Increasing social housing stock is key

by Lynne Fernandez

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The recent street census conducted by End Homelessness Winnipeg reports that the number of unhoused — 2,469 — is higher than ever. A majority are chronically unhoused and many are sleeping in encampments.

This is not a problem unique to Winnipeg. Homelessness has doubled across Canada over the past six years. Those sleeping unsheltered, including in encampments, represent the "fastest-growing segment," according to the federal government's 2024 nationally co-ordinated homelessness survey. What can be done to turn the tide on accelerating homelessness?

EHW's report makes important recommendations that housing and anti-homelessness advocates here and across Canada have been urging governments to act on for years. These include better income supports and access to services addressing mental health and substance-use disorders. But EHW's report fails to adequately address two essential policy interventions to end homelessness: the desperate need for a robust social housing supply and stronger rent regulations to prevent runaway rent increases.

Reflective of national trends, there is a significant lack of affordable for-profit housing for lower-income renters in Winnipeg. What exists is rapidly declining. Vacancy rates across the board are low, particularly in the least expensive units. New for-profit supply won't help. According to the Canada Mortgage and Housing Corp., new supply takes 20 to 30 years to become affordable for lower-income renters. The CMHC's Fall 2024 Rental Market Report highlighted that in Winnipeg "affordability worsened despite strong growth in rental supply," a national trend, and called for policies to address the lack of affordable housing for low-to middle-income renters. This must include expanding social housing.

Historically, social housing in Canada has been an essential component of the housing system. Social housing is government-subsidized public, non-profit and co-operative-owned housing, with rents typically set at a maximum of 30 per cent of household income. Federal investment in social housing has steadily eroded since the 1980s, when consequently homelessness began to emerge as a systemic problem. Since then, governments have relied almost exclusively on the private market to produce low-rent housing, an experiment that has clearly failed. The growing consensus is that the housing crisis won't be solved without re-investing meaningfully in social housing.

EHW rightly calls for more deeply affordable housing. However, it fails to clearly prioritize the need for public and non-profit housing with rents geared to household income over subsidized for-profit housing. Social housing is often the only form of housing affordable to those experiencing homelessness. It also caters to the needs of vulnerable tenants whom the for-profit sector doesn't serve. Experts have identified that social housing is a better way to permanently sustain the supply of low-rent housing in the long term while also bolstering the inventory of public assets.

While EHW does not recommend a target and timeline for the expansion of social housing, local housing advocates like The Right to Housing Coalition and the Manitoba Non-Profit Housing Association say 7,500 social housing units are needed in Winnipeg over 10 years to meaningfully reduce housing insecurity and homelessness. The office of Canada's Federal Housing Advocate recommends that non-market housing be immediately increased across the country to seven per cent of the housing stock, and ultimately, to 20 per cent.

In the meantime, low-income renters will continue to seek housing in the for-profit rental market. EHW recommends governments address high rents by increasing income supports and rent supplements, but rent subsidies have been found to be ineffective and costly in markets where vacancies are low and rent regulations are weak. Local advocates like The Right to Housing Coalition have instead emphasized calling for stronger rent regulations, an intervention that EHW fails to mention. The federal government's blueprint for a renters' bill of rights also calls on provincial and territorial governments to protect renters against excessive rent increases.

There are several exemptions to Manitoba's rent increase guideline that allow landlords to raise the rent without limit. The guideline ties annual rent increase limits to inflation, however in 2022, loopholes permitted exemptions that allowed an average increase of 9.8 per cent — an extra $112 a month. In recent years, documented increases have been as high as 126 per cent. Rents will continue to climb disproportionately to renters' incomes, placing tens of thousands of Manitoba tenants at risk of economic evictions and homelessness, unless the loopholes are closed.

An end to homelessness is not possible without a robust government effort to dramatically increase our social housing stock and to strengthen rent regulations on for-profit housing to protect low and medium-income renters. These are two policy interventions that have been known for decades to help prevent and end homelessness. It is up to all housing and anti-homelessness advocates to come together to demand these changes with one voice, and high time for governments to adopt them.

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