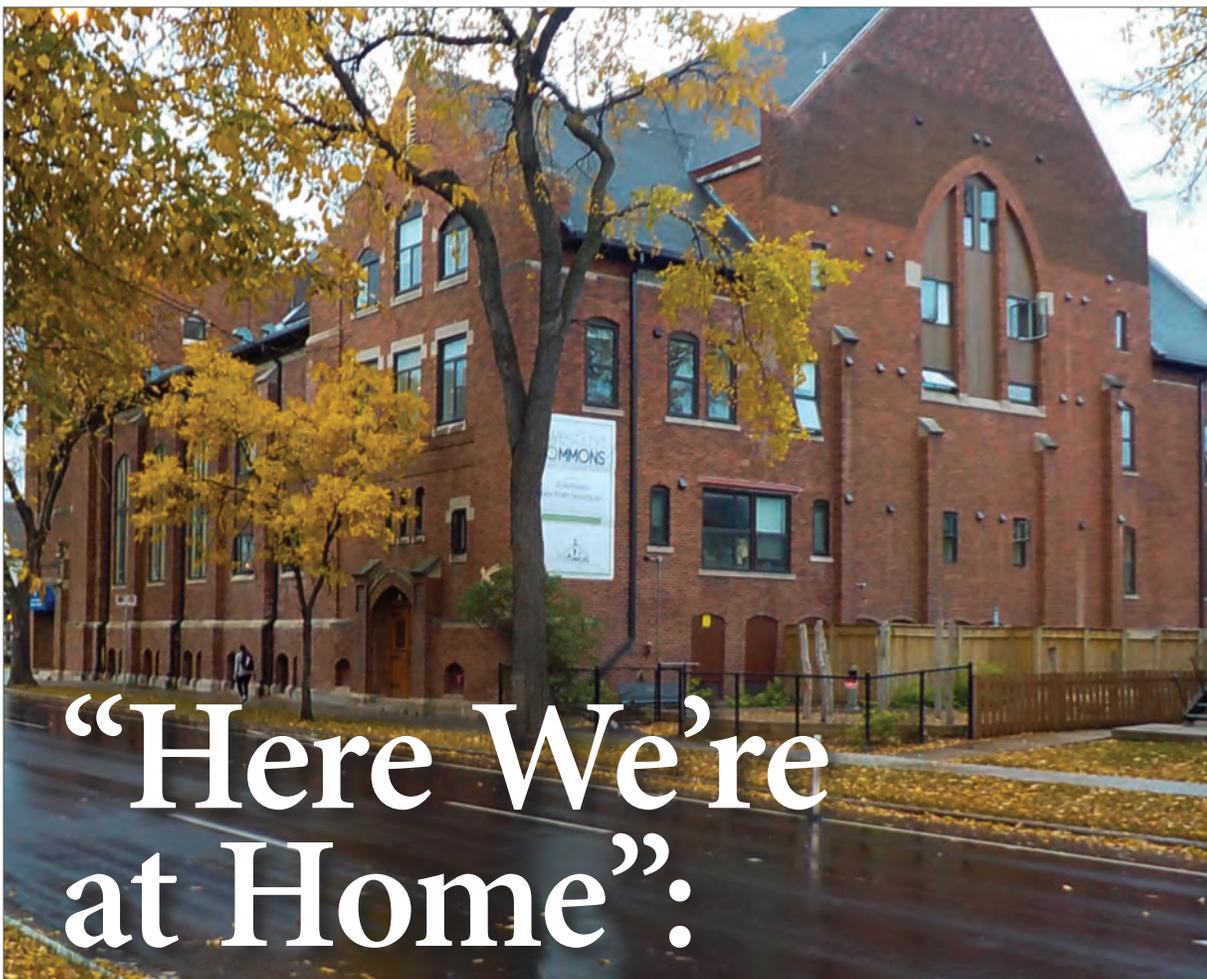




CANADIAN CENTRE FOR POLICY ALTERNATIVES
MANITOBA



“Here We’re at Home”:

The WestEnd Commons Model of Subsidized Housing with Supports

By Jess Klassen

MARCH
2018

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The WestEnd Commons Model of Subsidized
Housing with Supports**

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Introduction

In the context of a severe housing shortage facing low-income renters in Winnipeg and across Canada, WestEnd Commons is an innovative project that includes a 26-unit social and affordable housing complex in a low-income neighbourhood in Winnipeg's inner city. This three-year case study explores how WestEnd Commons has influenced the lives of the residents, and what lessons can be learned from this particular model. It is clear that WestEnd Commons has had positive impacts on the families residing there. A key feature of WestEnd Commons is the range of social supports provided to residents. While there are challenges that this paper identifies, WestEnd Commons has nevertheless produced significant benefits for its residents. These include: housing stability, stronger social networks, reduced isolation, improved mental health, increased food security, labour market attachments, and increased financial stability. Each of these is significant, and in tandem they bolster families living on low incomes to better cope with the complex poverty they experience. The findings that arise from this three-year study make clear the importance of good quality social and affordable housing for people living on low incomes, and the necessary range of supports that enable them to thrive.

WestEnd Commons opened in 2014, resulting directly from the Provincial Government's investments in social and affordable housing. The creation and success of WestEnd Commons required extensive creativity and collaboration between

Box 1: Social and Affordable Housing

WestEnd Commons is non-profit organization that provides mixed housing — a blend of social housing that is rent-geared-to-income (20 units) and affordable housing (6 units).

Social housing: Tenants pay a certain percentage of their income (between 25–30 percent) as rent. The remainder of the rent is paid through a subsidy from Manitoba Housing. This is called rent-geared-to-income (RGI), and is targeted towards households with low incomes. The 2018 social housing rental program income limits are \$25,500 for households in bachelor apartments to \$57,500 for households in 4-bedroom plus apartments (Government of Manitoba 2018).

Affordable housing: Tenants pay rents based at or below median private market rates. This program is targeted towards households with low to moderate incomes. The 2018 affordable housing rental program income limits are \$56,694 for households without children and \$75,592 for a family household (Government of Manitoba 2018).

churches, community members, construction partners, and government. Located in St. Matthew's Anglican Church's building, WestEnd Commons was a response to dwindling parishioner numbers in a large, dilapidated church building, as well as to the neighbourhood's need for apartments that low-income families could afford. The members of St. Matthew's Anglican Church were committed to using their church building to continue to serve Winnipeg's West End neighbourhood, so they ensured the housing they created was accessible and affordable (for a fuller discussion of the creation of WestEnd Commons, see Klassen 2015). Urban congregations across North America are struggling to maintain memberships, and conversions of church buildings to condominiums are a frequent solution. A 2013 Toronto study found 33 Protestant churches that had completed or were in the process of converting their places of worship into private condominiums (Hackworth & Gullikson 2013).

St. Matthew's Anglican Church got to work and converted their 100-year old church building into a complex including 26 apartments of subsidized housing operated by St. Matthew's Non-Profit Housing Inc., a non-profit entity that the church created to overtake ownership of the project. WestEnd Commons hosts three components: a Neighbourhood Resource Centre, six independent faith communities, and the social and affordable housing units with social supports. The Neighbourhood Resource Centre is a social enterprise that rents space to various community-based organizations providing essential services to people in the West End neighbourhood. Community members have long relied on the services and support provided by this welcoming community space, such as a food

bank, drop-in, free computer and phone, offices, meeting and event space, and a commercial kitchen. Six communities worship within the walls of WestEnd Commons, including the two that spearheaded the housing project - St. Matthews Anglican Church and Grain of Wheat Church-Community.

This research focuses on the social and affordable housing portion of WestEnd Commons. Using a case study approach, rich qualitative data has been collected over three years to explore how WestEnd Commons has influenced the lives of the residents, and what lessons can be learned from this model of social and affordable housing with social supports. The report begins by describing the methods used to conduct this longitudinal research project. The remainder of the paper explores the findings of the data collected from residents and how it intersects with relevant literature. First, the report describes the implications of social supports in increasing stability. Second, the report explores the intersections between residents' health and wellbeing and social and affordable housing with supports, focusing on safe housing for women escaping domestic violence, food security, physical safety, trauma and mental health, and how the physical building influences families' health and wellbeing. Third, the report discusses the financial support provided through subsidized rents, and the interactions between social and affordable housing with various public supports systems, employment, and education. Finally, an argument is made that subsidized housing with social supports requires more stable and long-term financial support in order for this important poverty reduction tool to remain sustainable and accessible to families living on low-incomes.

Methods

This is the final report in a three-year qualitative case study investigating the influence on residents of supportive subsidized housing at WestEnd Commons. A community-based research methodology from an ethnographic approach was used. The researcher has been a volunteer on WestEnd Commons' Community Life Committee since 2013, adding an immersive and observational character to the research. The project was conceptualized and completed in a partnership between WestEnd Commons and the Manitoba Research Alliance (MRA). The MRA, holding a Partnership Grant through the Social Sciences and Humanities Research Council (SSHRC), funded the research. WestEnd Commons also contributed funds to the project.

To gather information for the project, the researcher conducted interviews with tenants each spring in 2015, 2016, and 2017. Tenants were recruited through a flyer distributed in the building and on bulletin boards, through the staff at WestEnd Commons, and through presentations at tenant meetings by the researcher. The researcher made it clear to tenants that participation was voluntary and that their tenancy at WestEnd Commons would not be jeopardized by their participation. Tenants were informed that

the interviews are confidential. Ethics approval was obtained from the University of Winnipeg's Human Research Ethics Board.

The semi-structured interviews were audio recorded, lasted one hour on average, and included as many adults from each household as were interested. Tenants received a \$25 honourarium per household at the beginning of each interview, and were offered interpretation and childminding if needed. Tenants all voluntarily signed a consent form (Appendix 1). The interview questions focused on tenant housing histories, family dynamics, education and work, health, safety and security, involvement at WestEnd Commons, and tenant's perceptions of the impacts that living at WestEnd Commons had on these aspects of their lives. The information collected from the interviews was transcribed by an external transcriber, and then analyzed by the researcher using NVivo qualitative coding software. Twenty-three unique households participated in the research project over the course of three years. WestEnd Commons is committed to a diverse community, and this was represented in the interview participants: 57 percent identified as immigrants or refugees, 43 percent were born in Canada, 26 percent identified as

Indigenous, and 39 percent identified as single parents. Comparative data (tenants interviewed between two to three times) were collected from 18 of these households. Two former tenants were interviewed to add retrospective insights. The researcher's continued involvement at WestEnd Commons and relationships with board and staff members also informs the research.

Two major reports from the project have been released to date, with this final report being the most comprehensive output of the project. A chapter titled "Leap of Faith: The Case of WestEnd Commons" (Klassen 2015) was in-

cluded in the book *Poor Housing: A Silent Crisis* (Brandon and Silver 2015), providing a history of WestEnd Commons and a description of the housing model through six interviews with key informants. A report titled *Social Housing with Supports: The Case of WestEnd Commons* (Klassen 2016) was released by the Canadian Centre for Policy Alternatives -Manitoba, and outlined the findings from the first year of data collected from tenant interviews. This final report utilizes all of the data collected and explores the influences and impacts on tenants of this model of social and affordable housing with supports.

Findings

Social Supports to Increase Stability

I like [WestEnd Commons] way better. It's like a night and day difference compared to how we used to live. Yeah, everything is just stabilizing out, stabilizing. (WestEnd Commons resident)

Research has shown that providing social supports is crucial to help families thrive and maintain their housing (Cooper 2013; Silver 2011). *The View from Here* (CCEDNet & CCPA 2015), which offers 50 community-supported recommendations for action on poverty reduction in Manitoba, advocates that all Manitoba Housing tenants have access to Resource Centres that receive sufficient and stable funding to cover basic costs. In addition to subsidized rents, *The View From Here* (2015:30) contends, “public housing can also connect tenants to resources and opportunities that address the inter-related factors that contribute to their poverty and social exclusion.” May (2007) describes low-cost housing as a first step or platform on which to stand in order for positive changes to happen in other aspects of tenant’s lives, recognizing that people’s lives are complex. Supports and resources are also needed to help tenants to thrive.

Lord Selkirk Park is a public housing complex in Winnipeg’s North End that has clearly

demonstrated that providing a range of supports — a Resource Centre; an adult learning centre; a literacy program; a childcare centre; the renovation of the units making use of local labour — produces positive results for families and the community as a whole. Jim Silver’s extensive research at Lord Selkirk Park (2006; 2011; 2016; 2017) demonstrates the transformation that happened from within, making it a good place to live where residents are thriving. WestEnd Commons is yet another instance of the success that can be achieved when people living on low incomes have good quality subsidized housing and a range of social supports.

WestEnd Commons heeded research such as this when envisioning its model of social and affordable housing with supports. It contacted local like-minded housing complexes, such as the Immigrant and Refugee Community Organization of Manitoba (IRCOCM), to further understand best practices around subsidized housing with social supports on a practical level.

The support model at WestEnd Commons is multi-faceted. Tenants are seen as members of the community rather than solely as renters, and WestEnd Commons’ way of working flows from this understanding. Rather than adopting

rigid policies and procedures, WestEnd Commons considers the complexities of tenant's lives by responding on a case-by-case basis. Examples of responsive and supportive policies and procedures at WestEnd Commons include: flexibility in rent payments when necessary, responding positively to tenants' request to have pets in the building, and prioritizing conflict resolution between tenants rather than strictly providing written warnings. The relationships developed between staff and tenants facilitate a proactive approach that take tenant's contexts and life situations into account. The support model also includes on-site staff that provides support through daily interactions with tenants, resource referrals, planning and implementing programming and events, training and casual employment opportunities, and facilitating community-building activities for tenants.

Preventing Evictions through Supportive Policies and Staff

Preventing evictions and increasing the stability of tenants is central to WestEnd Commons' model. Multiple moves produce negative outcomes for families that include poor school performance, higher rates of adolescent violence, health risks, psychological costs, and the loss of neighbourhood ties. Eviction is a main reason why people with limited incomes move so often, and the consequences are severe in both the short and long term (Desmond 2012). The inability to secure decent, affordable housing due to eviction records is a common consequence that WestEnd Commons treats with a different approach. WestEnd Commons takes a hands-on approach in each person's tenancy, from accepting applications with eviction histories to finding alternative solutions to potential evictions. Between the opening of WestEnd Commons in 2014 and November 2017 when the data collection for this research was completed, two tenants were evicted (only one of those was sanctioned by WestEnd Commons; the other was through

the property management company without consultation with WestEnd Commons staff).

A number of residents expressed appreciation for supportive policies and procedures that provide them with a sense of stability in their housing that they had not experienced before. A resident compared her experience to previous accommodations:

Other housing units — keep to yourself, no loud noises after 11:00, the police will be called in, you'll get four warnings, after the fifth or whatever you're out. You know this is it, either you behave yourself or you're out. But I don't feel like that, you know on those terms here.

Tenants no longer see eviction as the first option on the table, as they did in other apartments.

A single parent discussed the reduced stress of maintaining their tenancy at WestEnd Commons compared to other apartment buildings. Due to a disability, their child makes loud noises that they worry will bother other tenants to the point of getting evicted. The tenant described an interaction where Cheryl, the Community Connector staff person, understood the family's unique needs:

I just like the environment because of the people and because of [my son]. That's my main concern. Cause we can stay here. But in other apartments we can't do that, like yelling, screaming. Cause I asked Cheryl, 'are we going to get kicked out?' [She said], 'no, no, no.'"

Another resident's family required a unique solution to maintain their tenancy due to their growing family. A family of nine was living in a 4-bedroom apartment at WestEnd Commons, and this was becoming too cramped. Rather than evicting them for violating tenancy regulations for overcrowding, the staff and Community Life Committee suggested the solution of moving the two adult children into a 2-bedroom apartment in WestEnd Commons. The parent said about the staff:

They all helped. I was really happy; I was just really surprised too. When they came knocking at the door, they said if your daughters need a place to rent, all they have to do is get like their tax stuff and stuff from their worker. And all the things they need to apply for the place. And they got it. Man, it's such a good thing. They just made me like even happier about living in this building.

An alternative solution to eviction ensured that the family could maintain their stability through housing at WestEnd Commons.

WestEnd Commons has created policies and procedures that outline a way of working with the tenants that sets out clear expectations of tenants, while also supporting them in their tenancy. This balance comes from an appreciation that people's lives are complex and non-linear, each requiring different supports. As the former Community Connector staff person at WestEnd Commons said, "everyone that lives here is a valuable part of the community and we want them to be here. We know that they have lots to contribute and I think that the approach that we take acknowledges that." This way of working is responsive to tenant feedback and life circumstances.

The supportive policies and procedures are primarily enacted through the WestEnd Commons staff. Cheryl, the Community Connector, and Matt, the Resident Building Manager, are the two staff that interact most with tenants. The Community Connector connects tenants to resources, as well as to other tenants so that tenants can support each other. Tenants see the Community Connector as having a vital role at WestEnd Commons. Tenants outlined a number of ways they receive support from the Community Connector, such as: introducing new and existing residents to one another, leading monthly tenant meetings, registering to vote for the first time, signing up for a first aid course, translating documents for residents for whom English is an

additional language, referrals to services such as supports around anxiety and depression, applying for a neighbourhood parking permit, helping to navigate systems such as social assistance and Rent Assist, and informing residents of WestEnd Commons programs and services.

Tenants felt that the sense of community that exists in the building simply would not happen without the Community Connector. One tenant said, "She organizes everything. If we are by ourselves I don't think we can gather ourselves." Another tenant attributed effective conflict resolution to the Community Connector role: "we can solve all problems almost very fast, communicate each other or communicate with the Community Connector." Tenants appreciated that the Community Connector office is in a central and accessible location within the building.

Some tenants felt that the role of Community Connector had more potential and they would appreciate a more hands-on role. Due to funding and capacity issues, WestEnd Commons provides some supports on site, but prioritizes connecting tenants to supports and resources outside of the building through a referral model of support. A tenant discussed the drawbacks of this model, saying: "sometimes giving a brochure is not enough." A more active referral was seen as necessary when a tenant is new to the country or city, or if they are experiencing a crisis. Another tenant wanted to be invited on a more one-to-one basis to programming at WestEnd Commons, which would make them feel that their attendance mattered. Nevertheless, the tenants overall felt positively about the role of the Community Connector.

The position of Resident Building Manager is newer at WestEnd Commons, and tenants welcomed this role. Most often, tenants mentioned an increased sense of safety and security due to Matt, the Resident Building Manager, living on-site. He acts as the eyes and ears of the building. Tenants also said there is more clarity around roles in the building since the hiring of a Resi-

dent Building Manager. Tenants appreciated the Resident Building Manager's role in assisting with regular bed bug inspections. Tenants also found that repairs were getting done somewhat quicker.

The relationships that residents have with the staff are key to the stability of tenants at West-End Commons. A resident expressed that they feel that they have "a little bit of a support system with Cheryl and Matt behind me." The resident knows that the staff would support them if their tenancy were ever in jeopardy due to late rent, for example. Another resident shared this feeling of security saying:

I think I feel more safe and secure in this building than, because I know that we are established. When you live in the private sector, you know that you have to pay rent and by the end of the month you have to pay for everything, there is no [flexibility]...since we are here...they will consider everything, they are very considerate. And very understanding. We were missing that, some sort of humanity, for quite a long time.

This flexibility matters for families living in complex poverty, made more precarious by often relying on fixed incomes. The support from the staff at WestEnd Commons offers tenants a rare and much-needed sense of stability in one of the most crucial aspects of their lives — their homes.

Support Through Programming and Events

The programs and community events at West-End Commons are a key ingredient to facilitating community and relationships between the tenants. The Community Connector mainly facilitates programming, but the tenants are also increasingly initiating and leading programming as well. The Community Connector communicates events and programming to tenants through one-on-one conversations, monthly tenant meetings, a newsletter that all tenants receive, and a WestEnd Commons Facebook group set up by a tenant. Programs and events at WestEnd Com-

mons over the three years have included: potlucks, cooking classes, a photography club, soccer in the summer, a Handle with Care parenting group run by Mosaic — Newcomer Family Resource Network, and regular building-wide parties for holidays. Tenants also access the programming run in the building's basement Neighbourhood Resource Centre by the community ministry, such as a sharing circle, food bank, art classes, and drop-in. A tenant said:

It's good because there is a tenants meeting. In other apartments that I lived before there's nothing like that. You feel like communicate with other neighbours and like before I'm not doing that. In other Manitoba Housing [buildings] we're not doing that.

The Community Connector also plans group outings that are appreciated by tenants. The outings provide a way to access city sights that tenants can't afford on their own, or out of city trips that tenants can't access due to a lack of transportation. Newcomers specifically noted a wider understanding of Manitoba due to being able to explore their new city and province. Examples include: beach days at Bird's Hill Park and Grand Beach, attending the Winnipeg Folk Festival, Oak Hammock Marsh, the Children's Museum, a lights tour in December, the Winnipeg Zoo, and the Canadian Museum for Human Rights.

Over the three years since WestEnd Commons opened, tenants have become more involved in organizing programming in the building, depending on the interests and skills of the tenants themselves. A prime example is Music Club, which is a program for children run by two senior members of the community. The tenants who lead the program acquired funding and instruments on their own in order to teach the children how to play various musical instruments, and the group has displayed their talents in public performances both at WestEnd Commons and in the wider community. In ad-

dition to new skills, both the children and seniors develop new relationships that strengthen their sense of place in the community. Other examples of tenant-initiated programming are a movie night for families in the common room, and piano lessons provided by a tenant.

The community life at WestEnd Commons is largely facilitated through these programs and events, which provide a space to connect with one another. For single parents particularly, the opportunity to connect with others while at home is valued. A tenant said:

So many activities going on there, it really keeps me busy. Some days we get home, there's nothing to do and then there's something out there. You know, opportunity for him to socialize. Opportunity for me to socialize, not getting stuck indoors, you know?

The attendance at programming and events was vibrant when the complex opened, but many longer-term tenants expressed frustration at the lack of consistent attendance as the years go on: "It's funny, it's the same core group of people that participate in everything. And then there's those that, you know, you never see them." This is an ongoing point of contention at WestEnd Commons. In the initial interview process to become a tenant, expectations are communicated around involvement in the community life of the building. Prospective tenants need to demonstrate an inclination to living in and contributing to the community life at WestEnd Commons. This is a difficult expectation that is impossible to enforce, particularly when prospective tenants have a safe and affordable home on the line. WestEnd Commons does not aggressively enforce participation, but continues to provide opportunities and encouragement in engaging with tenants.

Tenants who are less inclined to participate in community life expressed their reasons. Mental health issues are one reason why tenants need space from others or are reticent to attend group events. Experiences of trauma also impede

people's ability to connect with those around them. A tenant said, "I know it's been a tough year for me. I think circumstances would have been different if my son was still alive. I think I would have probably participated in a lot of the programs."

Impacts of Attaching Supports to Social and Affordable Housing

The impacts of financial predictability and affordability are paramount to increased stability for low-income families and individuals, yet more than financial stability is needed to live a full life. Social inclusion and connections with others is key to strengthening people's overall health and wellbeing. Indicators of social inclusion include labour market attachments and educational attainment, as well as increased social networks (Cooper 2013).

Social isolation is now being widely recognized as a source of poor health; it's estimated that people experiencing social isolation and loneliness are 50 percent more likely to die prematurely than those with a strong social network (Campbell 2017). The United Kingdom has been making recent strides to address increasing loneliness through a Campaign to End Loneliness and appointing a government minister to tackle loneliness issues. In the Canadian context, Michael Anthony Hart and Barry Lavalley (2015) discuss how colonization and racism are ongoing forms of social exclusion for Indigenous people that drastically affect health outcomes. Indigenous people have a health status well below the national average due to structures and processes that limit self-determination and control over their own lives and resources.

Many tenants experienced deep social connections at WestEnd Commons that have positive impacts on their wellbeing and strengthen their family units. The programming at WestEnd Commons and the mutual support that tenants give and receive allows them to study for school, go grocery shopping, go to work, maintain the

structure of their family unit, and generally experience a wider network of support. “Here we feel as if we’re at home,” a tenant reflected. “I even have some friends.”

A tenant described the depth of her relationships at WestEnd Commons: “I won’t even say community, they are just like a family. In WestEnd Commons people look out for each other, which is what families do.” Another tenant said, “There’s a very good support system here for sure. I can rely on it a lot.” Box 2 provides a snapshot of the increased social networks that affect the tenants’ health and wellbeing.

Box 2: What Does Social Inclusion at WestEnd Commons Look Like?

- A tenant assisting another to apply for daycare online
- A number of tenants attending the citizenship ceremony of a family
- Women bringing food to another who had a baby
- A tenant assisting another tenant in sponsoring a nephew to come to Canada
- Tenants providing childcare for one another
- Sharing meals and food
- Lending money
- Tenants helping each other with resume writing and job connections
- A number of tenants attending a child’s extracurricular performance to support him
- Children playing together daily in the atrium or at each others’ apartments
- Having “too many friends to name” within the building

Tenants often compared their wellbeing at WestEnd Commons with their previous accommodations, finding they experienced less isolation and loneliness at WestEnd Commons: “My last apartment there is nothing like that, just in your home. Yeah, you don’t have any connection with anybody. This is different.” A major impact of the community at WestEnd Commons is that

family units are strengthened due to the support received by others. “This world,” a tenant said, “what’s killing us is when you’re alone all the time. You seem different. When you have people around you it changes your mood.”

Parents at WestEnd Commons continually stressed the positive impact that the community life had on their family units.

A really positive impact has been, for me, I feel much less lonely. I really love my neighbours. They are great and it’s good to have nice conversations with them and I can count on them, like I can really count — if I ask a favour I know someone will help me. Someone will take [my child]; there’s like five options. And I feel totally at peace, trusting that he’s in great care and in good hands.

A former tenant who is a single parent shared their past WestEnd Commons experience, highlighting the effects community life had on keeping their family unit together:

I had a lot of peace of mind there. Like for a single parent, you have help. It really helps with your emotional state. When I first had him I had surgery, and then I was even on [my old street]. It was just the two of us, and he was a crybaby. So [at WestEnd Commons] my neighbour downstairs, after awhile she started coming up. She’s an old lady, she’s like ‘okay go get some sleep, I’ll watch him’. She was a total stranger to me. But because I was in pain I would sleep for hours, I was tired, I would let her sit with him in the living room and I’d go take a nap. I was so stressed, I was almost depressed. I almost called CFS by myself so they could come grab him, ‘cause I was like, you know what? I don’t think you can take care of him by yourself. So when I moved to WestEnd Commons, the community and the people there, I kind of had some peace of mind. It really helped my emotional state.

This resident’s experience is an example of the life-changing impact that in-house support for families

can have on reducing the number of children in care. Manitoba is experiencing a crisis with 11,000 kids in care through Child and Family Services. Government investment in social and affordable housing with supports can act as preventative family supports to keep children out of care and with their families. The resident continued to describe the support that other tenants provided by taking care of the their son in the playground in WestEnd Commons' indoor atrium:

Sometimes when they are in the playground, I can leave him in the playground. It really, really helped me. When I was taking some courses to meet the requirements [for post-secondary], I had opportunities to sit and read before he comes home. I didn't need anybody to help me academically. But just that somebody babysits him.

Access to education and employment opportunities are enhanced when families have supports. As this tenant emphasized, having the supports in place that WestEnd Commons provides ensured they could successfully complete their post-secondary education while being a single parent.

Some tenants felt that support for single parents was an area where WestEnd Commons could be more proactive and intentional. A constant struggle for staff is that they recognize people have a right to privacy in their homes, yet they have increased access to people's lives, and that gives a deeper understanding of their needs, even if these needs haven't been identified by the tenants themselves. Some tenants felt that single parents were leaving WestEnd Commons at a higher rate than other families. More intentional connections with parenting supports were recommended, such as active referrals to Family Dynamics. This points to an issue that prevents WestEnd Commons from providing more robust supports — a lack of funding for staff positions and programming. Despite this, tenants are still experiencing positive impacts of the community that is facilitated at WestEnd Commons.

A resident attributed the community support at WestEnd Commons to maintaining their relationship with their partner:

I think in a way [WestEnd Commons] has saved my marriage because we were at a very rocky space. I think having the support of my neighbours to let us have some space has been huge, because we don't have any [family] here.

Eighteen households at WestEnd Commons have children living with them. Children's caregivers discussed the friendships that have developed between the kids living in the building, some describing the relationships as sibling-like. The playground in the atrium is a central place for kids to connect with one another. Adults who do not have children of their own also appreciated this space to connect intergenerationally with children. On a daily basis, kids are at each other's apartments, play together in the halls, attend school together, and go to WestEnd Commons programming together.

One parent discussed the impacts that the physical limitations of their previous apartment, like being run down and too small to host friends, had on her son: "My son has gotten a little bit more social," said the parent. "He had some social issues, not being able to have friends over and not being able to go out very often in our other apartment. Just 'cause of the energy or the money or just like [I'm] too tense to take you to the park." Now the child is able to play independently with friends within the building after school and on weekends, making it easier on a single parent.

Strengthening Community Through Diversity

Tenants made it clear that the social fabric of WestEnd Commons is strengthened by the diversity of the residents. WestEnd Commons is an intentionally diverse community, with a range of ethnicities, ages, family structures, income levels, and labour market attachments repre-

sented in one building. This begins with the selection process for new tenants, when their need for stable housing is considered alongside their fit in the community. WestEnd Commons also has partnerships with community agencies to receive tenant referrals. A partnership with the Winnipeg Regional Health Authority (WRHA) designates five apartments for families with mental health issues. WestEnd Commons receives referrals from the WRHA and other partnering organizations, such as the Canadian Mental Health Association and Sara Riel. People are not required to have a formal mental health or illness diagnosis, but can be self-diagnosed or recommended by a worker who is supporting them. Partnerships and relationships with other community organizations such as New Journey Housing and West Central Women's Resource Centre also provide a network of potential tenants.

Tenants see the intentional diversity of the WestEnd Commons community as a strength. Rather than housing strictly for seniors or strictly for newcomers, the multiple experiences, backgrounds, and abilities of the tenants allow them to support one another in mutually beneficial ways. A senior expressed appreciation for the intergenerational community, and gratitude that they did not have to live in a senior's home. The senior residents of the building run the children's Music Club on a voluntary basis, using their time and experience to benefit the younger generation in the building.

One tenant's commitment to community life is unique, as the tenant can live out their faith in a practical way by contributing to the community fabric and diversity:

I find it a really good place to live because it's in keeping with my commitment as a member of a religious community. You know, we've taken a corporate stand which means that all of the members of our community located throughout Canada and the US, Brazil, Peru,

and Lesotho in South Africa, have taken what we call a corporate stand on migrants and refugees. So we're saying that we want to do everything we can to assist. So when [a WestEnd Commons tenant] says 'I have a nephew that's in a refugee camp and I'd like to [sponsor him to come to Canada], I said I'll do everything I can. We can take a corporate stand and it can look lovely on paper. But it's putting it into action.

Newcomers to Canada often said that living in the building feels like "back home." When asked what the best part of WestEnd Commons is a tenant shared: "Living in the community, living with people. I don't like living lonely. So this, it feels almost back home. You have neighbours, you can see the outside, you can meet people." "When it comes to family dynamics," another tenant said, "what they have in WestEnd Commons is exactly what we have in Africa. Your neighbours are in your business, whether you like it or not. Your community trains a child." One tenant moved to centrally-located WestEnd Commons from a more suburban neighbourhood in Winnipeg, and cited the location as helpful in reducing the loneliness often associated with migration to a new country or culture:

Honestly, I felt lonely there. Here I feel that it looks like I'm in my own country. Lots of immigrants, and the neighbourhood. In Ellice, just beside the mosque, there's fresh bread. They are baking everyday fresh hot bread we get from our culture.

The diversity of the neighbourhood and the services offered there were comforting reminders of home, and this helped to reduce loneliness.

Ethnic and cultural diversity in the building creates both opportunities and tensions for the tenants. One past tenant said:

I really like the diversity of the building. I think that was very, very valuable, like the fact that we all came from different places and different

paths and different lives. Sometimes it was really great and sometimes it was really hard.

A tenant discussed how the tenants' diverse experiences added to their discussion in the parenting course:

A couple of things happened that were interesting with this Handle with Care [program]. It was a mix of people, like it was not just the newcomers who came, which were the majority, but [Indigenous parents] too. They were all moms, right? They all had a hard time with their children, we all had a hard time, you know? We all talk about our parents or what our names mean or all these things. There was moments where people were crying and connecting.

A benefit of a diverse range of tenants was also demonstrated through the mutually supportive relationships between tenants. Tenants who are newcomers would seek assistance from more established Canadians to read mail or letters from school. Tenants who had higher incomes lent money to those who needed it. Tenants with daycare would assist those without it through referrals and suggestions. Senior tenants would attend performances of younger tenants when grandparents weren't in town. Tenants who are more stable financially and socially provided support and intervention in times of crisis to tenants who needed it. Parents swap childcare with one another on a regular basis. A parent who is a newcomer to Canada expressed appreciation for the language practice that her child gets by constantly hanging out with primarily English-speaking children: "my son especially practices his English." The parent also is able to connect with other adults in the building and develop relationships with English-speaking friends, which positively augments their English as an Additional Language classes. These supportive interactions occur on a daily basis at WestEnd Commons and strengthen the fabric of the community.

Health and Wellbeing

Housing is a social determinant of health; it is the primary space that we inhabit, and this social, behavioural, and environmental factor inevitably affects our health and wellbeing. Beyond a strictly medical approach to health, a social determinants of health lens draws attention to the social and economic conditions of our lives, such as poverty, poor housing, and income inequality (Fernandez, McKinnon & Silver 2015). A lack of access to affordable and adequate housing can cause health problems (Brandon 2015a). Literature shows that individuals who are chronically homeless can have complex physical and mental health issues (Wellesley Institute 2010). Similarly, the precariously housed also experience health inequities that require a policy response. While safe and affordable housing has been linked to better population health (Wellesley Institute 2010), the Manitoba Centre for Health Policy (Smith et al. 2013) still concluded that social housing residents in Manitoba experienced worse health outcomes than the population at large almost across the board. They found that poverty (as measured by receipt of social assistance), as opposed to residing in social housing, was the most important factor explaining the differences in health outcomes between social housing and non-social housing cohorts (Smith et al. 2013). It can be concluded that social and affordable housing is crucial to reducing inequity, yet is only one piece of a larger puzzle. Poverty reduction requires more than a silver bullet solution — a coordinated system of government investments is needed.

Tenants discussed their health and wellbeing in relation to their housing at WestEnd Commons. Themes that emerged in the three years of interviews were: safe housing for women escaping domestic violence, food security, physical safety, trauma and mental health, and impacts of the physical building on health and wellbeing.

Safe Housing for Women Escaping Domestic Violence

The majority of tenants were not homeless prior to their tenancy at WestEnd Commons, but rather came from precarious and unsuitable living conditions that were overcrowded, run-down, unaffordable, or unsafe. The 2016 WestEnd Commons report (Klassen) outlined tenant's previous accommodations in detail. For one tenant, though, the presence of a home itself provided physical safety and shelter when leaving an abusive partner: "It was a shelter for me because I...I mean, I didn't have a roof over my head. I had my friends but they all have their families so obviously I couldn't be there. It was the only exit for me out of the situation I was in." Women experiencing domestic violence often are forced to stay in dangerous situations due to a lack of a safe and affordable housing alternatives. Women have unique experiences of homelessness that are less likely to present as absolute homelessness, such as living on the street, and more likely to present as hidden homelessness, such as staying at a friend's house or at a women's shelter (Klassen and Spring 2015; Drabble and McInnes 2017). Social and affordable housing options, such as WestEnd Commons, are necessary to provide women experiencing domestic violence and hidden homelessness a stable and safe place to live.

Food Security

Living on a low-income requires difficult budgeting decisions. Most tenants at WestEnd Commons discussed how, in their previous apartments, they chose to pay the rent first while other necessities fell to the wayside — namely, food. As American sociologist Matthew Desmond wrote, "the rent eats first" (2016: n.p.). Research has widely shown that household food budgets are the first to be slashed when rent needs to be paid and money

is tight (Smirl 2015; Hurtig 2000; Food Banks Canada 2016).

After moving to WestEnd Commons where most rents are subsidized, many tenants spoke of their increased food security. A tenant shared that before living at WestEnd Commons, they accessed the food bank or received help from family to purchase groceries. When asked if their access to food has changed due to their subsidized rent at WestEnd Commons, the tenant said:

Well, I have enough, like, more money for food, for groceries each month and also able to pay my cable and bills and stuff. I buy a different kind of food. More vegetables and fruit and like chicken breasts you make. And spices and stuff to make recipes. It feels awesome 'cause I just make all kinds of food now and my daughter likes the food.

This tenant's experience highlights the significant impact that subsidized rents have on health and wellbeing. Better eating is possible due to social and affordable housing, and this is likely to result in improved health. When asked if the tenant still accessed the food bank, they said, "Like way less 'cause I had to go like every two weeks, and now I just go like maybe once a month or just not at all."

Another tenant spoke about the change from accessing soup kitchens and food banks, to now purchasing their own food:

We don't go downstairs anymore for the soup kitchen. We used to go to the soup kitchen all the time for the sandwiches and, like, the emergency food. We would go to the food bank. My son would say, why aren't we going to the food bank? And I'm going, we're actually going to, like, not go to the food bank anymore, we have food in the cupboard now, we have food in the fridge, we're going to save that for people who actually need it more than us. Like before

we were really needy. We're not needy anymore, so we're not going to go.

This family's experience is significant — their access to food is more secure and the stress around where their next meal will come from has decreased. Stress leads to poor health outcomes just the same as poor eating does. This family's increased food security improves their likelihood of better health.

A tenant discussed how their household access to food had increased, but they found themselves using the additional money saved from their reduced rent to going out for fast food much more than before. It was an easy way to provide food that the children in the household were willing to eat; healthy foods like fruits and vegetables were not what the children were used to. More disposable income does not necessarily result in healthier eating. People need to have the knowledge, time, and support to use their money towards healthier food choices.

Paying lower rents proved widely helpful in increasing people's food security, however subsidized rents alone do not negate the need for food banks. Food Banks Canada's *HungerCount 2016* found that 30 percent of food bank users in Manitoba live in social housing. Tenants at WestEnd Commons still access food banks like the one located in the basement Neighbourhood Resource Centre. While food bank usage among WestEnd Commons tenants has decreased, it still exists. A tenant said, "I need to pay the rent. It's the food; if I eat less or if I cut the food, that's okay. But we have to pay the rent." Subsidized rents reduce tenants' need to make use of food banks, but do not alleviate the need completely. Tenants are still living on low incomes and, for some, access to food banks helps to make a precarious financial balance more manageable.

Physical Safety

The correlation between poverty and higher levels of crime and violence is strong (Comack and

Silver 2006). Increased levels of socio-economic disadvantage and limited public investment in inner-city neighbourhoods, such as the West End and Spence, result in an even greater lack of safety (Dobchuk-Land, Toews & Silver 2010). Safety is an ongoing concern for residents at WestEnd Commons, and the severity of the violent incidents in the neighbourhood has increased throughout the duration of this research. The 2016 WestEnd Commons report (Klassen), which documented residents' impressions of their first year of tenancy at WestEnd Commons, found that residents largely felt safer in WestEnd Commons than they did in their previous apartments. Nevertheless, the neighbourhood safety remained a concern for many. Women, especially, felt unsafe in the neighbourhood and typically did not leave the apartment building at night. Statistics and stories of women's personal experiences make it clear that women are at a greater risk than men of all violent crimes, with Indigenous women being still more at risk. Men are overwhelmingly the perpetrators of violence against women (Winnipeg Safe City Steering Committee 2016).

After three years of interviews with residents, there remained a distinct divide between residents' feelings of safety within the WestEnd Commons building and in the surrounding neighbourhood. Within the building, tenants feel relatively safe:

I'm not concerned about safety in the building. If I ever feel nervous on the street and I come in the front door and it locks behind me. I feel good because I'm coming into my apartment. I lock that door and I feel safe.

These feelings of safety within the building largely increased throughout the three years, as WestEnd Commons acted on many of the tenants' safety-related suggestions. Box 3 illustrates the improvements that have been made internally at WestEnd Commons, as well as continuing safety issues within the building.

Despite some continued safety concerns within the building, it is clear that residents feel

Box 3: Tenant Perceptions of Safety Within the WestEnd Commons Building

Improvements to Internal Safety:

- Swipe cards were activated. This provides tenants more direct access to the back door in order to dispose of their garbage, which reduces the amount of time they need to be walking outside in the neighbourhood.
- A Resident Building Manager was hired:
 - “Because now Matt — he’s staying inside the building. He look after what’s going on around. [Safety has] improved.”
 - “They’ve actually hired a Residential Manager to live here, that’s a big difference right there. A sense of security and safety.”
- The community-building efforts of WestEnd Commons have strengthened relationships among neighbours and built mutual trust over time:
 - “It’s more safety than other apartments. Because here is, like, you know everybody, most of them, right?”
 - “They’ll help out if I need their help.”

Continuing Internal Safety Concerns:

- Guests at WestEnd Commons can be an unpredictable presence within the building:
 - “At night time — sometimes there’s guests in here that make noise late at night. As far as I know it’s not tenants that live here. I know there’s a couple of people that have come in and, and, like, gotten intoxicated with other people living in the building. And then they, like, wander the halls you know making lots of noise or banging the doors. There’s been that. Otherwise I feel relatively safe at night.”
- Increased presence of outside visitors on the weekends:
 - “What bothers me is the fact that the church on Sunday, I mean on the weekend, anyone could come in and they actually wander around and that’s something which I don’t feel safe about it.”

safer inside WestEnd Commons than they did in their previous housing situations.

Tenants have serious safety concerns regarding the surrounding neighbourhood. Women residents will not leave the building at night

for fear of their safety. Tenants are also worried about their children living in a neighbourhood where violence is commonplace. While all tenants could name unsafe or violent incidents they had heard about, seven tenants interviewed for this project described violent incidents they had directly witnessed or experienced. Each incident heightened the WestEnd Commons community’s feelings of unease in their neighbourhood, and made tenants feel increasingly unsafe. Examples of violent incidents that residents witnessed or experienced were: getting physically attacked, pepper sprayed in the face, and robbed half a block from the building; having a gun pointed in a tenant’s face; a tenant’s friend had their arm slashed with a knife directly beside WestEnd Commons’ playground; and a tenant and their school-aged child witnessed a vehicle fatally drive over two people right after school let out.

The women living at WestEnd Commons experience greatly increased safety risks in the neighbourhood. One woman said:

The neighbourhood. It is crazy. And I work nights. I take [my child] to daycare 8:30pm, I leave here to work 10:30pm. Sometimes I’m leaving the door, a group of people out there, those kind of things scare me. And then some days I’m taking him to daycare, I see people attack people on the road here. So those kind of things scare me ‘cause I’m a woman. Anything can happen.

Another female tenant described an incident she experienced when a man threatened her physical safety outside the building, and then continued as she entered the building and rode the elevator to her apartment. The man was making explicit gender-based threats towards her. The Resident Building Manager was present and helped the female tenant safely reach her apartment door.

A female tenant described how the personal threats to her safety, as well as the constant general neighbourhood crime, are what would ultimately make her leave WestEnd Commons. She said:

Yeah, so those things do, they give me high stress. And I feel super guilty for it because I want to be here, you know? I want to be here. I love my neighbours, like, I think this is a special place still. So I feel awful about wanting to leave sometimes. But yeah, I don't know. At one point I'm going to have to leave.

Eventually, the tenant did leave WestEnd Commons.

In line with crime statistics that demonstrated an eight percent increase in violent crime in Winnipeg in 2016 over the previous year (CBC Manitoba, July 24 2017), most tenants felt that the violence had been getting worse in the last two to three years: "It's been a pretty rough couple of years in the neighbourhood," a tenant said. Another tenant shared:

I have problems with people leaving needles, like, on the sidewalks everywhere around here. Like, I see needles and it just really gets on my nerves. And I see these like, you know, dealers, a lot of them, they're always like bugging people. They bug me, like they say, 'oh you want to buy this, buy that', I say no. That's what bugs me about this area. And a lot of, you know, drunk people, you know, try to get violent, and gangs.

One male tenant felt that neighbourhood violence had declined, and attributed this to the influence of WestEnd Commons in the area: "It doesn't bother, no, I think it's diminished. I think street traffic around here has become less. Because of the improvements of this building and its environs." Women, however, did not share this view.

Most tenants felt that violence in the neighbourhood was out of WestEnd Commons' purview: "It's just the nature of living in this area" and "we're a victim of our surroundings", tenants said. Despite these sentiments, tenants raised two areas where WestEnd Commons could improve safety in the area directly surrounding the building. First, WestEnd Commons owns and maintains a small nature playground directly behind

the building. When the space was initially created, tenants had input into the design. It was decided that the area would remain open to the wider community. Tenants described finding needles in the playground, witnessing violence in this space, and worrying children will run onto the busy adjacent street into traffic. A tenant said:

I do remember our first few tenant meetings. We did have tenants who were concerned about having no fences, and the board was saying, 'well, our vision is for it to be an open community park for everybody.' Why? We've done it now for three years and the last two have been very scary.

Second, there is a lack of parking at WestEnd Commons. As required by the City of Winnipeg, there are six designated parking spaces available to tenants. Both tenants and WestEnd Commons staff and board recognize this as insufficient and a concern. It is a general inconvenience to residents, as those without a designated spot have to park on the residential street. It is also an issue of personal safety and safety of tenant property. A tenant who parks on the street had their car windows broken five times in one year while living at WestEnd Commons: "Like vandalized in my car, it was vandalized five times. And I have to pay \$200 deductible. Every time it get broken."

Trauma and Mental Health

We're in subsidized housing now, which is really just a life changer. A big weight off your shoulders. We're happy here. We, we have our cheerful moments which are good, other moments not so much. We're more joyful here. *(WestEnd Commons resident)*

Stable and affordable housing allows people greater control over their environment, which is a basic determinant of mental health (Brandon 2015a). Home is more than a roof over one's head — it is central to people's sense of identity. For people struggling with trauma and its effects

on mental health and mental illness, home can be a space of stability and dignity, and can assist in moving toward recovery (Mental Health Education Resource Centre Manitoba n.d.). WestEnd Commons has recognized this by engaging in a partnership with the WRHA to designate five apartments for families with mental health issues.

Throughout the three years of interviews, it became evident that the thread of trauma wove through the lives of many families at WestEnd Commons. Tenants described histories of being displaced from their land, either from their First Nation community or as a refugee from another country. Indigenous residents discussed intergenerational traumas including residential school experiences, personal experiences with women and girls going missing or being murdered, working to escape gang life, being a part of the Sixties Scoop, and having their own children apprehended by Child and Family Services. Newcomer residents described living through war and persecution, living in a refugee camp, the difficulties of learning English as an Additional Language, the pressure to send remittances to family back home while living on a limited income, and the lack of recognition of foreign credentials in Canada's labour market. Others spoke of family deaths, addiction, bullying in school, serious mental illness, chronic pain, homelessness, and domestic violence.

Despite these experiences of trauma, tenants found their mental health and wellbeing improved because of their tenancies at WestEnd Commons. They attributed this to many factors: the built-in support system that came with community living, parenting in close proximity to others, the stability of their housing and a lower risk of eviction, access to in-house supportive staff and programming, programs that involve and seek input from tenants, feeling safer than previous accommodations, and generally living in a positive environment.

Tenants spoke of the 'space to breathe' at WestEnd Commons. A tenant said:

We needed to get into housing so we could start building ourselves back up. It was a slow steady process over the last two years. Now with everything that's going on in the past year, well eight, nine months, it's an opportunity to building on, finally build on something.

Another tenant shared:

I kind of came out of my comfort zone. Like last year I was full of anxiety and depression and I finally got outside and I started cleaning the area. And I started talking to people. My three foot bubble space has gotten way bigger.

Tenants experienced support from tenants and staff alike:

Here in the building knowing that if anybody in the building can't talk to each other, at least we can step into that office, talk to Matt and Cheryl. And if that doesn't work they can put us in the direction, or Cheryl can put us in a direction that we need to go. And there's a board member, thank goodness, that has a counsellor.

For me it's the safety thing 'cause with my anxiety, it's agoraphobia and just acute anxiety. And it's just easier if it's here. And there's someone to talk to. I don't have to really leave outside my community that day.

A reduced fear of being evicted from WestEnd Commons due to supportive policies and staff contributed positively to people's mental health. A tenant spoke of an extended hospital stay due to serious mental illness. The tenant said that WestEnd Commons helped in this situation by keeping their apartment for them until they were well enough to return, as well as staff and fellow tenants checking in upon their return to the building.

Tenants spoke of the stress they felt in their previous accommodations, and compared it with the reduced stress they feel while living at West-End Commons.

You know, it's been a lot less stressful here than anywhere else I've ever been. I'd say it got a lot better. It makes everybody in a better mood, that's for sure. Everyone gets along and there's no arguments. There's no like, like minor things like escalating, you just deal with it easily. I can focus on myself too. Yeah, [less stress] was the big one. It's been good coming into a good environment; it has, like, a positive effect on a person.

Another tenant discussed how their stress has shifted in a way that feels more manageable during their tenancy at WestEnd Commons:

It's a different type of stress. 'Cause [before] I didn't go out at all. I didn't have money, so I was stressing about what we were going to eat next. Now it's more isolated stress, I guess you could say, like, outside stressors. Back then it was, like, a lot of internal stress that I kept quiet, like it was me stressing about what was going to happen to us, were we going to get kicked out 'cause we had caretakers that were aggravated that I brought in [Residential Tenancies Branch], so there was that. Like, what are we going to do for food? What are we going to, like, it was more security stress. This is like more just life stresses. Like, I got work stresses now; I didn't have that before. Yeah, and now like we have a place to live. Before I couldn't stock up my cupboards; we were eating noodles and KD. Now I'm more worried about stocking up on the fresh stuff, like the veggies and stuff. It feels good to not be on the food bank anymore. It's just the fact that the rent is more stable. Because of like the subsidy that we're allowed to have while we're living here. And I found when I lived elsewhere I was tense all the time, like I found it really hard to find happy moments. Here, I'm finding a lot of happy moments.

Consistent with literature on social determinants of health, this tenant describes how their family is healthier and happier due to reduced stress.

Their reduced stress at WestEnd Commons comes from access to more disposable income due to subsidized rents, increased stability in their tenancy due to supportive staff and programming, and increased food security. This reduction in stress produces multiple benefits for the family, and helps them to thrive in their home.

As was included in an earlier report (Klassen 2016), a tenant found that the community at WestEnd Commons reduced their isolation, which in turn helped them to stay away from drugs and manage their addiction.

So that's a miracle, to move to a place here which is really far better than moving into say a senior housing project or an isolated apartment. Here there is built in community as you know. Lots of things going on. It connects me with people and there's things to do. And one of the dangers if you have an addiction is isolation and, and withdrawal. When I say that it's a miracle that I'm here, part of the miracle is that I'm in a community which offers me something to stay away from isolation and stay away from drugs and it's, it feels like coming home here to me.

Another tenant also identified that the positive environment and community at WestEnd Commons influenced their partners' addictions recovery, which contributed to their family's overall stability. Trauma and addictions are health crises that require multiple solutions. Tenants found that supportive housing combined with social and affordable rents assisted in their recovery from addictions and made their lives more stable.

Tenants clearly felt that their mental health was improved due to the increased stability and social support they experienced at WestEnd Commons. Nevertheless, staff and board members identified the stability of the tenancies of families experiencing mental health issues as an area requiring improvement and attention. The partnership with the WRHA is effective at placing tenants in housing at WestEnd Commons, but the longevity of these tenants is not as stable

as was hoped. There has been a lot of turnover with families with mental health issues, with only one original tenant remaining from those who moved in initially in 2014. Again, a lack of funding for staff supports is a contributing factor to this concern. The board and staff understand that more targeted support for families experiencing mental health issues is needed, but the capacity to provide this one-on-one help over a long period of time is limited due to the existing staffing and funding structure.

Impacts of the Physical Building on Health and Wellbeing

The building layout at WestEnd Commons demonstrates that facilitating community happens, at least in part, as a product of physical design. The atrium is the central physical hub of the building. It is a common place in the middle of the four floors of housing that includes the laundry room, space to sit, and a play structure. Play among the children and connections among the adults occur in this space daily. Celebrations and events are also held in the atrium. A tenant said:

I find that the atrium is a great place to connect with people. Some moms with little kids will come there and you know sit while their kids are playing or do their laundry while their kids are playing. That's a stroke of genius, putting that laundry room right there.

Apartment size is also an example of inclusion and support by design. One, two, three, and four bedroom apartments are available for social and affordable rent. The three and four bedroom apartments fill a need in the neighbourhood and across the city for subsidized apartments for larger families. There are also six fully physically accessible suites. WestEnd Commons has had difficulties in filling the accessible suites with people who require an accessible home, and currently only one of these suites houses a tenant with mobility issues. Despite this, accessible suites are difficult to find in rental units across Winnipeg, particu-

larly subsidized units. These six suites are a step in recognizing and filling that gap.

Throughout all three years of interviewing tenants, three difficulties with the physical building of WestEnd Commons that affected health and wellbeing persisted for tenants: high heat in the building that tenants could not regulate (save for keeping their radiators off), noise travelling through thin walls, and bed bugs. Connected with the heat issue is the lack of large or accessible windows in some apartments. The ever-present nature of these issues was enough to push some tenants to relocate, even to apartments that were not subsidized. The high heat and noise were universal concerns for tenants throughout all three years of this research. A tenant said:

I feel like sometimes the biggest issue here, like, that might push us to move sooner than what we want to is the sound. We keep, well, right now our neighbours are not too bad, but if we keep hearing so much, like someone sneezing, then that could become a problem even for [our child] falling asleep or for us, you know, continue to be sleeping. We can hear each other so much.

One tenant eventually did move, and attributed it to the construction of the building. The tenant was moved to tears when describing the decision to move, as the community at WestEnd Commons was like family. But when thinking about moving away from the building and into their new apartment, the tenant said:

I'm excited 'cause the place have a balcony and it has huge windows. That was what I was like, you know, looking 'cause it gets hot in here. So if I have to put in AC there, it shorts. That's the only light, that's the only window. And because it's hot I wanted to put in AC but I can't do it. So because of it I decided to look for somewhere else, you know, so. I got a place that have AC, and a huge window. That's basically why I'm moving.

WestEnd Commons has attempted to address these issues, but not to the satisfaction of the

tenants. Air conditioning units were considered, but some apartments have windows that are too small and high to install a window air conditioning unit. Fans were installed instead. The thin walls were a construction issue that is being dealt with through the encouragement of conflict resolution between tenants when disputes arise due to noise. Prior to moving in, tenants are informed by WestEnd Commons that the building can be noisy. Despite these efforts, these issues remain a concern for most tenants.

Bed bugs are another health and wellbeing concern that a lower, but still substantial, number of tenants experienced in the building. A social determinants of health lens helps to contextualize the impact, as it recognizes the social and economic impacts of bed bug infestations. Bed bugs are more than a nuisance; the high incidence and far reaching effects of a bed bug infestation are a public health hazard (Lyons and Comack 2015). WestEnd Commons recognizes the negative impacts that bed bugs can have on both individual tenants and on themselves as the non-profit housing provider. WestEnd Commons conducts monthly inspections of apartments that have active bed bug infestations until the units are clean for four consecutive months. The staff also perform preventative checks at each tenant's former apartment prior to their tenancy at WestEnd Commons in order to determine the necessity and extent of treatment needed. A partnership with local organization Daniel McIntyre St. Matthew's Community Association's bed bug program ensures that treatment will be timely and thorough. These preventative measures go well beyond what most housing providers are willing to do.

Despite WestEnd Commons' preventative and proactive approach to bed bugs, it is a citywide epidemic that continues to find its way into the building. A tenant said:

I bought a brand-new bed from CFS and for some reason I had some visitors and I'm not

sure what happened. I'm not pointing a finger at anybody, it just happened. So it was all contained to that brand-new bed. And as soon as we got rid of that brand-new bed and they sprayed a couple of times. You just, you know, I didn't realize and I'm glad they had those inspections.

As landlords are required to do under the Province of Manitoba's Bed Bug Strategy, WestEnd Commons arranges treatments and covers the costs of eliminating bed bugs. Tenants still experience economic setbacks due to infestations, as they have to shoulder the costs of replacing high-cost items like furniture and laundering all items in their apartment. A tenant described how their household used the extra money they saved from their subsidized rent in order to purchase new furniture after a number of bed bug infestations:

I just had problems with infestations a few times; we still have problems with that. Bed bugs. Yeah, they're just so hard to get rid of. We get sprayed and if one thing is, like, not packaged right or whatever then it just starts all over again. It is a lot of work. It's really frustrating. Yeah, it's a pain, a real pain. And we have to keep getting rid of a lot of stuff too. It's not, it's not cheap either. Yeah, furniture and some clothes. Five or six times we bought couches.

Financial Support through Social and Affordable Rents

Subsidies work for low-income. I know I couldn't have been here this long without the subsidy. If I was paying regular rent I would have been out long time ago. Or I would have been stuck in a one bedroom just because it was, you know, the rent that it was and it was steadily going up. (*WestEnd Commons resident*)

Over the three years of this research project, tenants at WestEnd Commons discussed their

Box 4: Characteristics of Complex Poverty

- Deep and long-lasting
- Including but more complex than a shortage of money
- Often psychologically debilitating
- Racially and spatially concentrated
- Connected to experiences of:
 - Poor housing
 - Low educational outcomes
 - Poor health
 - Racism and colonialism
 - Social exclusion
 - Labour market detachment or precarious work

Source: Silver 2016

experiences of the intersections of subsidized housing and poverty. Their words provide a window into the complexity and precarity of living in poverty, and the adeptness required to navigate numerous systems in order to provide for their families. Many tenants described living in complex poverty that is long-term and multifaceted. Box 4 describes some characteristics of complex poverty. Tenants discussed how social and affordable housing has, for some, helped to ameliorate their experiences of living in complex poverty.

Social and Affordable Rents

There are two types of rents at WestEnd Commons — social and affordable. Twenty units are considered ‘social housing’. Residents receive subsidies from Manitoba Housing that enable them to pay rents geared to their income (RGI). RGI rents ensure that renters pay between 25 to 30 percent of their household income on rent. Manitoba Housing covers the remainder of the rent. The 2018 social housing rental program income limits are \$25,500 for households in bachelor apartments to \$57,500 for households in 4-bedroom plus apartments (Government of Manitoba 2018). Six units are considered ‘affordable housing’. This is a program for low to moderate-income households who pay rents based at

or below median private market rates. The 2018 affordable housing rental program income limits are \$56,694 for households without children and \$75,592 for a family household (Government of Manitoba 2018).

Particularly for the tenants living in the 20 social housing units that pay rents geared to their income, the lower and predictable rents due to subsidies had a substantial impact on their family’s finances and sense of stability. Tenants experienced the initial positive effects of subsidized rents almost immediately. As was included in an earlier WestEnd Commons report (Klassen 2016), a resident described how the Manitoba Housing subsidy made their rent \$400 less per month than before, positively affecting their household:

We can like go out and go to a movie or something. Have extra money put away. For like birthdays and stuff. [Before we] just had to go to the food bank every once in a while if we didn’t have enough. I had to borrow a few times from family. And pawn stuff, it was, it was just a cycle like that, pawn, take it out, pawn.

Tenants described the impacts of subsidized rents as wide-ranging. A single parent who received no outside support stated that they would have to find additional employment to their already full-time job if they didn’t receive a subsidy, “cause I can’t afford regular rent.” One family is now paying rent that is half of what they were paying in their previous accommodations in the private market, which leaves “more money to spend on our kids and our place,” as well as increased funds used to buy food and manage a family member’s chronic illness.

The stability of the guaranteed low rents that the subsidies provide these 20 households at WestEnd Commons is crucial. For tenants with fixed incomes, the predictable low amount provides a peace of mind that their rent will not unnecessarily increase. For tenants who have increasing incomes due to rising employment wages, tenants experience a different type of stability in that they

can stay in their apartments as their rents adjust to their rising incomes because the subsidies are a percentage of tenants' incomes. A tenant described how the sliding scale of rents geared to income provided stability for their family at WestEnd Commons while their income increased. During their tenancy, their job security improved, their hours and income at work increased, and their family could remain in their home:

When three years [ago] I don't have a job and now I earn around \$40,000, I still have the same, the same living. Even though we still continue earn more money like...even though you are rich or poor you are living in the same house.

The stability allows this tenant to save money toward their long-term goal of purchasing a home. This stability is crucial. Families who are becoming more financially independent, but still need the support of subsidized rents, are able to live in the same apartment.

Six units at WestEnd Commons provide 'affordable housing', with rents that are set below the median market rent (MMR) based on rates in the private market. Residents living in these units experienced mixed results. WestEnd Commons sets their 'affordable housing' rents at less than the MMR level in order to make them more affordable for tenants. The MMR rate is calculated at a city-wide level, and does not take into account that most rental units in the West End neighbourhood are significantly less expensive than in other parts of the city. Therefore, even the suites rented below MMR rates in WestEnd Commons do not have the accessibility and affordability needed for many inner-city residents. Brandon (2014:3) described how this disproportionately negatively affects inner-city renters in Winnipeg:

Many low-income families choose neighbourhoods where housing costs are at least within reach of affordability. Apartment costs vary considerably across the city. A three bedroom rents for under \$850 in the

West End, Point Douglas or some inner city neighbourhoods. In Fort Garry, the MMR for a three bedroom is \$1,400. Using the city-wide median, based at \$1,179, to calculate affordable housing rent belies the fact that given the locations of many new affordable housing projects, they are among the more expensive suites in their neighbourhoods.

MMR rates in the inner-city are not accessible because the higher rents in the wealthier and less-centralized areas of Winnipeg pull the median up for the entire city.

This blanket approach to pricing MMR units puts non-profit housing providers like WestEnd Commons in a dilemma because suites sit empty for months at a time due to being unaffordable for their location. The average length of time that an 'affordable housing' unit at WestEnd Commons remains unoccupied between tenancies is five months. Non-profit housing providers depend on the income from MMR units to meet their target revenues in order to continue operating without a deficit. This lack of income puts non-profit housing providers at financial risk.

WestEnd Commons is committed to providing affordable housing options for their tenants, and recognizes that rents set at the city-wide median market rate are not affordable for inner-city renters. This has led WestEnd Commons to adopt the practice of discounting its MMR units at varying rates to make them more affordable residents. WestEnd Commons recognizes that setting their 'affordable housing' rates at the maximum MMR level would make their suites unaffordable in relation to what is available in the neighbourhood. They also recognize that they, as the non-profit housing provider, are likely to lose more income when their rents are out of reach for renters because the suites sit empty.

Rent Assist

Rent Assist is Manitoba's rent supplement program that provides financial rental assistance to

both low-income renters receiving Employment and Income Assistance (EIA), and those not receiving social assistance. Rent Assist is a portable housing benefit that is based on a renter's income, rather than the cost of the housing accessed by the renter. Social assistance recipients are automatically enrolled in the program if they rent in the private market; the benefit has replaced and significantly increased the social assistance housing allowance. The 20 households at West-End Commons who receive social housing RGI subsidies through Manitoba Housing are not eligible for the program because their rent is already subsidized, but the six households paying affordable rents below the median market rate are technically eligible. Rent Assist is calculated to ensure that 28 percent of income plus Rent Assist is equal to 75 percent of median market rent rates. In theory, Rent Assist can help to ensure that MMR rents are closer to affordable, yet tenants in the MMR units at WestEnd Commons provided examples of how, in some instances, this does not always pan out in practice due to a lack of eligibility.

In July 2017, the Provincial Government reduced Rent Assist amounts and restricted eligibility. Housing benefits were reduced for 7,000 households (Make Poverty History 2017). Recipients now have to contribute 28 percent of their income to rent, up from the previous 25 percent (CBC Manitoba, July 3 2017). For 150 renters in Manitoba, these eligibility restrictions cut off access to Rent Assist completely. Table 1 below shows the changes to eligible incomes

that restrict access to Rent Assist in Manitoba. For example, for a household of two adults with one child, the earnings threshold is down from \$36,384 to \$33,729. This means that families who were previously eligible to apply for Rent Assist (those with incomes between \$33,730 – \$36,384) are now ineligible. Access to this crucial rent supplement benefit was cut off.

Of the 150 Manitoba renters cut off of Rent Assist in July 2017 by these eligibility restrictions, one was a tenant at WestEnd Commons. This policy change was enough to make an MMR suite at WestEnd Commons no longer affordable for a tenant, who had to move due to being cut off of Rent Assist. This shows the importance and effectiveness of the rent supplement program in stabilizing people's lives. A punitive policy change, one that ultimately saved the Provincial Government a mere \$200,000 (CBC Manitoba, July 3 2017), can disrupt everything for a person living on a low income.

Another tenant experienced restricted access to Rent Assist due to a change in their income. Rent Assist establishes eligibility and allocation amounts based on a person's income from the previous year. One tenant's MMR amount is not affordable because the calculation is based on the higher income the tenant had the previous year, which has since been reduced. This tenant's rent is unaffordable for almost a full year due to these calculations. WestEnd Commons has stepped in to ensure the tenant can stay in their home by discounting the family's rent by \$200/month until they are eligible to apply for

TABLE 1 Eligible Incomes for Rent Assist, as of July 1, 2017

Household Size	Formerly Eligible Incomes	Eligible Incomes as of July 1, 2017
Single	\$25,584	\$24,129
2 Adults	\$29,040	\$27,386
2 Adults, 1 Child	\$36,384	\$33,729
3-4 People	\$36,384	\$33,729
5+ People	\$40,800	\$42,000

SOURCE: CBC Manitoba, July 3, 2017

Box 5: Complexities of Access to Rent Assist — Two Tenant Profiles

Tenant 1:

“I laugh when people say, ‘but you can get Rent Assist’, and I’m going, you know what, not everybody qualifies for Rent Assist. Rent Assist only gives you like anywhere from 50 to 100 bucks a month. If you qualify. But as a single mom of a pre-teen, I never qualified for it until I moved here and then I qualified for it for a short amount of time.”

Tenant 2:

“That subsidy, that Rent Assist, really, really helps, no matter how small it is. It really, really helps, you know, so that you can really, you know, afford to feed, buy clothes or anything for your kid. But when they take you off, and then the day-care subsidy too, they say you’re making too much. So now they are only paying \$20 for you; you’re paying the whole \$500. It doesn’t make any sense, you know? And it’s those people that are working. I am working. I am trying my best. I can easily quit my job and go on welfare. I can easily do that, you know? But it’s not going to help us, you know? That’s why I keep struggling. I’m getting two jobs, but the system is not helping, no, no. So many times I was tempted to, you know what, just quit. Go back so that they can be, the government, just get the money from them, let them take care of you, you know? Because that’s where they are pushing me towards. It’s like going from frying pan to fire, you know, I don’t want to do that. But the system is not helping one bit. It’s not.”

Rent Assist in summer 2018. This assistance ensures the family’s stability and makes the apartment affordable until Rent Assist is an option, but puts a financial burden on the non-profit housing provider.

Tenants further describe their experiences with the limitations and complexities of Rent Assist access in Box 5.

Rent Assist is a crucial part of Manitoba’s affordable housing continuum. In 2017 it provided financial rental support to over 30,000 renter households in Manitoba (Brandon, Hajer & Mendelson 2017). This represents about 30 percent of the renters in Manitoba, excluding those in subsidized housing. For these renters, housing has become more affordable and accessible. Rent Assist finally raises the shelter allowance for EIA recipients, and can provide housing support for those not on EIA and living on very low incomes. Housing advocates long fought for this type of universal and portable housing allowance, and the experience of tenants at WestEnd Commons shows that it must be preserved and expanded to improve access. This benefit has already been eroded under Manitoba’s Progressive Conserva-

tive government, resulting in reduced access of this groundbreaking rent supplement program, with Manitobans living on low incomes paying the price.

Employment and Education

There is no single predictor of stability in a family’s life; rather, multiple stabilizing factors mutually reinforce one another to strengthen a family’s financial and social security. That said, a family’s attachment to the labour market is a main determinant of poverty (Silver 2014). In the context of globalization and neoliberalism, Canada’s labour market is increasingly precarious, with part-time, short-term, low wage, and non-union jobs on the rise (Silver 2014). The wage gap between men and women has been well documented (Silver 2014; McInturff 2017), with women earning 71 percent of what men earn. Indigenous women and newcomer women earn less still, and are more precariously tied to the labour market (Moyser 2017).

Many tenants at WestEnd Commons fit this description — they have loose ties to the paid labour market. Barriers to employment that tenants

TABLE 2 Positive Employment Changes for 18 households with Comparative Data*

Type of Employment	Number of Households	Percentage of 18 Households Interviewed Two or More Times
LITE casual employment**	5 households (can represent more than 1 tenant)	28%
External employment	6 households	33%
Total experiencing positive employment changes	11 households out of 18	61%

* These figures do not capture the employment of all tenants at WestEnd Commons, just those interviewed more than once for this project.

** 11 tenants at WestEnd Commons overall were trained and employed through the LITE grant. The 5 households listed here only represent households involved in this research project.

have experienced include: a lack of formal education, effects of residential schools and continued colonization, a lack of recognition of educational credentials from countries of origin, addiction, a lack of childcare, lone parenthood with few supports, and physical and mental health issues. WestEnd Commons works to address these barriers to employment in a small way by providing in-house training and casual employment opportunities to tenants. Eleven tenants were trained and employed on a casual basis primarily to provide janitorial services through a Tenant Employment and Training Program funded by Local Investment Toward Employment (LITE).

Tenants have made employment gains while living at WestEnd Commons. Twenty-three unique households were interviewed one or more times during this three-year project. Eighteen of these households were interviewed two or three times during the project, providing some comparative data. As is shown in Table 2, out of these 18 households, 11 experienced positive changes in terms of their employment. This represents 61 percent of the 18 households interviewed for this research two or more times. Positive changes in this case are defined as transitions from no employment to casual employment; no employment to full-time employment; casual employment to full-time employment; or entry level full-time employment to full-time employment that utilizes post-secondary training.

Tenants' relationships with work were complex and varied. Although employment gains were made by 61 percent of the people involved

in this research project, tenants at WestEnd Commons who were employed commonly held precarious, casual and/or part-time work. Of the tenants who were not employed, many spoke of barriers to employment that prevented them from moving forward in finding work, such as those listed above.

Tenants spoke highly of their experiences with the Training and Casual Employment Program, as it gave them a chance to explore the world of work in a supportive and safe environment. Two of the tenants were hired as permanent casual cleaners in WestEnd Commons' basement Neighbourhood Resource Centre. A tenant said:

Yeah, now I'm working. Matt needs help. Well, this big huge building. So he needs help and now we're, he's got a training program. And you get paid for it. You just put in a letter of interest with your experiences. You didn't have to hand in your resume, which was nice 'cause that kind of stuff to me is very intimidating.

Another tenant spoke about the convenience of working at home, as well as how the work strengthened their connection to the WestEnd Commons community:

I joined a program here in the building and I clean up in the basement in the evenings for casual work. A little bit less than part-time. It's good, I like it. It's good enough anyways for me 'cause I think I have some health problems. I feel good about it. I like it. Giving me something like to do. I just clean up the offices, cleanup

Box 6: Making Rent: Social enterprise boosted by LITE donors

Olga is the Centre's new Social Enterprise Assistant. Her task is to make sure the Centre's available spaces are rented, since revenues from rentals are to be used to help fund the Centre's activities. Along with long-term tenants, the Centre offers meeting rooms, an assembly space and a commercial kitchen for rent. For now, thanks to you, part of her wages are funded through LITE's CED small grants program.

Emigrating from Russia six-years ago, Olga and her family live at West End Commons, a multi-use building that includes 26 residential apartments. She has a quiet confidence about her and an easy, if reserved, smile. Although she was familiar with the Centre as a resident, what she's learned since starting is the whole idea behind social enterprise.

"Social enterprise is a business that meets social needs," Olga explains. "On the one hand, you need to make money. On the other, it should be —," pausing to find the right word in English, "beneficial for society."

Jenna Drabble, West End Common's Community Connector Coordinator, says that when the space was first opened, the thought was that Jenna's position would also be responsible for managing rentals. That proved unwieldy.

Managing the space required someone available at short notice to give a tour, greet a group or make sure a rental space was ready for the next renter. It needed someone who could be available morning, noon and night.

For Olga, the hours are perfect (living in the building has its advantages!). The job also inspired her to start going to school for a certificate in project management. As for the Centre, she has big plans to make this fledgling social enterprise work. "My idea is to visit community centres, retired people... [anyone] who might want to use the space," she says, smiling.

Source: FlashLITE September 2016.

the hallways after events and stuff like that. No bus routes or nothing. I just get up, put on my shoes, and go downstairs. Yeah, it helps a lot. It makes me like I'm more part of the community. I guess you could say a little more than I was at the beginning.

A tenant, Olga, was hired in a part-time staff position at WestEnd Commons as the Social Enterprise Assistant. This position is partly funded through the LITE grant. She provides support to the Community Connector in organizing the rental bookings in the basement Neighbourhood Resource Centre. A public article on her experience, originally published in LITE's newsletter, can be found below in Box 6.

Since the publication of the LITE newsletter, Olga has moved into the position of Neighbourhood Resource Centre Manager while also completing her Diploma in Project Management at the University of Winnipeg. She credits her suc-

cess to the flexibility, location, and opportunity provided by WestEnd Commons.

Increased or higher education is closely tied to lifting people out of poverty (Silver 2014). Many of the barriers to employment that tenants experienced are also barriers to education. Some tenants expressed an interest in education, yet could not figure out a way to make it work. "I'd like to go to school and stuff like that," a tenant said. "I don't know, I don't know how to go on about that." Others started education programs but had to drop out due to health concerns.

WestEnd Commons provides sporadic training opportunities to tenants as needs and funding arise. Six youth were trained in a babysitting course, and are now hired to provide childcare during WestEnd Commons programming. A Handle with Care parenting program was offered in 2016 that nine parents attended. Other one-time training opportunities are offered as

needs arise, such as Food Handlers and food preparation courses.

Five tenants who were either refugees or immigrants spoke of their frustrations with under-employment, as they were unable to find work in Canada that recognized their foreign credentials. They spoke of the negative effects this had on their finances, self-esteem, and mental health. One tenant said:

In [my home country] I was a researcher and teacher. I was in university medical school teacher and Polytechnical University for ecologist for students. [When I came to Canada] I had some scholarship. It's like I got job in university but payment from government. But I still don't have experience in Canada. I have different experience as scientist and I still don't have job. I feel like I don't know what to do; I cannot spend all my life on income assistance.

Another tenant said: "It's hard. We have spent lots of time and money to get this education and we can't use it." Depression and loneliness were common experiences for tenants when their foreign credentials were not recognized and they could not find appropriate work in Canada. The five tenants who experienced a lack of recognition of their foreign credentials all had employment experience in Canada, just not in jobs that they were trained for.

Nine households interviewed for this project did further their education during their tenancy at WestEnd Commons, including starting, maintaining, or completing an educational program. In addition, 11 tenants received training through the LITE program in cleaning and building maintenance. People need space and time to complete educational programs, something that is more difficult when financial concerns remain central. Refugees, in particular, are pushed into entry-level employment with poor working conditions and minimum wages in order to provide for their families in Canada and back home, as well as pay the federal government back for pro-

hibitive transportation loans. In describing the IRCOM model of subsidized housing with supports, Bucklaschuk (2016:16) writes:

Paying back the substantial loans given to refugees by the federal government to cover flights to Canada is a profound burden for families who struggle to find work while navigating the early settlement process.[...] Refugees may stop taking English classes because they need to find survival employment to enable them to meet all their expenses, including paying back the loan.

The subsidized rents at WestEnd Commons provide the space for newcomers to spend the necessary time learning English and becoming accustomed to life in Canada in a way that would not be available to them if rent took more of their income.

Employment and Income Assistance

Employment and Income Assistance (EIA) is accessed by 70,000 Manitobans (Clark 2017). EIA rates in Manitoba have not kept pace with costs of living or inflation. The Basic Needs budget, meant to cover food and other costs of living, has not been raised since 2004. A single individual has received the same level of support — \$195 per month — for over a decade. Make Poverty History Manitoba (n.d.) calculates that, after purchasing household supplies and necessities, families have \$4 per person to spend on food per day.

Since 2014, five households stopped receiving EIA during their tenancy at WestEnd Commons. For three of these households, this was a major success that represented a positive shift in their lives and gave their families financial autonomy. When asked how long a tenant saw themselves receiving EIA, they responded:

Actually, this month is our last month. It feels good because, like, we don't have to hand in papers every single month about our income, where we get it, and it feels less invasive. So that's going to feel pretty good to get off of it finally.

Another tenant received a year of employment training through an EIA program, and stopped receiving EIA when they secured full-time employment. “I thought I could, would be on social assistance forever,” they said. “It’s good, but it’s overwhelming,” they said of the shift to full-time employment as a single parent. The experiences of tenants getting off of EIA and into work and education are a testament to the increased financial security and stability that subsidized housing can provide to families.

Two of the five households that stopped receiving EIA during their tenancy at WestEnd Commons experienced precarity due to this shift in income; it created financial stress and instability in their lives. The “welfare wall” is a commonly known phenomenon that families experience when moving off of EIA; it can sometimes be more difficult to make ends meet when off of EIA than when on it. While EIA rates are certainly not sufficient to make ends meet, tenants said there’s a stability that can be relied on. The two tenants who experienced precarity when they stopped receiving EIA had their files closed against their will.

One tenant stopped receiving EIA because of a death in the family that provided them with inheritance money. They said:

I got cut-off instantly. So, yeah I’m not happy with that either ‘cause it’s like, so much for kind of saving anything or putting any aside for my son. Ahead of time. It’s like, seriously, I’m on my last thousand bucks now and it’s June. So we’re good for a while, but yeah it’s starting to get really touch and go. In the next month or two I’m going to be like, okay I have to go back to EIA or like [my workplace] is supposed to be giving me some more hours but it’s due to funding. So it’s all up in the air right now. I’m, like, really stressing out.

People receiving EIA are not able to accrue assets, such as inheritance, making the shift off of income support all the more tumultuous and often-times temporary.

Another tenant stopped receiving EIA because they were getting more hours at their job. This proved to be a difficult road for a single parent. When on EIA, they were working part-time hours during the day and being topped up with income assistance. When a job came up with full-time night shift hours, “I had to take it because I was on social assistance,” they said. And since the tenant was paying subsidized rent geared to income, their rent at WestEnd Commons jumped from \$387 to \$621 per month:

So it really jumped. So I can’t even afford to buy [my son] toys. He’s almost two years but he still uses infant car seat when we go out. So I can’t afford to get him so many things, and if I had been able to save some of those money I would have been able to like maybe buy him clothes and stuff like that, so yeah. The increase really, it really affected. You pay a lot more. So it’s like, initially, I thought should I quit my job and go back on social assistance? Then I know they wouldn’t approve me because you’re not supposed to leave your job, you know? Yeah, but [the rent] really jumped. I was so pissed with the lady. The day I talked to her on the phone and she was giving me so many excuses, and she said it’s still subsidized. This place is supposed to be subsidized and I’m paying six hundred and something. I don’t understand it. So it’s better I get [an apartment] somewhere else and pay a lot cheaper, almost what I’m paying when I was on social assistance, if I stay here and pay like almost two times what I was paying before.

Complex poverty can mean that getting off of EIA can be a difficult and sometimes temporary transition. Yet, the trajectory of getting off of EIA and into work and school can also be an upward one, as it was for three households at WestEnd Commons. The support and stability received at WestEnd Commons due to social and affordable rents with supports played an important role in making this happen.

Subsidized Housing With Supports Needs More Support

Over the past three years, the tenants at WestEnd Commons have described the positive impacts that social and affordable housing with supportive staff, policies, and programming has had on their lives. Tenants demonstrated housing stability, stronger social networks, reduced isolation, improved mental health, increased food security, labour market attachments, and greater financial stability due to social and affordable rents. Each of these is genuinely significant in the lives of families living on low incomes. This is a model of housing provision that merits duplication. Yet, in order for this to happen, subsidized housing with supports needs more support.

WestEnd Commons provides a supportive housing environment to the best of their financial capabilities. The staff and programming budgets at WestEnd Commons are small, and finding and maintaining this funding has proven difficult. Klinik Community Health has, for the past seven years, provided an invaluable in-kind contribution to WestEnd Commons through dedicating much of the staff time of Genny Funk-Unrau, their Community Health Outreach Worker. Funk-Unrau holds a position on the St. Matthew's Non-Profit board, the Community Life Committee, and the Neighbourhood Re-

source Centre Committee. Her role is a de facto Executive Director for WestEnd Commons, as she plays a central role in hiring and supervising staff, developing policies and procedures, managing tenant conflicts, liaising with the residential property management company, building partnerships, applying for grants, and reporting to funders. While this partnership is appreciated in the strongest terms by WestEnd Commons, the precarious situation makes clear that WestEnd Commons is not sufficiently funded to provide all the supports that are necessary.

Financial stability for the role of the Community Connector has also proved difficult. Long-term financial support has not been attained, and existing short-term funding opportunities have been tapped out. WestEnd Commons is well positioned to provide person-centered supports attached to social and affordable housing, and the Community Connector role is key to making this work happen, but the non-profit organization is struggling to secure investments to support this work. Bare bones budgeting and being forced to rely on seconded staff is threatening the sustainability of the non-profit housing provider.

Homelessness prevention needs to be more widely defined and robustly funded to include

models such as WestEnd Commons. The Homelessness Partnering Strategy (HPS) is Canada's main mechanism to address housing and homelessness. It is investing \$600 million across Canada over five years (2014–2019) to reduce homelessness. Almost two-thirds of HPS funds were dedicated to Housing First, which prioritizes moving people experiencing chronic and episodic homelessness into suitable housing and subsequently provides supports and treatment as needed (Klassen and Spring 2015). Housing First has proven effective in housing these individuals, and this success is exciting and forward thinking, yet the vast majority of those on the homelessness spectrum do not benefit from these investments. The remaining 35 percent of HPS funds are spent on programs that support people experiencing short-term homelessness and those at imminent risk of homelessness (meaning they already have an eviction notice).

Homelessness is a spectrum that goes beyond the chronically and episodically homeless. It is important to frame the WestEnd Commons model as a homelessness prevention strategy. Research and analysis on homelessness in Canada urges interventions to reach beyond absolute homelessness in order to address the at least 250,000 Canadians experiencing housing precarity and a vulnerability to homelessness (Canadian Observatory on Homelessness 2016). "We cannot, and should not, wait for people to become chronically homeless before we help them" (Turner, Redman & Gaetz 2017:3). Preventative measures against homelessness, such as the supports and policies that WestEnd Commons has put in place are a part of the housing spectrum and ought to be regarded and funded as such. The Canadian Observatory on Homelessness' most recent annual *State of Homelessness in Canada* (2016:19) finds that:

Unlike in Europe and Australia, there has been a resistance in Canada and the United States to address the inflow into homelessness through a comprehensive prevention strategy. While

the language of homelessness prevention is sometimes used in policy circles in Canada, it is rarely well conceptualized and in practice has not been a financial or strategic priority in most jurisdictions.

Across Canada, more subsidized apartments with social supports are needed in order for the housing crisis to be addressed. WestEnd Commons is a success, but one that occurred due to extraordinary efforts of community groups and faith leaders who possessed no experience in building housing. They could have followed the trend of converting their church building into condos, but chose instead to benefit the low-income neighbourhood by building primarily subsidized housing. Subsidized units are too crucial to the wellbeing of Canadian families living on low incomes to be left to such chance. While the process to create new housing that is responsive to local needs must remain community-led, subsidized units require deep investment and long-term planning from all levels of government (Klassen 2015).

While it remains to be seen in practice, Canada's National Housing Strategy (Government of Canada 2017) could be a step in the right direction. It pledges to provide significant investments of \$40 billion over 10 years for housing and homelessness. Key commitments of this new strategy are: the creation of a Canada Housing Benefit, 100,000 new units of affordable housing, repairs to 300,000 units of social housing, the protection of 385,000 households living in housing facing subsidy loss due to expiring operating agreements, a \$2.3 billion renewal of the Homelessness Partnering Strategy, a commitment to a unique Indigenous Housing Strategy with additional funds attached, and 25 percent of investments earmarked to house women and girls escaping gender-based violence. These are commitments that, if implemented, will improve housing availability and affordability for low-income Canadians.

The success of many key components of the strategy depends on a committed provincial partner willing to provide matching funds and to be an active member around the table. It remains to be seen if Manitoba's Provincial Government will be such a partner. Manitoba Housing's mandate to meet the housing needs of low-income Manitobans is threatened with the provincial Progressive Conservative government's interest in prioritizing market-based housing. The provincial government-commissioned KPMG Manitoba Fiscal Policy Review Report: Business Case - Social Housing (2017) makes a case for selling the supply of public housing and curbing spending on the rent supplement program Rent Assist. One wonders how the current value-for-money approach of the

Province and the right to housing approach of the Feds will come together. Additionally, the federal housing strategy makes little mention of funding for supports attached to the bricks and mortar of housing.

The experience of the tenants at WestEnd Commons demonstrates that money invested in supports attached to social and affordable housing produces positive results for people living on low incomes. Families are strengthened, tenancies are stabilized, isolation is decreased, financial stability is increased, and mental health is improved. If we are committed to ending homelessness in Canada, we need to fund preventative supports attached to social and affordable housing in order for people to maintain stable tenancies and thrive in their homes.

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Appendix 1: Participant Consent Form



THE UNIVERSITY OF
WINNIPEG



Research Project Title: *“WestEnd Commons: Exploring the Impacts of a Social and Affordable Housing Complex in Winnipeg”*

Researcher: Jessica Klassen

Phone number:

Email address:

Sponsor: Manitoba Research Alliance — through a grant from the Social Sciences and Humanities Research Council (SSHRC)

This consent form will be left with you for your records and reference. The form should give you the basic idea of the research and your participation. If you would like more detail or information not included here, feel free to ask. Regardless of whether you accept or decline to participate in this study, confidentiality will be maintained.

Project Description: WestEnd Commons is a new social/affordable housing complex in Winnipeg’s West End. This research seeks to determine if and, potentially, how living in WestEnd Commons has an impact on the lives of the tenants over a three-year period. Specifically, the research seeks to look at potential impacts that this housing complex has on family stability, work life, feelings of safety/security, educational outcomes, involvement and inclusion in the community, health outcomes, and socio-economic outcomes. The data gathered will also be used to assess how the impacts on the individual families are demonstrated and felt in the West End community.

You are being asked to participate in this three-year research project. You are asked to participate in a total of 3 interviews over the three years, with each interview lasting approximately 1.5 hours. The interviews will focus on your understanding of if and/or how living at WestEnd Commons has impacted your family over this three-year period, looking specifically at the areas that are listed in the project description above. This interview will be set up through email or telephone communication, and you can choose if the interview is at WestEnd Commons or elsewhere. If you move within the three-year period of this research study, you will be asked to participate in an exit interview.

Confidentiality: The information you provide will be held in strict confidence. With your permission, our conversation will be audio recorded (otherwise I will take notes). Only the main researcher, Jessica Klassen, and the person who transcribes the interview will have access to the audio recording of the interview. We have both signed a confidentiality agreement confirming that we will respect your confidentiality. The staff and volunteers of the WestEnd Commons will **NOT** have access to what is said during the interview. Please know that there is one exception to confidentiality: if there is disclosure of abuse involving a child, then there is a legal requirement to report it to the authorities.

Confidentiality will also be maintained within the documents of this study. The audio recordings will be transcribed, and information that might identify you (names, number of children) will be removed; each interview will be assigned a number and the contents will be stored on the researcher's password-protected computer. You will not be named in any reports of this study. Although every effort will be made to keep your identity confidential (by removing any identifiable information in your responses) there is still a chance that someone will identify you because they know that you live in WestEnd Commons. Your responses will be included in a variety of reports that will be made public throughout the three-year period of this study. The media may be invited to hear the results. Information containing personal identifiers (e.g., this consent form and the demographics sheet you will be asked to fill out) will be stored in a locked cabinet and destroyed after the study.

Consent: Your participation in this study is voluntary. You are free to decline participation or not answer any question posed to you. You have the right to withdraw your consent to participate in this project, up until the report on each interview is drafted, without prejudice or consequence. Your participation in this study will *not* impact your tenancy at WestEnd Commons. You will receive a \$25 honourarium each time you are interviewed (there are a total of 3 interviews planned, so you will receive a total of \$75 for your participation if you agree to participate in all of the interviews).

Results: A summary of the results of the study will be made available to participants at various times during and after the three-year duration of the study.

Dissemination: Results will be disseminated in the form of reports and possibly academic journal articles. Monographs will be published by the Canadian Centre for Policy Alternatives throughout the project. A final book-length report will complete the research project. This report will be publicly launched. Presentations may also be made at academic conferences and to interested community groups. Your signature on this form indicates that you consent to the researcher's intended usage of the data.

Before we begin, do you have any questions or concerns about the research as a whole, or about the interviews you are being asked to do?

I agree to participate in this research project, including being audio-taped.

OR

I agree to participate in this research project but **do not** want to be audio-taped.

The researcher has permission to use direct quotes from my interview.

I have received a copy of this consent form.

Participant's Signature

Date

Jessica Klassen's Signature

Date

The University of Winnipeg University Human Research Ethics Board (UHREB) has approved this study. If you have any concerns about the way this study is conducted, please contact Jessica Klassen at 204-927-3208. If there are any concerns that she has been unable to address to your satisfaction, please contact the UHREB Program Officer at 204-786-9058.



CCPA

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