Winnipeg’s Vanishing Rooming Houses: Change in the West Broadway and Spence Neighbourhoods
The Institute of Urban Studies is an independent research arm of the University of Winnipeg. Since 1969, the IUS has been both an academic and an applied research centre, committed to examining urban development issues in a broad, non-partisan manner. The Institute examines inner city, environmental, Aboriginal and community development issues. In addition to its ongoing involvement in research, IUS brings in visiting scholars, hosts workshops, seminars and conferences, and acts in partnership with other organizations in the community to effect positive change.
1. Foreword

In 2002, the Institute of Urban Studies released *Out of the Long Dark Hallway: Voices from Winnipeg’s Rooming Houses*, an extensive exploration of rooming houses within Winnipeg’s West Broadway, Spence, and Osborne Village neighbourhoods. This 2014 report revisits that work by documenting the course of rooming houses over the past twelve years in two neighbourhoods. Partnering with the Spence Neighbourhood Association (SNA), West Broadway Community Organization (WBCO), and Canadian Centre for Policy Alternatives-MB (Manitoba Research Alliance), we confirm that rooming houses are vanishing from the West Broadway and Spence Neighbourhoods. We explore this disappearance by looking at changing market conditions, gentrification, rooming house conversions, and fires.

For the past eleven years I have lived and worked in Winnipeg’s inner-city building relationships with rooming houses and their tenants. I’ve lived in two Spence Street homes that were once rooming houses: one converted by the University of Winnipeg into student housing, the other renovated by homeowners into a single-family dwelling. At the same time, I’ve spent years listening to the stories and concerns of rooming houses residents from friends, neighbours, and participants in the At Home Research Demonstration Project on Mental Health and Homelessness. What has been made clear to me is that the disappearance of rooming housing remains a pressing issue in this era of long wait lists for public housing and low vacancy rates for affordable, size appropriate, suites.

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2. Introduction

Rooming houses are an important part Winnipeg’s affordable housing market but they are vanishing from the inner-city neighbourhoods they once dominated. Through the 1990s, rooming houses disappeared from the McMillan and Osborne Village neighbourhoods. Now Spence and West Broadway are experiencing similar declines in the number of rooming houses. From 2002 to 2014 there was a 40% decrease in confirmed rooming houses in the Spence Neighbourhood, and from 1995 to 2014, a 63% decrease was observed in West Broadway (See Definitions in Section 4).

Rooming houses are defined by the City of Winnipeg as any single-family house divided into three or more units, a legal definition which often includes bachelorettes, duplexes, and triplexes. For the purpose of this study, the Institute of Urban Studies defines rooming houses as houses with several rented rooms where tenants share a common bathroom and/or other amenities (e.g. kitchen or common rooms). The shared bathroom is an important distinguishing feature between duplexes, triplexes, and rooming houses: often it is bathroom conditions that serve as a site of concern for residents. Some houses can include both rooming units and self-contained suites.

Rooming houses are far from perfect. Stories of absentee landlords, slum conditions, violent crimes, drug dependency, prostitution, and bed bugs dominate the conventional conversation about this housing type. In the past, neighbourhood renewal plans have placed an emphasis on reducing or eliminating rooming houses while increasing single-family home ownership.
Boarding houses were once a common form of housing that offered a family-like environment for single tenants. From the 1970s onward, boarding houses evolved into rooming houses becoming an important and necessary form of shelter for many marginalized peoples. While some residents prefer to live in rooming houses, many cannot afford other housing options, do not have access to adequate service supports, or are unable to live in public housing. Rooming houses are understood to spatially localize much of Winnipeg’s racialised poverty, those living with mental health issues, complex trauma, and/or substance dependence issues.

Rooming houses fall into a grey area of the housing market. They can provide flexible but precarious housing accommodations to individuals who are part of the hidden homeless population, or for those who may have exhausted other options. Without traditionally fixed leases, rooming houses can serve as an entranceway to individuals transitioning from streets to homes. To others, a lack of fixed leases means that rooming house tenants have little to no rights. While landlords explain the importance of being able to immediately evict problematic tenants, many individuals can then be evicted with no systemic recourse losing their damage deposits in the process.

Rooming houses are localized within the inner-city where large older houses have been divided into separate suites. The Spence, West Broadway, Point Douglas, St. Matthew’s, Centennial, and Osborne neighbourhoods are the main locations for rooming houses in Winnipeg. This 2014 report provides an overview of the current state of rooming houses in Winnipeg. The Spence and West Broadway neighbourhoods are used to represent broader conditions within our city.

3. Tenant Update

A small data sample of rooming house tenants (n=11) from the At Home Chez Soi project was used to draw a snapshot of the rooming house environment. This review found median rents of $345 per month or $60 above the shelter allowance rate of $285.00 ($20 above the maximum amount permitted with the RentAid program). None of the tenants surveyed had a long-term lease. On average these tenants had lived in their units for just over 1 year (Min: 5 months; Max: 60 months).

Guests can be a source of contention within rooming houses, at times viewed as a destabilizing force (Distasio, Dudley, & Maunder, 2002, p. 43). Four of the eleven individuals surveyed in rooming houses had guests living with them suggesting that co-habitation may be a common phenomenon.

Live-in caretakers have been identified as an integral part of successful rooming houses (Distasio et al., 2002)—only 3 of 11 houses had a live-in care taker. Predominant repair concerns for residents included plumbing issues (water pressure and lack of hot water), heating, broken windows, and security issues (kicked in doors, doors broken from police entrances).
4. Rooming House Count

Accurately calculating rooming house numbers is difficult and cannot be made only using data from the City of Winnipeg. Some rooming houses are registered, others operate illegally. With frequent changes in ownership or because owners deliberately or unknowingly bypass licensing, this report offers a one-time snapshot of house numbers. The intent of this study was to provide an estimate of Confirmed and Possible Rooming Houses and differentiate between houses that are licensed and definitively known to be rooming houses versus those dwellings that are strongly suspected of being rooming houses. This approach combines community knowledge about the neighbourhood with data from property assessments obtained from the City of Winnipeg’s Planning, Property, and Development Department website.

For Spence, a community walkthrough to visually detect rooming houses was conducted with Mary Burton, Rental Safety Coordinator for the Spence Neighbourhood Association, and with community resident Charmaine Boittiaux. Residential properties were classified as confirmed rooming houses, suspected rooming houses, or more common housing types. Classification of properties was made using 1) property assessment data, 2) historical rooming house maps, 3) community knowledge, 4) visual property inspections, and 5) through conversations with community residents. The West Broadway Community Organization which conducted its own community survey and provided us with that dataset.

Rooming house addresses were geocoded and joined with assessment data sourced from the City of Winnipeg Property, Planning, and Development Department. Descriptive statistics including mean number of residents, average year built, room size, and total assessed value were determined from rooming house addressees merged with assessment data. Number of units per rooming house was determined by subtracting a value of 1 from City of Winnipeg assessment information on number of rooms per house. The value of 1 represents rooms that may not be rented, generating a more conservative estimate. Change was calculated using historic knowledge of house locations and number conversions. Unit loss assumes 10 units per house.

Definitions:

Confirmed Rooming Houses include those dwellings which match the Institute of Urban Studies definition of rooming houses confirmed by community organizations, residents, and visual inspections. This category may include both houses licensed by the City of Winnipeg and illegal rooming houses.

Possible Rooming Houses include dwellings suspected by the community members of being rooming houses and those duplexes and triplexes licensed as rooming houses by the City of Winnipeg. Classifying houses simply as legal or illegal did not accurately capture house numbers.
Spence Neighbourhood

Spence is an inner-city neighbourhood encompassing the area from Portage Avenue north to Notre Dame Avenue and Agnes Street east to Balmoral Street. A working class neighbourhood home to newcomer populations at the turn of the century, Spence has been exposed to serious decline over the past 50 years. From 1971 through 2006, the population of the Spence Neighbourhood dropped by approximately 32% while average individual income levels have remained consistently in the bottom percentile for the city (City of Winnipeg & Statistics Canada, 2006). While a thriving community, the Spence Neighbourhood has often been simplified with a deficit lense focused on high levels of unemployment, poverty, and single parent households.

Today, the Spence Neighbourhood remains a diverse neighbourhood where 80% of residents live in rental units (CHASS Data Centre, 2006, 2011). It also has one of the largest concentrations of rooming houses in Winnipeg with roughly 112 rooming houses (87 confirmed and 25 possible) and 1081 units. On one block of Spence Street between Ellice Ave. and Sargent Ave., there are nearly 20 rooming houses, primarily owned by four landlords.
Spence Numbers

112 Rooming Houses (Confirmed and Possible)

91 Landlords

170 Square Feet

Average Unit Size

1081 Units

1904 Average Year Built

10 people per house
Using numbers from *Out of the Long Dark Hallway: Voices from Winnipeg’s Rooming Houses* as a baseline, our most conservative estimate is that there has been a 23% decrease in the number of rooming houses in Spence between 2002 and 2014. A more likely estimate is a 40% decrease when both confirmed and possible rooming houses are taken into account. This is a loss of 58 houses or approximately 580 units. Many of these rooming houses have been priced out of the market; suffered from fires; demolished; or converted into single-family homes, duplexes, or triplexes (Discussed further in Section 5).

The Spence Neighbourhood Association’s Housing Coordinator and Rental Safety Coordinator endeavor to create a holistic vision of housing within the community through the administration of Exterior Home Improvement Grants, a Rooming House Bed Bug and Service Package, and tenant advocacy. Both the Spence Neighbourhood Association and West Broadway Community Organization administer a set of three grants that rooming house landlords can access:: CHII, HRIR, and RHIP (Discussed further in Section 6).

The total square footage of rooming houses in the Spence Neighbourhood is approximately equal to the size of the Canadian Human Rights Museum.
From the 1950s through to the mid-1990s Winnipeg’s West Broadway neighbourhood transformed from a mixed-income area into a community stressed by poverty, crime, and a battered housing stock (Burley & Maunder, 2008). As owners in West Broadway aged, died, or moved out of the neighbourhood, their homes were converted into rooming houses. Often previous owners of these large Victorian era homes had run them as boarding houses, where there was a greater day-to-day engagement between tenants and owners (Harris, 1992; Maunder & Burley, 2008). When these buildings were sold, many of these boarding houses evolved into rooming houses. While some landlords reinvested money into their properties, other rooming houses fell into disrepair. Some researches blame greedy owners or perhaps absentee landlords who wished to generate profits at the expense of reinvesting (Campsie, 1994; Distasio et al., 2002; Maunder & Burley, 2008; Slater, 2004a).

Rooming Houses in West Broadway are typically larger than those in Spence with bigger rooms and more residents per dwelling. Similar to Spence, West Broadway has seen a significant drop in the number of rooming houses over the past 10 years. From 1995 to 2014, there has been a 45% decrease in possible rooming houses. A more probable estimate is a 63% decrease in confirmed rooming houses. While many affordable housing units have been constructed in West Broadway, the disappearance of rooming houses translates into a loss of 600 to 830 units.
West Broadway Numbers

72 Rooming Houses (Confirmed and Possible)

1905 Average Year Built

10 people per house

205 Square Feet Average Unit Size

736 Units

$13,003,200 Total Assessed Value for all Rooming Houses (Building and Land Value)
5. Explaining the Loss

Winnipeg rooming houses, landlords, and tenants face different pressures now than those experienced during the 1990s, when rooming houses were at their peak. Contingent on definitions, 930 to 1,410 rooming house units from the Spence and West Broadway neighbourhoods have vanished since 1995.

The disappearance of rooming houses in Winnipeg mimics similar losses in other Canadian Cities. Halifax (Bousquet, 2013), Montreal (Alfaro, 2010), Ottawa (Ley, 1996), Toronto (Slater, 2004a), and Vancouver (Olds, 1998; H. A. Smith, 2003) have all reported declines in rooming house numbers. The loss in these cities is explained by a complex set of interacting forces including changes in the licensing of rooming houses (Campsie, 1994), rooming house fires, urban redevelopment initiatives (H. A. Smith, 2003), changes in market conditions (Campsie, 1994), gentrification (Slater, 2004a), NIMBYism from middle income resident associations (Lyons, 1998), freeway development, new zoning regulations (Slater, 2004a), demands for tenant protection (Layton, 2008) urban-mega events like Expo 1986 held in Vancouver (Olds, 1998), and rent increases (Slater, 2004a). Stories of rooming house loss in other cities inform our understanding of one possible future for Winnipeg.

Within the Spence and West Broadway neighbourhoods the decline of rooming houses can be attributed to: interactions between housing market conditions, an aging housing stock, potential gentrification, community renewal efforts, and rooming house fires.

Housing Markets

Many housing market analyses explain the creation of rooming houses as a byproduct of declining property values. The transition of large Victorian era homes from single-family dwelling, to boarding houses, and then into rooming houses has been linked to the down filtering of housing from affluent socioeconomic groups to marginalized populations. In Toronto and Vancouver rooming houses have served as a temporary use of older housing as property developers or landlords speculate on land values. Rooming houses were used as a blockbusting technique in the St. Jamestown developments of Toronto (Campsie, 1994). When used as a temporary placeholder, rooming house numbers are vulnerable to rapid rises in property values as property developers’ outbid homeowners and landlords. Once property value
increases in prosperous inner-city environments rooming houses are converted into more profitable investments. Owners frequently tire of the challenges associated with managing rooming houses and the decreases in profitability with regulatory enforcement (Slater, 2004b). In Winnipeg, many landlords conclude that it is more profitable to sell homes that they purchased for less than $25,000. The city’s housing market growth, with rising housing and land prices, is not conducive to properties remaining as rooming houses. In West Broadway the mean total assessed value for a rooming house is $191,225 while in Spence they are less at $121,630. Once sold, properties’ lose grandfathered rights to R1 or R2 rooming house zoning after 12 months of a differing use (McCracken, Burton, Jerez, Ladd, & Lottis, 2014, p. 23). New owners face difficulties with maintaining properties as rooming houses when financial institutions are unwilling to support risky properties that are not inspected and do not have enforced occupancy standards. Some literature suggests that West Broadway and Spence have been redlined, at certain points, by financial institutions wary of the area (Agnes Welch, 2013; McCracken et al., 2014, p. 32; Silver, 2006).

Amidst changing market conditions, rooming houses are viewed as an intermediate, temporary form of housing that will disappear when neighbourhoods improve. Viewing rooming houses as only a stage of filtering exposes a discourse under which these houses vanish (Campsie, 1994). After 30 years of slow-growth in Winnipeg, rooming houses are not a temporary market condition but a tenure option many rely on.

**THE GENTRIFICATION DEBATE**

The movement of more affluent groups into communities that were dominated by rooming houses, such as Osborne Village is often labeled gentrification. The term gentrification refers to the increasing settlement of affluent individuals in a neighbourhood with, or causing rising property values. This demographic shift is linked to population displacement due to shifts in rental and housing markets. Brought on by the complex interaction between economic (N. Smith, 1996); cultural (Ley, 1996); and consumptive and productive factors (Slater, 2004b), gentrification results in neighbourhood professionalization (Rose, 1996) and displacement of current residents. Regardless of the reasons for gentrification, large affordable rooming house properties in inner-city neighbourhoods have attracted middle-income groups. As inner-city neighbourhoods gentrify across Canada, rooming houses are often the first properties purchased displacing the most marginalized neighbourhood residents (Slater, 2004b).

The extent of gentrification in Winnipeg’s inner-city neighbourhoods is contested. Winnipeg’s downtown and inner-city are currently emerging from a period of sustained slow growth development (Leo et al., 2000): From 2005 to 2013, more than two billion dollars was invested in over one hundred projects in the downtown signalling a change in Winnipeg’s development trajectory (McCullough & Distasio, 2013). With rising rents in inner-city neighbourhoods like Spence and West Broadway, gentrification has been a recurring theme for discussions of neighbourhood change. One side argues that rising rents, the recent purchases of rental buildings by property
managers, and socio-demographic change are indicators of gentrification in Winnipeg’s West Broadway Neighbourhoods (Logan & Vachon, 2008; Logan, 2006; Silver, 2006). On the other side, Leo (2013) contests that these changes in West Broadway are the result of a more gradual renewal of inner-city housing where population displacement and precarious housing originated from the deindustrialization of our job market. Regardless of whether gentrification is occurring in Winnipeg’s Spence and West Broadway neighbourhoods, the overall rate of change is much slower than in neighbourhoods like South Parkdale in Toronto. While middle-class resettlement did contribute to the disappearance of rooming houses from the Osborne and McMillan neighbourhoods, the role gentrification plays in the loss of rooming houses from West Broadway and Spence is unclear. Broadway and Spence is unclear.

**ROOMING HOUSE CONVERSIONS**

Winnipeg’s community based organizations (CBOs) do not show the NIMBYism (not-in-my-back-yard-ism) that has dominated community resident associations’ attitudes toward rooming houses in other Canadian cities. Here, CBOs have taken on a positive role aimed at restoring neighbourhoods with minimal population displacement. Conversions in Winnipeg have resulted in the creation of better quality affordable housing. Needed repairs occurred as houses were transformed into duplexes, triplexes, or single-family dwellings. That being said, these conversions are a principle reason for the loss of rooming house units. From 1995 to 2014 approximately 37 rooming house properties from Spence and West Broadway were bought, renovated, and transformed by Winnipeg Housing Renewal Corporation, New Life Ministries (Lazarus Housing), St. Mathews’-Maryland Community Ministry, the Lions Seniors’ Housing, Operation Go Home, the Westminster Housing Society, the West Broadway Community Ministry, Kinkora Developments, and the University of Winnipeg.

In West Broadway, conversions primarily began in 1997 on Langside St. between Broadway and Sara Avenue. It was argued that police and fire fighters were spending more time in this block than in any other area of Winnipeg. Together the Lions Housing Centre Initiative and the West Broadway Alliance sought to improve neighbourhood safety for seniors by buying and converting rooming houses into single-family homes. Partnerships were formed with the National Energy Conservation Association, Louis Riel School Division, School of Cooperative Education, and the Manitoba Renovators Association. These conversions occurred to a lesser extent in the Spence Neighbourhood which saw the construction of two pocket suite
in-fill projects. Pocket suites were seen as one solution to address the disappearance of rooming house units (Canadian Centre for Policy Alternatives - MB, 2005; Canadian Property Management Magazine, 2006). Each house held eight 210 square feet self-contained units. This initiative was funded through the Winnipeg Housing and Homelessness Initiative, all three levels of government, and managed by S.A.M. (Management) Inc. Maintaining a mix of tenants has been central to these initiatives as housing is provided to those on social assistance, the working poor, and at median market rates (Maunder & Burley, 2008).

FIRES

Residential fires have exacerbated the disappearance of rooming houses in Canadian cities (Campsie, 1994; Slater, 2004a). Absentee landlords, deteriorating house conditions, the high costs of retrofitting homes to meet fire-safety standards, and a lack of by-law enforcement by strained municipal and provincial services increase the risk of rooming house fires. In the Spence and West Broadway neighbourhoods at least seven rooming houses have burned down in the last ten years while more fires have occurred throughout the city resulting in tragic deaths. Constructed in the early part of the 20th century, many of these wood homes have become tinder boxes with decaying structures, haphazard renovations, fire-alarm systems malfunctioning, smoke detectors disconnected, decaying knob and tube wiring due to improper current loading, emergency exits blocked, and a lack of fire extinguishers. Heavy inspection workloads at the Office of Fire Inspection have meant that rooming house inspections trail behind the inspections of hospitals and daycares, and nursing homes (McCracken et al., 2014, p. 22). Many of the older homes converted into rooming houses do not meet minimum fire safety standards and the increased enforcement of fire codes presents a case where many landlords are unable or unwilling to invest because of the high costs (Distasio et al., 2002).

REGULATORY ENFORCEMENT

One common argument made is that the increased enforcement of rooming house by-laws and regulations will lead to a loss of units. In 1974, the City of Toronto’s South of Carlton Skid Row Subcommittee warned that strict by-law enforcement would exacerbate rooming house loss (Campsie, 1994, p. 4). Indeed, an increased enforcement of municipal by-laws did purportedly contribute to the disappearance of rooming house numbers in Toronto and Vancouver (Slater, 2004a; H. A. Smith, 2003). Legal enforcement of municipal by-laws in Winnipeg however, has not been identified as a leading factor for the disappearance of rooming houses from the Spence and West Broadway neighbourhoods. A limited number of rooming houses have been shut down in the past few years by The Office of the Fire Commission; Municipal By-law Inspectors; The City of Winnipeg Planning, Property, and Development Department; or Provincial Health Inspectors (McCracken et al., 2014). This may be because both municipal and provincial officials are also wary of rooming house loss due to enforcing occupancy standards.
6. What can be done?

In 2002, IUS proposed ten recommendations, from consultations with tenants, caretakers, owners, and from a review of regulatory policy for improving rooming house conditions (See Table 1). Five of these original recommendations have been partially met. An increase in Shelter Allowances was enacted in 2008, raising rates from $236 to $285 per month (The Province of Manitoba, 2006). The Province of Manitoba’s budget release, in March 2014, details the increased support of housing allowances for individuals on social assistance to a maximum benefit of 75% of the median market rent over a period of four years (The Province of Manitoba, 2014). The Government of Manitoba’s RentAid programs assists with covering rent for low-income working tenants. Neighbourhood Renewal Corporations (NRC) like the Spence Neighbourhood Association and the West Broadway Community Organization have engaged in significant dialogue with rooming house owners while facilitating grants like the Community Housing Investment Initiative (CHII), Housing Rehabilitation Investment Reserves (HRIR), and the Rental Housing Improvement Program (RHIP) which assists landlords upgrading distressed units to minimum health and safety levels (The Province of Manitoba, 2014). Moreover these NRCs have done significant work related to improving safety measures through neighbourhood safety plans, safety audits, block meetings, youth programming, pushing for tenant supports, and advocating for community policing programs.

TABLE 1: Best Practices from Out of the Long Dark Hallway: Voices from Winnipeg’s Rooming Houses

<table>
<thead>
<tr>
<th>BEST PRACTICES</th>
<th>ADOPTED?</th>
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<tbody>
<tr>
<td>1. Increase Shelter Allowance</td>
<td>Yes</td>
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<td>2. A governmental subsidy program for employed tenants</td>
<td>Yes</td>
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<tr>
<td>3. Social service and supports for tenants with special needs</td>
<td>No</td>
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<tr>
<td>4. Ensure rooming houses have adequate &quot;in-house&quot; support in the form of live-in caretakers.</td>
<td>No</td>
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<tr>
<td>5. Supports, financing, information, and guidance should be provided for the formation and running of associations for rooming house tenants and rooming house owners</td>
<td>No</td>
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<tr>
<td>6. Improve safety/crime measures</td>
<td>Partially</td>
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<td>7. Government should review occupancy standards to ensure a reasonable</td>
<td>No</td>
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<tr>
<td>8. Owners ensure a reasonable tenant-to-bathroom ratio to be set at 4:1</td>
<td>No</td>
</tr>
<tr>
<td>9. Encourage communication between rooming house owners and the community</td>
<td>Partially</td>
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<tr>
<td>10. A targeted government-funded program to assist owners in improving their properties</td>
<td>Partially</td>
</tr>
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7. Moving Forward

Current approaches to rooming houses are not working. Since 2002, 330 to 580 housing units have been lost in the Spence neighbourhood. In West Broadway this loss is even higher: 600 to 830 rooming house units have disappeared from 1995 to 2014. Today, rooming houses remain an important form of housing, providing basic shelter for 1,360 to 1,840 people in the West Broadway and Spence Neighbourhoods. We cannot yet provide an accurate count of total rooming houses in Winnipeg. Rooming house counts are needed in other inner-city neighbourhoods to provide house totals.

Rooming houses have historically filled an important void in the rental market by offering basic accommodation to young people seeking affordable housing, those retiring, and individuals needing a place to reside in their final years. Over time rooming houses changed, evolving into places of desperation, places to go when all other doors were slammed shut. For many, the rooming house has become a place of challenging situations, difficult tenancies and uncertain futures. Solutions are not clear as few alternatives to rooming houses exist. The continued disappearance of rooming houses will create further crisis for those most in need of housing.

Many of the arguments about rooming house conditions can be contextualized into wider debates about who is responsible for affordable housing provision: the private market or the public sphere. In an era of government austerity, we question the amount of funds that can be directed towards improving rooming houses instead of providing quality public housing. Regardless, rooming houses need to be included in broader Canadian policy discussions on precarious housing, homelessness, neighbourhood revitalization, and neighbourhood change.

For Winnipeg, we are entering uncharted territory as a rising housing market is pricing many out of the hunt for housing that fits their needs. For those seeking the most affordable and flexible housing, the rooming house has fallen victim to the successful transformation of a number of neighbourhoods where price escalation and desirability has changed the landscape. This is partially the result of nearly three decades of sustained government investment that sought to address a long period of urban decline. It remains imperative that we seek ways to support and protect the rights of all Winnipeggers who are looking to find safe, affordable, and good quality housing. As witnessed through the 1990s, we know that not investing in affordable housing contributes to the rise in homelessness in Canada.
8. Works Cited


