

THE MANITOBA HOUSING AND RENEWAL CORPORATION (MHRC)

Objectives

- To enhance the affordability of, and accessibility to, adequate housing for Manitobans, particularly those of low to moderate incomes or those with specialized needs.
- To maintain and improve the condition of existing housing stock.
- To stimulate and influence the activities of the housing market to the benefit of Manitobans as a whole.

Responsibilities

- As a crown corporation, operates pursuant to *The Housing and Renewal Corporation Act* and is governed by a board of directors under the provisions of the Act, with policy direction provided by government.
- Operates as the delivery arm for federal/provincial cost-shared social housing programs and other capital programming provided by the province.
- As an approved lender under the federal *National Housing Act*, issues mortgages and loans and holds assets.
- Owns all assets but is financially dependent upon government, receiving an annual transfer payment basically equal to the difference between MHRC's revenues and its expenses less federal recoveries from the Canada Mortgage and Housing Corporation (CMHC). As part of the government's annual Estimates process, these dollars are voted by the Legislature to the department which, in turn, "transfers" funds to the MHRC as required. (See Appendix for MHRC Financial Statements)
- Provides subsidies for approximately 35,500 housing units developed under various federal/provincial housing programs. Approximately 13,100 housing units are managed by the Manitoba Housing Authority (MHA), an agent of the MHRC. The remaining housing units are managed by sponsor and non-profit groups.
- Provides strategic planning and the development of new housing policy, programs, initiatives and corresponding legislation and regulations; program systems support and development; standards development and quality assurance; program analysis and evaluation; and issue management.
- Coordinates the MHRC's planning activities and provides ongoing housing program development and policy analysis related to program support.
- Examines new building technologies to assess their feasibility for Manitoba home construction.
- Monitors compliance with operating agreement provisions and promotes efficient management of projects in accordance with program objectives, and recommends changes to agreements to enhance operation of programs and projects.

- Performs operational audits of non-profit or cooperative housing projects, including tenant selection, building maintenance, financial control, rent calculations, management control and board involvement.
- Conducts workshops and training sessions for non-profit and cooperative housing projects.
- Delivers and administers the federal/provincial cost-shared Affordable Housing Initiative (AHI) and the renovation and repair programs in Manitoba – Residential Rehabilitation Assistance Program (RRAP), Emergency Repair Program (ERP), Home Adaptations for Seniors' Independence (HASI) and Shelter Enhancement Program (SEP). Delivers the provincially funded Homeowner Emergency Loan Program (HELP).
- Provides financial assistance for benefits under the following shelter assistance programs:
 - Shelter Allowances for Elderly Renters (SAFER);
 - Shelter Allowances for Family Renters (SAFFR); and
 - School Tax Assistance for Tenants Aged 55 Plus (STAT 55+).
- Plans, organizes and evaluates corporate accounting and financial management activities including financial reporting, expenditure and revenue processing and appropriation control, federal/provincial cost-shared program reporting and claiming.

HOUSING PROGRAMS

Objectives

- To provide strategic planning and the development of new housing policies, programs and initiatives for the department.

Responsibilities

- Undertakes program analysis and evaluation, and recommends program and policy changes to better meet the objectives of the programs.
- Provides analysis, negotiation and coordination of interdepartmental and intergovernmental agreements and initiatives, as well as federal/provincial/territorial coordination and collaboration.
- Administers operating agreements with non-profit owned and/or managed housing projects.
- Oversees the development and delivery of the Affordable Housing Initiative (AHI), both in Winnipeg (through the Winnipeg Housing and Homelessness Initiative) and through partnerships with municipalities and service organizations in rural communities.

The branch consists of the following areas:

- Housing Programs – Provides program development, coordination, forecasting and statistical support services to the division, the MHRC and the MHA in support of strategic and operational decision-making.
- Affordable Housing – Responsible for the delivery of the AHI, a five-year joint venture of the federal and provincial governments, developed to increase the supply of affordable housing rental units and new housing available in Manitoba. This will be achieved by supporting the development of new

rental and homeowners units, offering repair/conversion options and providing homebuyer down payment assistance and rent supplements.

Activities/Highlights in 2005/06

Affordable Housing Initiative

The Governments of Canada and Manitoba signed Phase I of the Canada-Manitoba Affordable Housing Agreement on September 30, 2002. Under this agreement, the two levels of government will each contribute approximately \$50.78 million in federal and provincial funds to renovate or create approximately 2,500 affordable housing units. On April 25, 2005, Manitoba signed Phase II of the Canada-Manitoba Affordable Housing Agreement. This supplementary agreement will see each level of government contribute an additional \$11.54 million for affordable housing in Manitoba. This brings the total contribution from each of the Governments of Canada and Manitoba to \$36.9 million for a total of \$73.8 million and extends the original agreement to 2008.

The Phase II funding is targeted to low-income residents, i.e., those households that would qualify for social housing. In order to better meet the needs of low-income households, financial provisions allow for average CMHC contributions to increase to \$75,000 for Phase II targeted units. A significant focus of Phase II is for urban areas, although it is recognized that funds can be allocated based on need.

To date, construction is complete, underway or committed for over 2,500 units, which accounts for approximately \$50 million of program funding.

During 2005/06, the province continued to work with other levels of government to develop safe and affordable housing for families with low and moderate incomes, including energy-efficient new infill homes for sale in Winnipeg's inner city, and affordable rental housing in a number of communities in Manitoba. In addition, in November 2005, the Government of Canada, Province of Manitoba and City of Winnipeg announced the first new urban Aboriginal housing project in Manitoba in more than a decade, supported by over \$1.5 million in Affordable Housing Initiative (AHI) funding through the Winnipeg Housing and Homelessness Initiative.

The MHRC released two Expressions of Interest (EOI) in 2003 and 2004 to solicit New Rental Supply proposals under the AHI. The MHRC received requests totaling over \$40.0 million under both EOIs.

Winnipeg Housing and Homelessness Initiative

The Housing Programs Branch is an active partner in the tripartite Winnipeg Housing and Homelessness Initiative (WHHI). The WHHI provides a one-stop approach for community organizations to access housing and/or homelessness programs provided by all three levels of government in the City of Winnipeg.

In 2005/06, the department continued to fund a range of programs delivered by the WHHI to address declining housing stock, homelessness and the revitalization of Winnipeg's older neighbourhoods. The WHHI delivers the provincial Neighbourhood Housing Assistance (NHA) Program in Winnipeg, which provides assistance of up to \$10,000 per unit to community-based organizations and individuals in support of locally planned and delivered initiatives for homeownership and renovation in targeted neighbourhoods. A total of \$8 million has been committed for NHA delivered by the WHHI. This funding can be provided in conjunction with assistance received under the AHI New Rental Supply Program (NRS) and New Homeownership Supply Program (NHS).

As at March 31, 2006, nearly \$7.0 million in NHA funding and \$17.0 million in AHI funding has been committed for the WHHI targeted neighbourhoods in the City of Winnipeg.

In November 2003, Canada, Manitoba and Winnipeg renewed the MOU to extend the WHHI for an additional five years through to 2008. The renewal of the partnership continues to lead to more safe, affordable housing and programs and services to prevent or alleviate homelessness in Winnipeg.

**Summary of Neighbourhood Housing Assistance
Winnipeg, Brandon and Thompson
March 31, 2006**

Neighbourhood/ Community	Neighbourhood Housing Assistance (NHA) 1.	Residential Rehabilitation Assistance Program (RRAP) 2.	Affordable Housing Initiative (AHI)	City / Municipal Funding	Human Resources Development Canada Funding	Total Funding	Total Number of Units	Total Number of Beds
WINNIPEG								
Lord Selkirk Park	\$ 104,700	\$ 0	\$ 84,273	\$ 134,611	\$ 596,743	\$ 920,327	18	16
Point Douglas	\$ 792,727	\$ 232,474	\$1,272,862	\$ 619,056	\$3,400,000	\$ 6,317,119	422	0
Spence	\$ 2,022,894	\$ 1,232,926	\$1,515,228	\$1,281,717	\$2,281,946	\$ 8,334,711	472	55
West Broadway	\$ 1,505,727	\$ 2,069,764	\$1,755,480	\$ 821,184	\$1,025,000	\$ 7,177,155	349	48
William Whyte	\$ 1,701,219	\$ 1,093,297	\$2,277,785	\$1,264,519	\$ 0	\$ 6,336,820	515	0
Centennial	\$ 79,650	\$ 32,000	\$2,149,013	\$ 28,407	\$ 0	\$ 2,289,070	46	0
Daniel McIntyre	\$ 294,931	\$ 54,650	\$ 167,798	\$ 269,040	\$ 0	\$ 786,419	107	0
St. John's	\$ 269,400	\$ 0	\$ 242,275	\$ 200,125	\$ 0	\$ 711,800	97	0
St. Matthews	\$ 269,585	\$ 12,000	\$ 623,298	\$ 138,851	\$ 0	\$ 1,043,734	82	0
Other Projects	\$ 94,332	\$ 0	\$6,899,459	\$3,737,080	\$3,501,150	\$ 14,232,021	1,015	25
TOTAL WINNIPEG	\$ 7,135,165	\$ 4,727,111	\$16,987,471	\$8,494,590	\$10,804,839	\$ 48,149,176	3,123	144
Neighbourhood/ Community	Neighbourhood Housing Assistance (NHA) 1.	Residential Rehabilitation Assistance Program (RRAP) 2.	Affordable Housing Initiative (AHI)	City / Municipal Funding	Human Resources Development Canada Funding	Total Funding	Total Number of Units	Total Number of Beds
Brandon	\$ 2,726,702	\$ 5,683,754	\$ 1,932,004	\$ 0	\$ 350,000	\$ 10,692,460	673	9
Thompson	\$ 519,502	\$ 1,713,734	\$ 0	\$ 0	\$ 0	\$ 2,233,236	172	0
TOTAL BRANDON & THOMPSON	\$ 3,246,204	\$ 7,397,488	\$ 1,932,004	\$ 0	\$ 350,000	\$ 12,925,696	845	9
Neighbourhood/ Community	Neighbourhood Housing Assistance (NHA) 1.	Residential Rehabilitation Assistance Program (RRAP) 2.	Affordable Housing Initiative (AHI)	City / Municipal Funding	Human Resources Development Canada Funding	Total Funding	Total Number of Units	Total Number of Beds
TOTAL	\$ 10,381,369	\$12,124,599	\$18,919,475	\$8,494,590	\$11,154,839	\$ 61,074,872	3,968	153

1. The program funding totals do not include program administration fees.

2. This is total RRAP funding, which is cost shared 75 per cent federal and 25 per cent provincial.

Northern Housing Strategy

The MHRC, in partnership with northern/Aboriginal organizations, is developing a strategic approach to address the needs associated with housing in the North. The strategy is comprehensive in scope and recognizes the relationship between housing, health, education and economic development, while emphasizing the need for a

community-driven approach. It is also intended to respond to common areas of need and priority in northern housing, and related partnership opportunities, as identified by northern communities and stakeholders at a Northern Housing Forum held in Thompson in May 2001.

Leaders of the partner northern/Aboriginal organizations meet periodically with the Minister of Family Services and Housing to guide the development of the Northern Housing Strategy. In addition, the MHRC continues to work with northern organizations, as Northern Housing Strategy activities are implemented.

In response to Northern Housing Forum resolutions, and to recommendations by the Northern Housing Strategy partner organizations, a Northern Model House has been constructed in Thompson, Manitoba. The Northern Model House, developed in collaboration between northern communities, northern organizations, the MHRC and Manitoba Hydro, has undergone detailed monitoring and testing for a one-year period. The monitoring and testing phase was completed during the last quarter of the 2005/06 fiscal year and the findings of this testing will be reviewed. Six months of testing took place while the house was unoccupied and the remaining six months took place with the house occupied by a family who was selected to live in the house during the monitoring and testing phase.

The MHRC, as part of its Northern Build, is finalizing the construction of four panelized housing units in the community of Wabowden, and three each in the communities of Camperville and Duck Bay. When completed, the homes will be available for rent, rent-to-own and for sale to low- and moderate-income families or eligible buyers. The Northern Build is being partially funded under the Canada/Manitoba Affordable Housing Initiative.

The MHRC, in collaboration with northern and Aboriginal organizations, has created a Homeowner and Tenant Training program that provides information on maintaining healthy, safe and economical homes in northern Manitoba. The training program was provided on a pilot basis to the community of Moose Lake and to community clusters that included Seymourville, Manigotagan, Bisset and Aghaming in the first cluster and Mallard, Meadow Portage, Waterhen, Crane River, Spence Lake and Rock Ridge in the second cluster. The pilot training sessions began in May 2005 and were completed in early October 2005. A final report on the pilot training sessions, provided in December 2005, was positive, and it is intended that the training program will be provided to additional communities in the 2006/07 fiscal year.

Shelter Allowances for Elderly Renters

Funded by MHRC but delivered through Provincial Services, the Shelter Allowances for Elderly Renters (SAFER) program provides direct monthly cash assistance to persons aged 55 and over who rent their living accommodation in the private marketplace and whose rent exceeds 25 per cent of household income. The program subsidizes between 60 per cent and 90 per cent of the portion of the eligible rent that exceeds 25 per cent of the household income. As income increases and rent decreases in proportion to income, the assistance is reduced. The maximum benefit under the program is \$170 per month.

Applicants must re-apply for benefits on an annual basis and must meet eligibility criteria. The maximum eligible income for a single renter aged 55 or older is \$1,470 per month, and the maximum claimable rent on which benefits are based is \$405. The maximum eligible income for a renting couple in which one or both person(s) are aged 55 or older is \$1,650 per month, and the maximum claimable rent on which benefits are based is \$455.

Persons in receipt of Employment and Income Assistance are not eligible for benefits under this program. Persons residing in rent-geared-to-income subsidized elderly persons' housing, rent supplement housing or personal care homes are not eligible for benefits under this program.

During the year ended March 31, 2006, 2,521 clients received benefits for total program expenditures of \$1,654,2.

The following table provides program information for the past three years:

Fiscal Year	Average No. of Recipients Per Month	No. of Active Recipients at Year End	Total No. of Recipients	Average Monthly Benefit Paid \$	Expenditures Total \$000
2003/04	2,563	2,361	3,076	74	2,276.0
2004/05	2,308	2,146	2,803	72	1,989.0
2005/06	2,048	1,842	2,521	67	1,654.2

Shelter Allowances for Family Renters

Funded by MHRC but delivered through Provincial Services, the Shelter Allowances for Family Renters (SAFFR) program provides direct monthly cash assistance to eligible families who rent their living accommodation in the private marketplace and whose rent exceeds 25 per cent of household income. The program subsidizes up to 90 per cent of the portion of the eligible rent that exceeds 25 per cent of the household income. As income increases and rent decreases in proportion to income, the assistance is reduced. The maximum benefit under the program is \$180 per month.

Applicants must re-apply for benefits on an annual basis and must meet eligibility criteria. To qualify for this program, there must be at least one child/dependant under 18 years of age living in the household. For a two-person household (including one adult and one child/dependant), the maximum eligible income is \$19,380 per year (\$1,615 monthly) and the maximum claimable rent is \$445. For a three-person household (including at least one child/dependant), the maximum eligible income is \$20,940 per year (\$1,745 monthly) and the maximum claimable rent is \$480. For a four-person household (including at least one child/dependant), the maximum eligible income is \$21,780 per year (\$1,815 monthly) and the maximum claimable rent \$500.

Persons in receipt of Employment and Income Assistance are not eligible for benefits under this program. Persons residing in rent-geared-to-income government-subsidized housing or rent supplement housing are not eligible for benefits under this program.

During the year ended March 31, 2006, 970 clients received benefits and total program expenditures were \$903.7. The following table provides program information for the past three years:

Fiscal Year	Average No. of Recipients Per Month	No. of Active Recipients at Year End	Total No. of Recipients	Average Monthly Benefit Paid \$	Expenditures Total \$000
2003/04	577	572	991	129	894.0
2004/05	607	543	1,098	132	964.5
2005/06	569	512	970	132	903.7

School Tax Assistance for Tenants 55 Plus

The School Tax Assistance for Tenants 55 Plus (STAT 55+) Program provides an annual grant of up to \$175 to tenants aged 55 years or older, to offset the school tax portion of rental costs. The grant is payable once a year. Applications submitted during 2006 relate to rents paid during the 2005 calendar year. This program is funded by MHRC but delivered through Provincial Services on behalf of the Department of Finance. Program expenditures are recovered from the Department of Finance.

Applicants must meet eligibility criteria. Tenants aged 55 years or older whose net income is less than \$23,800 and who rented their principal residence in the private rental market during the previous calendar year are generally eligible. Pensioners who were eligible but did not receive their rebate during previous years, can apply for benefits retroactively for up to four years. Tenants living in non-profit housing for the elderly or in projects licensed under *The Elderly and Infirm Persons' Housing Act* do not qualify for benefits under this program because rents in these housing projects do not include school tax costs.

During the year ended March 31, 2006, 2,038 rebate cheques were issued (including retroactive/partial year cheques), representing an expenditure of \$374.0 for the fiscal year. The following table provides program information for the past three years:

Fiscal Year	Total Applications Received	Total No of Recipients*	Average Annual Benefit Paid \$	Expenditures Total \$000
2003/04	4,503	4,033	124	497.0
2004/05	3,902	2,741	119	463.9
2005/06	3,260	2,038	115	374.0

* Includes multiple rebates for retroactive benefits, and applications received in the previous fiscal year and paid in the current fiscal year.

Complementary Assistance Program

Funded by MHRC but delivered through Provincial Services, the Complementary Assistance Program (CAP) provides grant assistance to housing co-operatives to lower housing charges for income-tested occupants. Applicants must meet income eligibility criteria. Co-ops submit monthly statements to claim assistance on behalf of eligible clients.

While the program is closed to new applications from co-ops, CAP assistance continues to be provided to co-ops under previous commitments.

During the year ended March 31, 2006, 73 households in 10 co-ops were subsidized through the CAP. A total of \$138.3 was expended during the fiscal year. The following table provides program information for the past three years:

Fiscal Year	No. of Co-ops at Year End	No. of Recipients at Year End	Expenditures Total \$000
2003/04	10	72	151.8
2004/05	10	68	135.8
2005/06	10	73	138.3

Rent Supplement Program

Funded by MHRC but delivered through Provincial Services, the Rent Supplement Program is designed to assist low- and moderate-income families and elderly households to obtain suitable housing in the private rental sector and in non-profit housing projects. The provincial government has entered into agreements with owners/operators of private rental stock whereby the province subsidizes the difference between the approved market rental rate charged by the landlord and the rent-gear-to-income rate paid by the qualifying tenant. Subsidy costs are shared by the federal and provincial governments on a 50 per cent federal/50 per cent provincial basis for units committed pre-1986 and on a 75 per cent federal/25 per cent provincial basis for units committed post-1985.

The following table provides program information for the past three years:

Fiscal Year	Units Subsidized as at March 31	Average Monthly Supplement Paid \$	Expenditures Total \$000
2003/04	1,870	236.73	4,667.5
2004/05	1,875	255.43	4,488.3
2005/06	1,767	255.00	3,864.0