

Exploring the Impact of the National Housing Strategy on the Not-For-Profit Housing Sector in Manitoba, British Columbia and New Brunswick

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1.0 Introduction

The National Housing Strategy (NHS) is the first significant re-engagement of the federal government in affordable housing policy since the mid-1990s. This research seeks to understand how not-for-profit housing organizations in three provinces with divergent affordable housing contexts have utilized the NHS unilateral and bilateral funds to create and maintain affordable housing.

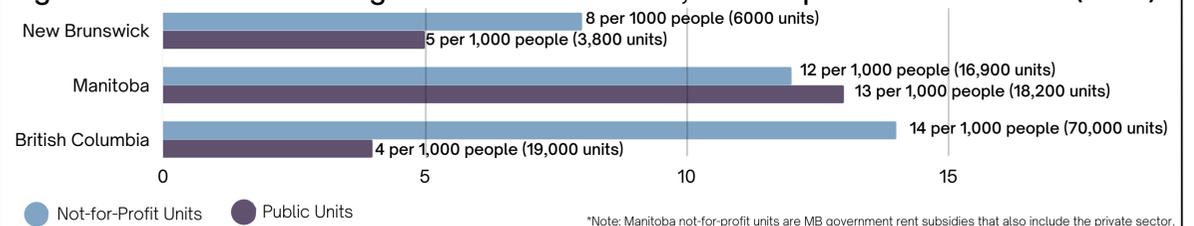
2.0 Research Questions

1. What are the internal and external factors influencing the operations of not-for-profit housing providers when attempting to maintain and create new affordable housing?
2. How is the not-for-profit housing sector utilizing the NHS's unilateral and bilateral programs to maintain and create affordable housing?
3. How have differing provincial affordable housing contexts in New Brunswick, Manitoba and British Columbia influenced the ability of the NHS to preserve and expand affordable housing in each province?

3.0 Research Methods

- Data from 24 semi-structured interviews.
 - Interviews included 27 housing specialists in the not-for-profit housing sector in New Brunswick, Manitoba, and British Columbia.
 - Provinces were chosen as they all have a not-for-profit housing association, are geographically distinct and have divergent political contexts.

Figure 1: Affordable Housing Contexts - Units Per 1,000 People Prior to the NHS (2018)



4.0 Provincial Affordable Housing Programs

New Brunswick

The provincial government created one affordable housing program with NHS bilateral funding.

Manitoba

The provincial government did not create any affordable housing programs with or without NHS bilateral funding.

British Columbia

The provincial government already had seven affordable housing programs when the NHS was announced. NHS bilateral funding strengthened these existing programs.

6.0 Findings

From the interviews with 24 not-for-profit housing organizations, 12 development projects were funded by a level of government. See figure 2 for more details.

1. There are many gaps in the NHS unilateral programs that include insufficient capital funds, little rent-geared-to-income units, a scarcity of operating agreements, the absence of an affordable housing acquisition strategy and a need for more Indigenous-owned housing.
2. There are barriers that not-for-profit housing providers face when trying to access NHS unilateral programs which include a lack of organizational capacity, scarce development experience and enormous financial risk.
3. Each province has used NHS bilateral agreement funds to pursue different provincial priorities which do not all build affordable housing equally.
4. Only British Columbia has formal affordable housing programs that are funded outside bilateral NHS funds.
5. NHS unilateral programs are not adequate to fund the desired affordable housing units that not-for-profit housing organizations are looking to build nor meet the core housing need in each province.

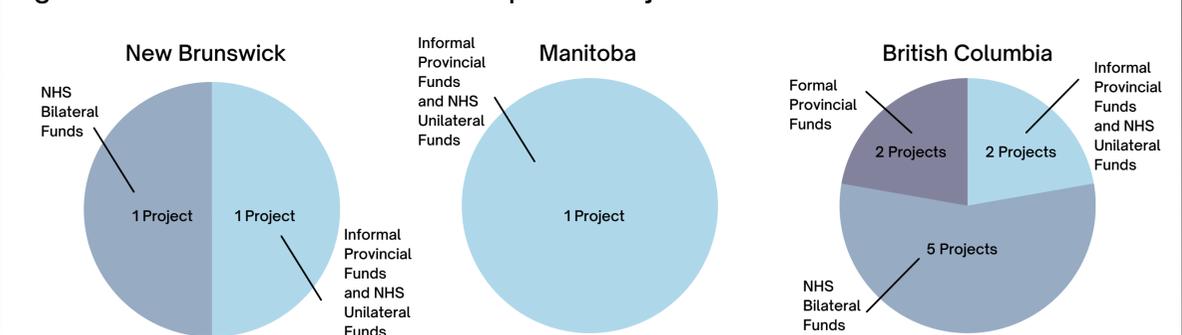


5.0 Literature Review on Sectoral Challenges

The not-for-profit housing sector has taken on more government responsibilities, attempted to become more self-reliant due to less government funding which has reduced the sector's overall capacity to function and serve people in core housing need.

The literature review reveals that not-for-profit housing organizations are no better off after decades of attempting to adapt to external neoliberal policy pressures.

Figure 2: Government Funded Development Projects from Interview Data



7.0 Analysis

1. In addition to NHS unilateral programs, NHS bilateral funds that are directed toward creating affordable housing and formal provincial affordable housing programs are required to create affordable housing. Additionally, affordable housing policies and programs must address the neoliberal conditions that created the housing crisis, such as the financialization of housing.
2. Provinces like British Columbia that use NHS bilateral funding towards affordable housing programs in addition to creating their own affordable housing programs are the most successful in creating and maintaining affordable housing units. These provinces are also more likely to build sectoral capacity, bridge NHS unilateral policy gaps, and reduce barriers to access NHS unilateral funding.
3. Not-for-profit housing organizations in provinces like Manitoba, and to a lesser degree New Brunswick, that fund little to no affordable housing programs themselves or through NHS bilateral funds are less likely to be able to create affordable units. Furthermore, not-for-profit housing organizations in these provinces are more likely to have less organizational capacity or be able to bridge NHS unilateral policy gaps and barriers.

8.0 Conclusion

This research has shown that there are many barriers and gaps in the NHS unilateral programs. Provinces that have provincial affordable housing programs and NHS bilateral programs that direct funding towards affordable housing programs offer an opportunity to reduce NHS unilateral barriers and fill NHS unilateral program gaps.

Since regional governments largely continue to shape affordable housing policy, provincial and territorial governments must have their own affordable housing strategy in addition to ensuring stronger conditions in the bilateral agreements to ensure that social housing is built and funded across Canada.

Terms

Affordable housing: CMHC considers housing affordable when housing costs for a household is less than 30 percent of its before-tax income.

NHS bilateral program/funds: A NHS program that is typically cost-shared, developed and administered by a provincial or territorial government.

NHS unilateral program/funds: A NHS program that is funded, developed, and administered by the federal government.

Formal provincial program/funds: Provincial funding that has a formal application funding process with a transparent funding criteria.

Informal Provincial funds: Provincial funding that has no formal or transparent application process.