreover, the state no longer has a claim to this property. The agreements represented a claim by the state to the property of the nonprofit and co-operative housing organizations that owned and operated the housing. The limitations on what could be done with the property created a space that was not fully state owned, but also not fully independent. Without the agreements, the relationship between the state and the housing provider is much more distant, almost nonexistent in some cases, and the state no longer has a say in how the property is to be used. As such, the property has been transferred away from any claims the state may make on it; for organizations that cannot or choose not to continue to provide low-cost housing, the property can be sold in the private market, transferring it entirely away from the state and from the households that use it for accommodation. The low-cost households that rely on the housing—and by extension, on a state-run social safety net—are the ones that will lose out in this scenario; the organizations may survive or walk away having sold their property for market values, while private financial interests will benefit from the public investments made over the past few decades.

While Rent Assist is a useful tool for many households, it does not address the fundamental challenges of market housing: low vacancy rates, a lack of stability and security, increasing rents, the often poor quality of low-cost market housing, and the challenges some households face (or additional supports they may need) in finding and keeping housing in the private market. It also does not challenge the capitalist structure that shapes housing insecurity to begin with, including a framework that relies on extraction of wealth and individual private property. Social housing, as a form of social

property, challenges the inequality inherent in capitalism, and offers a way to create a space that reflects housing as a foundational need and human right.

9.2 Theoretical contribution

This dissertation makes three main contributions. First, it examines and contextualizes the current state of nonprofit and co-operative housing in Manitoba, in order to examine and theorize the trajectory of social housing in Canada. The expiring operating agreements have not been critically examined in the housing literature in Canada, despite the enormous impact they will have on the housing providers, tenants and the housing system as a whole. This research introduces the remarkable transition that is currently underway, describing the initial impacts of the expiry of the operating agreements, the challenges and opportunities faced by the housing providers, and how they are responding to these challenges and opportunities. Building on prior analyses that describe various phases in housing policy (as discussed in Chapter 2), my research suggests a new phase: a shift in focus from social to affordable, and a radical disinvestment in social policy at the federal level.

Secondly, I frame social housing as a form of social property, and demonstrate how the end of the operating agreements jeopardizes the social aspects of social housing. Social housing, as it was constituted under the operating agreements, can be understood as a form of social property within a capitalist system because it incorporates many, if not most, of the characteristics of social property. It provides security for low-income households through reduced rents and supportive policies, and offers rents geared to the

income of the household, rather than to market rates. The operating agreements limited what could be done with the equity in the property, reducing speculation and making it difficult to access any increases in the value of the property. Funded through taxes, social housing provided a collective form of social support to low-income households, and enabled access to the ‘common system’ through security of tenure.

However, the expiry of the operating agreements is changing how providers act, and thus the extent to which social housing continues to be social. Whether by choice or by force, without subsidies providers no longer have a safety net for any unexpected or extra costs that might arise, and their capacity to offer lower rents—particularly subsidized or RGI—is impeded. The limits on how the property is to be used are now determined primarily by the organization’s mandate, rather than through the operating agreement. The loss of the collective tax base reduces the extent to which social housing is a collective endeavor, and the loss of RGI and low-cost housing units makes access to the common system more difficult for low-income households.

Finally, my dissertation theorizes the changing relationship between housing, the state and property in a neoliberal and colonial context. Through the expiring operating agreements, the state releases its support for housing as a nonmarket form of property. Housing is thus increasingly commodified, with fewer non-market options, and the spaces of low-cost housing are less likely to hold up relations of belonging for low-income households. The shift towards the marketization of housing and the expiry of the operating agreements redirects providers’ attention away from the direct provision of

housing to the sustainability of the organization itself. This shift has distinct impacts for urban Indigenous spaces, by reducing support for and capacity to provide low-cost housing in culturally appropriate and self-determining ways. The changes to social housing policy mediate access to property, reinforce the market as the driving mechanism for housing and social policy, and reduce the potential for alternative forms of property.

9.3 Policy contribution

This dissertation contributes to housing policy by making explicit the nature of property within a housing system being re-shaped by neoliberal policy. By examining how providers respond to the expiry of their operating agreements, the construction of social housing as a form of social property is revealed and the risks that accompany the expiry of the operating agreements are highlighted. As such, the implications of various policy options are made more explicit: what matters is not just the provision of housing, but also how the housing is provided, and what is lost or gained through different approaches.

In this case, the operating agreements that were developed over 50-plus years created a resource framed by the public policy goal of ensuring that all households in Canada have access to good quality housing. Whether directly provided by government, as in the case of public housing, or indirectly, in the case of nonprofits and co-operative with operating agreements that defined how the properties should be managed, social housing operated as a form of nonmarket housing. The expiring operating agreements put this at risk, at least in the case of nonprofit and co-operative housing providers: the resource, no longer managed and funded by the state, is now bound to the market in its

operating practices and policies. It may be directly beholden to private financial institutions, but even if not, the loss of funding removes the safety net that enables housing providers to support the lowest-income and hardest-to-house households. Instead, providers must ensure that they are independently viable, in a financial system where speculation and risk are high and housing operates as a means of accumulation as well as accommodation.

Key policy recommendations emerging from this research include:

1. Open a public conversation about the changing role of social housing, and the potential implications.

The expiry of social housing operating agreements is taking place quietly and gradually. The public mandate to provide low-cost, nonmarket housing is being diminished without consultation or discussion at a national level. The full costs of market versus social housing may still be unknown, but there is still a significant need for low-cost housing in Canada, and Canadians should be aware of the gradual erosion of social housing (and the rest of the social safety net). Nonprofit and co-operative housing providers should raise awareness of this changing context, and work to build a new movement for social housing across the country.

2. Support and strengthen current social housing organizations. In particular, the Province should work to increase board capacity.

As their operating agreements expire, many social housing providers struggle with a new operating context, low reserve funds and aging buildings. As a result, many low-cost units are at risk. Some providers may not be able to continue to operate their housing, in

which case every effort should be made to transfer it to another nonprofit or co-operative to keep it low-cost as long as possible. The Province should work with housing providers to ensure that they are able to continue to provide low-cost housing into the future.

While many housing providers have strong boards, some do not. The Province should contact and work with housing providers before, during and after the expiry transition period to strengthen board capacity to deal with the operating agreements, and the post-agreement context.

3. Create a new policy and funding framework to provide low-cost, nonmarket housing indefinitely into the future.

The market does not provide low-cost housing; in many cases, it does not even produce housing that middle-income households can afford. Market costs will continue to rise if there are no alternatives. Providing subsidized nonmarket alternatives will, in the long run, be cheaper than private market subsidies, particularly when subsidies are provided to nonprofit and co-operative housing that has already been built. Creating new, updated operating agreements with limitations on market involvement in exchange for providing long-term subsidies would keep the housing out of the market and ensure its stability. In some cases, construction of new units might be needed; in other cases, the purchase of existing market units for conversion. The Province should lead this process, and work with interested nonprofit and co-operative housing providers to ensure an adequate supply of low-cost nonmarket housing for the long term.

4. Work with Indigenous peoples to address Indigenous housing concerns in a culturally appropriate way and with an anti-colonial lens.

Indigenous people face many challenges in addition to a lack of adequate housing. The imposition of colonial policies that do not recognize Indigenous rights or self-determination continues to reduce Indigenous capacity to build healthy and whole communities. Housing is central to community development, and must contribute, beyond simply the provision of shelter, to the creation of Indigenous spaces and belonging. The Government of Canada must release the Indigenous National Housing Strategy (promised when the National Housing Strategy was released in 2017); it must also work with First Nations and Indigenous communities across Canada to identify and address housing concerns. The Province should support current Urban Native Housing providers, and provide additional funding to support the development of more Urban Native housing. Current public, nonprofit and co-operative housing providers should reflect on the Calls to Action from the Truth and Reconciliation Commission, to see how they can incorporate the calls into their operations, to create more inclusive spaces for Indigenous people (The Truth and Reconciliation Commission 2015b).

Recognizing the role of nonmarket housing in creating secure, stable, collectively-provided affordable good quality housing is important in creating policies that will enable access to the common system for all households. Focusing on affordability in a market context where housing is increasingly unattainable for a large percentage of households simply reinforces the market and increases public spending directly to private property owners and financial institutions. Nonmarket housing, on the other hand, removes housing from the market, reducing the potential for speculation and loss of affordability.

It may be that the social housing frameworks of the 1970s and '80s are outdated now, but the need for housing policy that focuses on accommodation has not changed.

9.4 **Limitations and future research**

Four significant limitations affect this dissertation. All offer opportunities for future research. First, I used a relatively small sample of interviews with housing providers, and focused on only one province. The majority of housing providers were affiliated with the Manitoba Non-Profit Housing Association in one way or another; other providers may have different experiences of the operating agreements (for example, if they do not have access to the resources offered by the Association). As well, while other provinces have rent regulations of various kinds, each province's regulations are different; Manitoba's regulations are more extensive. The regulations would affect both the transition from operating agreements and how housing providers would operate post-agreement. Talking with more providers in Manitoba, and exploring how the end of operating agreements is taking place in other provinces would illustrate different aspects of the expiring operating agreements and role of social property.

Second, the research and analysis for this dissertation were carried out while Manitoba is still in the middle of the transition phase as operating agreements expire and housing providers respond. As such, it is a tumultuous time; staff at both the Province and in individual housing providers have been scrambling to figure out how to deal with this huge shift. While most of the housing providers who were interviewed were past their agreements' expiry, there are many more agreements—including the majority of the

100 percent RGI projects—still to expire over the next twenty years. There are now better processes in place to support nonprofit and co-operative housing providers as they transition away from their operating agreements than there were a few years ago, but the relatively recent expiry means that many housing providers are still re-establishing themselves post-agreement. Once the transition period is over, providers will settle down into a ‘new normal’ but what that will look like has not yet become clear. Speaking again with housing providers in a few years will give a better sense of the extent to which providers have adapted to a post-agreement context.

Third, this research does not reflect the perspectives of the state (represented by the Province and the Government of Canada), nor of current and potential tenants. While this is not a shortcoming of the current research (which focused on the experiences of housing providers), by not including their perspectives, the full impact of the operating agreements cannot be known: what is the rationale behind the federal and provincial policies that end the operating agreements without renewal or updates? What are the implications for tenants, and how does their experience of housing change as a result of the expired operating agreements? Exploring these questions will enable a fuller understanding of the changes taking place in the housing system, and the broader impacts of these changes.

Finally, the recently announced National Housing Strategy (Government of Canada, 2017) will, as it is implemented, affect the provision of low-cost housing across the country. The interviews referenced here were conducted before the Strategy was released.

While it does not directly change or affect the expiry of the operating agreements, it does provide additional funding to Provinces to provide a variety of types of housing subsidies. Exploring the implications of the National Housing Strategy first, on the provision of low-cost housing, and second, on social housing as a form of social property would extend and deepen the analysis begun in this dissertation.

Property is implicit in any interaction involving housing; it is a constantly negotiated and contested relationship and spatial process. Future research could contribute to understandings of the role of property in a post-welfare or neoliberal context: when everything is commodified, is there a space for nonmarket property? What are the implications of the increasing commodification of housing for middle-income households that have always relied on the market? If the role of social property (and the welfare state) was in part to act as a compromise between labor and capital (Castel, 2002; Cameron, 2006), what happens when social property and the welfare state are rolled back? What is the role of rent regulation in shaping housing property in the market? What is the role for tenant movements in claiming property outside the market (following Blomley 2004)? Each of these areas offers an opportunity to deepen the analysis of social and nonmarket property as it appears in different contexts.

9.5 Final thoughts

The 2017 federal National Housing Strategy created a framework for affordable housing across Canada. It promised a substantial amount of funding for various housing-related initiatives to the Provinces and Territories over the next decade, and emphasized

the importance of ensuring that the number of households currently living in social housing not be reduced (Government of Canada, 2017). The Strategy also creates a national housing benefit—a portable rent supplement—which can be used in social or private housing, and it allows providers still under operating agreements to access loans (reducing the limitations on the use of equity).

This trend follows the neoliberal practice of attempting to address social issues using the market. The Strategy's national housing benefit supports tenants in the private market, thus directly supporting private landlords; allowing social housing to access private financing supports private financial institutions and reduces the role of the state in funding provision. Funding will be available to encourage 'affordable' rental and homeownership housing development, including by private developers. By funding the private sector to provide low-cost housing, and by encouraging the nonprofit and co-operative sector to access private funds, the state expands the role of private capital in the low-cost housing arena and asserts that the market will address housing need.

Recently, a nonprofit seniors' building in Winnipeg, Lions Place, decided that once its operating agreement was up in August 2018, it would raise the rents on its RGI units by \$10 per month—and tenants would also have to pay the \$169 subsidy that was previously provided through the operating agreement, bringing the total rent increase to \$179 per month (Martin, 2018). Needless to say, for seniors on a fixed income, who were receiving significantly subsidized rents, this increase is untenable. The worst-case scenario for low-income tenants is a huge, sudden increase in rent. Current tenants would have to move

out; low-income tenants would be unable to move in. While most housing providers have avoided such dramatic increases in rent post-agreement, Lions Place's experience may well represent a somewhat extreme version of what is happening in many nonprofit and co-operative housing complexes. While each organization must make its own decisions about how to respond to the expiry of its operating agreement, opportunities for social housing providers must not come at the expense of the current or future tenants.

The transition phase of the expiring operating agreements in Manitoba—and by extension, in Canada—is resulting in significant turmoil. Each individual housing provider must determine the best path forward for its organization, given its distinct circumstances. It is likely that as each organization moves past its transition phase into a 'new normal' with policies and processes in place—for those that do so successfully, anyway—the turmoil will be reduced and stability will return. However, the post-agreement context pushes providers much closer to the market. The common themes that emerge are a loss of low-cost, especially RGI, units as providers restructure their rents to ensure financial sustainability; a reduced collective mandate to address housing need; and increased integration with the market, as providers may begin to access financing and support from private capital. The implications for tenants are still emerging, but it is likely that, as the numbers of RGI and low-cost units are reduced and providers must focus more directly on their financial bottom line, low-income tenants will lose out.

Too often, the argument is made that ‘it doesn’t matter who provides the housing, what matters is that people are housed’. On the surface, this would seem to be accurate—as long as people have access to housing, what difference does it make whether it is market housing or not? I argue, in this dissertation, that it does matter: that relying on the market reduces the individual and collective security provided through social property; that the space created by the social housing agreements upholds particular relations of belonging that are not possible in a market system; that the collective support for housing through the operating agreements is key to ensuring deep subsidies for low-income households. While it may be that there is an alternative to the operating agreement itself, there is a need for nonmarket, accommodation-focused, publicly subsidized low-cost housing. This is only possible with state support, and with limitations on the property’s relationship to the market.

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APPENDIX**RESULTS OF REVIEW FOR PROTOCOL #2016-1102****UNIVERSITY OF ILLINOIS
AT CHICAGO**

Office for the Protection of Research Subjects (OPRS)
Office of the Vice Chancellor for Research (MC 672)
203 Administrative Office Building
1737 West Polk Street
Chicago, Illinois 60612-7227

Exemption Granted

November 14, 2016

Sarah Cooper, MCP
Urban Planning and Policy
400 S. Peoria Street, Suite 2100
Suite 2100, M/C 345
Chicago, IL 60612
Phone: (312) 996-4401

RE: Research Protocol # 2016-1102
“The End of an Era?: Social housing and social property in a post-subsidy world”

Dear Dr. Cooper:

Your Claim of Exemption was reviewed on November 14, 2016 and it was determined that your research protocol meets the criteria for exemption as defined in the U. S. Department of Health and Human Services Regulations for the Protection of Human Subjects [(45 CFR 46.101(b)]. You may now begin your research

Your research may be conducted at UIC.

The specific exemption category under 45 CFR 46.101(b) is:

- (2) Research involving the use of educational tests (cognitive, diagnostic, aptitude, achievement), survey procedures, interview procedures or observation of public behavior, unless:
 - (i) information obtained is recorded in such a manner that human subjects can be identified, directly or through identifiers linked to the subjects; and
 - (ii) any disclosure of the human subjects' responses outside the research could reasonably place the subjects at risk of criminal or civil liability or be damaging to the subjects' financial standing, employability, or reputation.

You are reminded that investigators whose research involving human subjects is determined to be exempt from the federal regulations for the protection of human subjects still have responsibilities for the ethical conduct of the research under state law and UIC policy. Please be aware of the following UIC policies and responsibilities for investigators:

1. Amendments You are responsible for reporting any amendments to your research protocol that may affect the determination of the exemption and may result in your research no longer being eligible for the exemption that has been granted.
2. Record Keeping You are responsible for maintaining a copy all research related records in a secure location in the event future verification is necessary, at a minimum these documents include: the research protocol, the claim of exemption application, all questionnaires, survey instruments, interview questions and/or data collection instruments associated with this research protocol, recruiting or advertising materials, any consent forms or information sheets given to subjects, or any other pertinent documents.
3. Final Report When you have completed work on your research protocol, you should submit a final report to the Office for Protection of Research Subjects (OPRS).
4. Information for Human Subjects UIC Policy requires investigators to provide information about the research protocol to subjects and to obtain their permission prior to their participating in the research. The information about the research protocol should be presented to subjects in writing or orally from a written script. When appropriate, the following information must be provided to all research subjects participating in exempt studies:
 - a. The researchers affiliation; UIC, JBVMAC or other institutions,
 - b. The purpose of the research,
 - c. The extent of the subject's involvement and an explanation of the procedures to be followed,
 - d. Whether the information being collected will be used for any purposes other than the proposed research,
 - e. A description of the procedures to protect the privacy of subjects and the confidentiality of the research information and data,
 - f. Description of any reasonable foreseeable risks,
 - g. Description of anticipated benefit,
 - h. A statement that participation is voluntary and subjects can refuse to participate or can stop at any time,
 - i. A statement that the researcher is available to answer any questions that the subject may have and which includes the name and phone number of the investigator(s).
 - j. A statement that the UIC IRB/OPRS or JBVMAC Patient Advocate Office is available if there are questions about subject's rights, which includes the appropriate phone numbers.

Please be sure to:

→Use your research protocol number (listed above) on any documents or correspondence with the IRB concerning your research protocol.

We wish you the best as you conduct your research. If you have any questions or need further help, please contact me at (312) 355-4006 or the OPRS office at (312) 996-1711. Please send any correspondence about this protocol to OPRS at 203 AOB, M/C 672.

Sincerely,

Cynthia C. Tom-Klebba, M.A., C.I.P.
Associate Director
Office for the Protection of Research Subjects

cc: Curtis R. Winkle, Urban Planning and Policy, M/C 348
Janet Lynn Smith, CUPPA, M/C 410



**Approval Notice
Amendment to Research Protocol and/or Consent Document – Expedited Review
UIC Amendment # 1**

April 10, 2018

Sarah Cooper, MCP
Urban Planning and Policy
400S Peoria Street, Suite 2100
Suite 2100, M/C 345
Chicago, IL 60612
Phone: (312) 996-4401

RE: **Protocol # 2016-1102**
“The End of an Era?: Social housing and social property in a post-subsidy world”

Dear Ms. Cooper:

Members of Institutional Review Board (IRB) #2 have reviewed this amendment to your research and/or consent form under expedited procedures for minor changes to previously approved research allowed by Federal regulations [45 CFR 46.110(b)(2)]. The amendment to your research was determined to be acceptable and may now be implemented.

Please note the following information about your approved amendment:

Amendment Approval Date: April 6, 2018

Amendment:

Summary: UIC Amendment #1 dated March 28, 2018 (received 3/28/2018) is an investigator-initiated amendment regarding the following:

(1) Adding a new component to the research, involving analysis of interview data originally collected for non-research purposes by The Institute of Urban Studies, in Winnipeg. Due to the possibility that some interview data may have identifiers, this research has been moved from Exempt to Expedited review. The Institute of Urban Studies completed a number of interviews relating to the expiry of social housing operating agreements. These interviews were carried out with Executive Directors or Board members of nonprofit housing organizations in Manitoba, to understand the transition process as the organizations’ operating agreements expired. This amendment seeks to review these interview transcripts using the same frameworks used for the data collected under the Exempt protocol. The IUS will provide the investigator with copies of

the recordings and notes based on the interviews. The investigator will transcribe the recordings, and will make notes for use in the research. The IUS data will be stored, coded and analyzed following the same processes used for the data collected under the Exempt protocol. Interview participants will not be identified in any notes, writing or publications, and confidentiality will be maintained (Initial Review Application, 3/28/2019; Cooper proposal and protocol, v.2, 3/15/2018; letter of support from The Institute of Urban Studies, dated 3/10/2018)

Approved Subject Enrollment #: 75
Performance Sites: UIC
Sponsor: None
PAF#: Not applicable

Research Protocol(s):

- a) The End of an Era?: Social housing and social property in a post-subsidy world (Initial Review Application);03/28/2018

Recruiting Material(s):

- a) No recruitment materials will be used - Secondary data analysis of interview data initially collected for non-research purposes by the Institute of Urban Studies; minimal risk.

Informed Consent(s):

- a) Waiver of informed consent granted [45 CFR 46.116(d)] for the analysis of secondary data initially collected for non-research purposes by the Institute of Urban Studies obtained through an agreement with the Institute of Urban Studies; minimal risk.

Please note the Review History of this submission:

Receipt Date	Submission Type	Review Process	Review Date	Review Action
03/16/2018	Amendment	Exempt	03/23/2018	Modifications Required
03/28/2018	Response To Modifications	Expedited	04/06/2018	Approved

Please be sure to:

→ Use your research protocol number (2016-1102) on any documents or correspondence with the IRB concerning your research protocol.

→ Review and comply with all requirements on the OPRS website at,
"UIC Investigator Responsibilities, Protection of Human Research Subjects"
(<http://tiger.uic.edu/depts/ovcr/research/protocolreview/irb/policies/0924.pdf>)

Please note that the UIC IRB #2 has the right to ask further questions, seek additional information, or monitor the conduct of your research and the consent process.

Please be aware that if the scope of work in the grant/project changes, the protocol must be amended and approved by the UIC IRB before the initiation of the change.

We wish you the best as you conduct your research. If you have any questions or need further help, please contact the OPRS at (312) 996-1711 or me at (312) 355-0816.

Sincerely,

Alison Santiago, MSW, MJ
Assistant Director, IRB # 2
Office for the Protection of Research Subjects

Enclosure(s): None

cc: Janet Lynn Smith (Faculty Advisor), Urban Planning and Policy, M/C 410
Nikolas Theodore, Urban Planning and Policy, M/C 348

VITA

NAME

Sarah Cooper

EDUCATION

Ph.D. Candidate, Urban Planning and Policy	2018
College of Urban Planning and Public Affairs, University of Illinois at Chicago	
Master of City Planning	2009
Faculty of Architecture, University of Manitoba, Winnipeg, MB	
Bachelor of Environmental Studies (honours, cum laude)	2002
Faculty of Environmental Studies, York University, Toronto, ON	

GRANTS AND FUNDING

SSHRC Doctoral Fellowship (CDN\$60,000)	2014
Urban Planning and Policy Scholar Award (University of Illinois at Chicago, est. US\$171,000)	2013
Social Sciences and Humanities Research Council of Canada (CDN\$2.5 million)	2012
Co-investigator, Partnering for Change: Community Based Solutions for Aboriginal and Inner-city Poverty (Manitoba Research Alliance, Winnipeg, MB)	
Various travel awards for conferences (total: US\$1670)	2015-2017
Manitoba Graduate Scholarship (Province of Manitoba, CDN\$15,000)	2008
University of Manitoba Graduate Fellowship (University of Manitoba, CDN\$12,000)	2008
Faculty of Architecture Endowed Scholarship (University of Manitoba, CDN\$175)	2008
City Planning Jubilee Scholarship (University of Manitoba, CDN\$750)	2007
York University Entrance Scholarship Studies (York University, CDN\$700)	1996

HONOURS AND RECOGNITION

MPPI Best Major Degree Project Award (runner-up)	2010
Mayor's Medal (City of Winnipeg)	2009
Case-in-Point Grand Award (Manitoba Professional Planners Institute, CDN\$200)	2009
Manitoba Planning Excellence Award Honourable Mention (Province of Manitoba)	2009
South Basin Lake Manitoba Secondary Plan (studio)	
Member of the Dean's Graduating Honour Roll (York University)	2002
Faculty of Environmental Studies Undergraduate Achievement Award (York U)	2001
Dean's Honour Roll (York University)	1997, 1998, 2000, 2001
FES Award for High Academic Achievement (York U)	1997, 1999

TEACHING EXPERIENCE

Department of City Planning, University of Manitoba	Winnipeg, MB
<i>Co-instructor</i> , Indigenous Planning Studio	January 2018-April 2018
<i>Instructor</i> , Indigenous Planning and Development	January 2013-April 2013

RESEARCH EXPERIENCE

Canadian Centre for Policy Alternatives-Manitoba Research Associate	Winnipeg, MB 2013-present
Nathalie P. Voorhees Center for Neighborhood and Community Improvement Chicago, IL Research Assistant	2013-2017
Canadian Centre for Policy Alternatives-Manitoba Researcher, Housing and Community Development	Winnipeg, MB 2011-2013
Centre for Indigenous Environmental Resources Research Associate and Planner	Winnipeg, MB 2010-2011
Canadian Centre for Policy Alternatives-Manitoba Housing Advocacy Researcher	Winnipeg, MB 2008-2008
Faculty of Architecture, University of Manitoba Research Assistant, City Planning	Winnipeg, MB 2007-2008

PUBLICATIONS

- Cooper, S. 2018. *Why Protecting Public Housing is Important*. Winnipeg: Canadian Centre for Policy-Alternatives-Manitoba.
- Cooper, S. with M. Barchyn. 2018. Not Alone: Research as a Relational Process. In S. MacKinnon (Ed.), *Practising Community-Based Participatory Research: Stories of engagement, empowerment and mobilization* (162-175). Vancouver: Purich Books.
- Cooper, S. and I. Skelton. 2015. *Addressing Core Housing Need in Canada*. Winnipeg, MB: Canadian Centre for Policy Alternatives-Manitoba. 50pp.
- Cooper, S. 2015. A Terrific Loss: The Expiring Social Housing Operating Agreements in Manitoba. In *Poor Housing: A Silent Crisis*. Eds. J. Brandon and J. Silver. Winnipeg: Fernwood Publishing. 13pp.
- Cooper, S. 2014. The Meeting Place: Examining the Relationship Between Colonialism and Planning at The Forks, Winnipeg. In *Decolonizing Planning: Experiences with Urban Aboriginal Communities and First Nations*. Champaign, IL: Common Ground Publishing. 13pp.
- Cooper, S. 2014. *A Terrific Loss: The Expiring Social Housing Operating Agreements in Manitoba*. Winnipeg, MB: Canadian Centre for Policy Alternatives-Manitoba. Available at www.policyalternatives.ca. 20pp.
- Cooper, S. 2013. *She Fixes So Many Problems: The Impacts of the Neighbourhood Immigrant Settlement Worker*. Winnipeg, MB: Canadian Centre for Policy Alternatives-Manitoba. Available at www.policyalternatives.ca. 25pp.
- Cooper, S. 2013. *It's Getting Great: Government Investment in Gilbert Park and Lord Selkirk Park*. Winnipeg, MB: Canadian Centre for Policy Alternatives-Manitoba. Available at www.policyalternatives.ca. 76pp.
- Cooper, S. 2012. *You Know You're Not Alone: Community Development in Public Housing*. Winnipeg, MB: Canadian Centre for Policy Alternatives.

- Cooper, S. 2012. Where is a poor person going?: How Rent Increases and Condo Conversions Affect Low-income Tenants. In *Rising Rents, Condo Conversions and Winnipeg's Inner City*. Canadian Centre for Policy Alternatives. 31-42.
- Cooper, S. 2011. "Neoliberalism: What a Difference a Theory Makes" in *State of the Inner City Report 2011*. Winnipeg, MB: Canadian Centre for Policy Alternatives.
- Cooper, S. 2008. "Housing: Policy, People, and Winnipeg's Inner City" in *Putting Our Housing in Order: State of the Inner City Report 2008*. Winnipeg, MB: Canadian Centre for Policy Alternatives.
- Cooper, S. 2008. "A Better Place to Live: Housing" in *Community First: An Alternative Municipal Budget for Winnipeg, 2009 2 Visions 2 Cities*. Winnipeg, MB: Canadian Centre for Policy Alternatives.
- Centre for Indigenous Environmental Resources. 2010. *Quality of Life in Remote Aboriginal Communities South of 60*. Unpublished policy report for INAC. Role: Lead Researcher and Writer.

PRESENTATIONS

- Cooper, S. 2017, April 21. *Within the Market or Without? Theorizing Social Housing as Social Property*. Paper presented at the Urban Affairs Association Conference, Minneapolis, MN.
- Cooper, S. 2016, June 10. *The Honour of the Crown? Urban Reserves in Canadian Cities*. Paper presented at the Challenging Traditional Notions of Property in Land Use Planning workshop, York University, Toronto, ON.
- Cooper, S. 2016, April 14. *The End of the World as We Know It: The Context of the Expiring Social Housing Operating Agreements*. Paper presented at the Canadian Housing Renewal Association's National Congress on Housing and Homelessness, Montréal, QC.
- Cooper, S. 2015, October 22. *A Terrific Loss: The End of Social Housing Operating Agreements*. Panel presentation at Poor Housing: A silent crisis Community Symposium. Winnipeg, MB.
- Cooper, S. 2015, April 9. *The Changing Face of Subsidized Housing in Manitoba, Canada*. Paper presented at the Urban Affairs Association Conference, Miami, FL.
- Cooper, S. 2012, February 28. *Housing for People, Not Markets*. Presentation to the Manitoba Professional Planners Institute, Winnipeg, MB.
- Cooper, S. 2010, June 16-20. *The Meeting Place: Colonialism and Planning in Winnipeg, MB*. Paper presented at the Planners Network Conference, San Francisco, CA.

LEADERSHIP EXPERIENCE

College of Urban Planning Ph.D. Students	Chicago, IL
President; Vice-President	2014-2015; 2016-2017
Planners Network Manitoba	Winnipeg, MB
Coordinator and Local Member	2009-2013
Canadian Centre for Policy Alternatives-Manitoba	Winnipeg, MB

Board Member	2009-2010
University of Manitoba Association of Planning Students	Winnipeg, MB
Co-chair and Treasurer	2008-2009
Planners' Network	Winnipeg, MB
Conference Planning Team Executive	2007-2008

VOLUNTEER EXPERIENCE

Urban Affairs Association	Various
Volunteer, Annual Conference	2016, 2017, 2018
West Town Bikes	Chicago, IL
Volunteer, Women and Trans Nights	2014-2016
Bike Dump	Winnipeg, MB
Volunteer and Coordinator of Women and Queer Nights	2012-2013

ADDITIONAL WORK EXPERIENCE

Department of City Planning, University of Manitoba	Winnipeg, MB
Academic Course Developer	2018-present
Daniel McIntyre/St. Matthews Community Association	Winnipeg, MB
Consultant , Neighbourhood Housing Plan	2011-2012
Winnipeg Housing and Homelessness Initiative	Winnipeg, MB
Policy Analyst , Downtown Housing Strategy	2009
Faculty of Architecture, University of Manitoba	Winnipeg, MB
Editorial Assistant , City Planning	2007-2009
Learning Assistance Centre, University of Manitoba	Winnipeg, MB
Writing Tutor	2008-2009
The United Church of Canada General Council Offices	Toronto, ON
Program Assistant , Racial and Gender Justice, Mission and Ministry	2004-2007
The United Church of Canada General Council Offices	Toronto, ON
Administrative Support	2002-2003

PROFESSIONAL AFFILIATIONS

- RPP, Registered Professional Planner
- MCIP, Member of the Canadian Institute of Planners
- Member of the Manitoba Professional Planners Institute
- Planners' Network