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LOOKING BACK AT THE WEST BROADWAY COMMUNITY LAND TRUST

Scott McCullough, Stefan Hodges, and Mike Maunder

CCPA
CANADIAN CENTRE for POLICY ALTERNATIVES MANITOBA OFFICE

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Looking back at the West Broadway Community Land Trust

Executive summary

Community Land Trusts (CLTs) are gaining ground across Canada. Communities are turning to the CLT model to protect affordable housing and community institutions against displacement by real estate speculation, and as they try to reclaim culturally-significant lands that have already faced waves of commodification and displacement. In Winnipeg, residents and allies of the West Broadway neighbourhood, a working class renter's neighbourhood on the southwestern edge of the city's downtown, are organizing to create a neighbourhood-based CLT to combat gentrification. But this is not the first time West Broadway has created a CLT for the same reason. 25 years earlier a similar effort resulted in the incorporation of the West Broadway Community Land Trust (WBCLT) to make homeownership affordable to low-income community members.

The original WBCLT renovated 17 properties over a few short years, and eight households succeeded in becoming homeowners. However, the WBCLT itself dissolved after eight years of operation and the vision of community-stewarded housing was lost. Nearly two decades following its dissolution, this research opened archives of the WBCLT and held interviews with many of those involved to trace the problems that led to its dissolution and to celebrate the victories of the ambitious effort.

Previous accounts of the West Broadway CLT have rightly acknowledged the partnership breakdown and capacity problems that characterized the demise of the CLT. However, these factors were symptoms of a web of problems that began at inception that created complicated and ultimately unresolvable problems. From the earliest point, the complex homeownership model was a mismatch with the community's housing needs, available funding streams were restrictive and insufficient, and costing shortfalls led to poor renovations and operational cost burdens. The WBCLT stretched itself to cover an array of operational roles but never had staff or operational funding to fill these roles, and the volunteer-run board had little capacity to pick up the slack. Finally, the neighbourhood underwent an unprecedented surge in property values, which made the sale of properties and dissolution of the land trust a tenable solution to recover losses.

Still, three of the original land trust households continue to occupy their homes, two decades later. Surrounded by neighbourhood change through decades of property revaluation, the WBCLT afforded these families stability in their communities. These residents look back fondly on the community-building events that the WBCLT helped organize and speak proudly of their homes. The West Broadway CLT boldly attempted to create an alternative vision of neighbourhood revitalization where instead of facing displacement, existing residents would reap the benefits of renewal. The failure and dissolution of the WBCLT still carries painful memories for many of those involved, and many of those stories are missing from this research. But the stories of the remaining residents show where the land trust flourished and what might be accomplished again.

By looking back at the West Broadway Community Land Trust, the researchers have identified several lessons to help prepare future CLTs for the challenges ahead.

The model:

1. The model of rent-to-own was a mismatch for the community's housing needs. The homeownership model was applied in a low-income neighbourhood that was 94 per cent renters and where most members of the community needed decent affordable rental housing. The emphasis on ownership placed pressure on the financial feasibility of the CLT requiring it to renovate large, multi-family homes into affordable single-family housing, and placed pressure on low-income households to qualify for a mortgage. It appears that the homeownership model was influenced more by values of the technical team and by the government mandates of the time. **This highlights the importance of ensuring that a Community Land Trust is designed first and foremost *by the community and***

for the community **so that the model matches the needs of the community.**

2. The Shared Equity and Rent-to-Own Model was complicated to the extent that only a few of the people involved in the CLT understood the full concept. To simplify things, the CLT promoted access to homeownership which overshadowed the shared equity component. **For members to be truly invested in their CLT, the model must be legible to those involved.** A clear model is important for community governance, for day-to-day management of the Trust, and for marketing the Trust to funders and partners.

Goals and planning:

3. The business model was stretched by the CLT's attempt to meet incompatible goals, some of which were influenced by government mandates. It was very challenging, and ultimately unfeasible, to renovate the neighbourhood's most disinvested housing stock into deeply affordable single-family homes. The properties were selected and income levels were fixed by government program limits and local incomes. When costs went up, housing quality suffered, which placed a burden on residents, on administration, and on the partnerships. This experience would suggest that **future CLTs should be wary of trying to accomplish too much to meet diverse interests of funders and stakeholders.** It is important to begin with a strong and simple vision, and to avoid stretching this vision to chase funding.

4. The WBCLT was innovating without access to a network of CLTs or proven local practitioners. The model was based heavily on the Lions Houses which was later acknowledged as a major financial loss, and the Central Edmonton CLT which met similar struggles with the rent-to-own model. Current and future CLTs in Canada will benefit from the cross-pollination and technical assistance available through the Canadian Network of Community Land Trusts. The CLT movement in the United States demonstrates that **dedicated CLT networks and technical assistance can have compounding effects and should be recognized as important areas for investment.**

5. There was not an adequate balance of interests to promote and protect the vision of collective land stewardship. At the point of

dissolution, the board and major stakeholders were residents who had the opportunity to own their land outright, government officials who had lost faith in the model, the developing partner which had incurred significant financial loss, real estate developers, and the West Broadway Development Corporation. Almost none of these actors had a vested interest in collective ownership of the assets. In fact, most had an interest or good reason in seeing these privatized. The WBCLT had alternative solutions to the sale of assets, but these solutions were not taken by decision-makers. **CLTs rely heavily on a governance system that balances interests in favour of collective land stewardship.** This cannot be overlooked. Furthermore, the WBCLT had very little decision-making power without full control of its assets.

6. Early planning must include the practical matters of financial planning, procurement strategies, acquisition strategies, partnership policies, due process strategies, and more. **Adequate planning and due diligence are key factors that require attention to prevent and mitigate significant problems down the road.** This requires significant budgets and funding in start-up activities for planning and legal costs.

Partnerships:

7. The CLT model relies on partnerships. Partnerships, like any human relationship, require good communication and mutual understanding, but also strategies to address and resolve conflicts. This research has avoided focusing on the intense and damaging conflicts that still carry painful memories for the people involved. Although partnership breakdown was caused by a wide range of factors, the conflicts offer a crucial lesson: **There must be clarity about roles, relationships, and responsibilities between partners, and there must be policies and strategies in place in advance to address conflict.** Especially when it comes to the stewardship of assets, the partnership agreements and legal agreements must be clearly described. In the end, when costs became the determining issue, the partner with the most control of the assets got their way.

Financial:

8. The West Broadway CLT was unable to reach a point of financial autonomy, which left significant decision-making in the hands of government funders and the developing partner who held the assets. Costs were grossly under-anticipated. Insufficient funds were available for acquisition, renovations, carrying costs, and operational activities. These costs put pressure on the model. Long-term operational funding was not sufficiently pursued from the beginning, relying on a last-minute request to government for an operating agreement. **Financial sustainability is important for a Community Land Trust's autonomy. This includes not only acquisition and development funds, but crucially, operational funding to meet the administrative burden of the model.**

9. **Government programs should be designed with flexibility to let CLTs meet community-defined needs.** Also, CLTs should avoid chasing funding that does not align with their needs. Other housing providers from the time explain that it was very difficult to receive government funding for affordable rental projects. Those who were successful relied heavily on private donations, fundraising, and extensive volunteer capacity. The funding streams accessed by WBCLT were restrictive, risk-averse, and not designed for CLTs — but they were what was available. The combination of government mandates that prioritized increased property values and a promotion of homeownership with limits to fund renovations above the mortgage value created an impossible financial position for the WBCLT and forced the community to assume the risks of housing revitalization. Despite best efforts to stretch the funding, the funding challenges were a significant cause of the project's demise.

10. Government support for community-based housing programming was one of the key enabling factors that spurred the WBCLT. Community Land Trusts require significant financial support before they can reach a point of organizational stability. This includes capacity building and start-up funding to develop a local model, as well as acquisition and capital funding to grow a portfolio with quality housing. For Community Land Trusts to provide more deeply affordable housing, operational funding is necessary to cover staffing, maintenance costs, support services for residents, and to subsidize rents. Some Community Land Trusts may strive for independence from ongoing government support. Nevertheless, **a supportive political**

climate is essential to create new CLTs and to help CLTs achieve greater social outcomes.

Boards:

11. The transition from the interim board to the operational board led to significant discontinuity in the WBCLT's governance. This resulted in a loss of champions, institutional memory, technical capacity, and records that made it difficult to maintain the vision. **Community Land Trusts require stable governance and their structures should be designed accordingly.** This can include policies such as limiting the number of board seats for turnover or requiring involving stakeholder organizations with long-term institutional support on the board.

12. Board capacity must also be considered from inception. **Boards require expertise in a broad range of property management, development, financial, and political skills.** Without these skill sets, boards face overwhelming challenges.

13. As they expand, CLTs can develop large portfolios of real estate assets that are held in trust. This also makes them susceptible to struggle from both internal and external interests. **Boards require policies and procedures in place to mitigate conflicts of interest and board takeovers**, while meeting the goals and objectives of a CLT.

Operations:

14. The West Broadway CLT never developed the internal capacity required to acquire and manage a large portfolio of housing. This resulted in significant burdens being placed on a single Housing Coordinator position, and to a lesser extent on the original champions of the project. Without this capacity the CLT would not be able to take over the portfolio — even if funding had been available for the cost overruns. **Internal capacity must include the skill-sets required for real estate development, property management, and other skills must be present from inception and over the long-term.**

15. The West Broadway CLT tried to cover a wide range of operational roles including acquisition, redevelopment, asset management, property management, leasing, community events, and support services for residents. Each of these roles requires adequate funding and staffing to maintain good community housing, and together these roles may be too much for one CLT to handle. **A future CLT should ensure that its operational roles are simple, well planned, and adequately funded.** Partnerships can fill other roles wherever possible.

Community:

16. The residents who were able to purchase their home cited support from their communities. Each of the residents is known to play an important role in 'giving back' to their community and has proudly remained in their home for 24 years. This is a stark contrast to the displacement faced by many other residents who felt the impacts of gentrification and had to leave their community over the same period. **The stories of successful residents demonstrate that investing in community members can create positive feedback loops of mutual support and community-building that improve neighbourhood stability.** Community-building events and social services for residents were important in this respect.

Introduction

In the year 2000, West Broadway residents and housing experts developed a community land trust that would acquire and rehabilitate single family homes and offer these homes to low-income residents through a rent-to-own model. The concept was developed to promote the revitalization of West Broadway while avoiding the gentrification and displacement of its working-class community. The West Broadway Community Land Trust (WBCLT) published a report on the creation of its model, but came to an end before it had a chance to succeed, with the final homes sold in 2008. The model was never evaluated, and although there were anecdotal suggestions for why it failed, its operation and ending has never been formally studied and its accomplishments have not been registered.

This research seeks to address this gap to celebrate what was accomplished and to learn from the challenges faced by the WBCLT. The research included two components: a review of the records of the WBCLT; and interviews with nineteen key stakeholders: fourteen who either helped to create and administer the WBCLT, and four with WBCLT members who still own their homes (further information on the methods can be found in the appendices). Using these archives and interviews, this research examines how the WBCLT functioned during its operational years, what outcomes were delivered, and what challenges led to its closure.

Limitations of the research are also described in the appendices, but it is important to acknowledge here that the interviews do not include perspectives of WBCLT residents who were unable to remain in their homes. The experience of living in the Land Trust is described by a few interviewees, but the struggle of leaving is missing from our analysis, and is therefore a key gap in our research. There are two other key limitations; first, time has eroded the memories of actors who were involved a quarter century ago, and second, the history of the WBCLT is broken into two distinct phases. The first, from mid-1999 covers the 'start-up' period of the Trust with an interim board. The second phase began in January 2004 with the appointment of the 'operational' board. Importantly, different groups of people were involved with the Land Trust in these two periods, and this led to a discontinuity of knowledge and records. This discontinuity would impact the operations of the WBCLT, and this research.

This research brings forward crucial lessons from a case study of a hard fought but failed attempt at establishing a neighbourhood-based community land trust. There is a renewed interest in the CLT model across Canada, and a recent Manitoba Research Alliance report published by the Canadian Centre for Policy Alternatives Manitoba (CCPA MB) report suggested that CLTs could play a role in expanding Manitoba's social housing supply by acquiring existing apartment buildings, protecting social housing against financialization, and land banking to build new social housing projects (Fernandez, 2024). The authors offer these findings to support the creation of a new Community Land Trust in West Broadway and to inform the creation of new land trusts in Manitoba and nationally.[1]

The West Broadway Community Land Trust attempted to create an alternative vision to gentrification where neighbourhood revitalization would be controlled by its working-class community so that they could seize the benefits. They succeeded in renovating 17 properties over a few short years and of these, eight low-income households became homeowners, and three households remain today, two decades later. However, the WBCLT failed to become a long-term strategy to preserve affordable housing in West Broadway. These failures were produced by a complicated model that was a mismatch with local housing needs, by a lack of funding and inability to address operational cost escalations, by an apparent lack of business planning or due diligence, by a partnership breakdown that was influenced largely by its operational and costing struggles, by a lack of staff capacity, and by a governance structure that was fractured between two boards and lost the vision of collective land stewardship. These fundamental reasons will be further unpacked to set the context for the chain of events that led to the dissolution of the WBCLT.

It would be facile though to look back across a quarter century and critique the operations of the WBCLT without recognizing from the beginning that the people and organizations involved in its implementation were "doing an incredibly hard thing" (P7).[2] The partners attempted to implement a model of land and homeownership new to Manitoba, and for which there were few successful Canadian examples to emulate. And as we will see, the WBCLT was implemented in a neighbourhood experiencing intense disinvestment and decline, and was done so without sufficient resources. The people involved dedicated years of their lives to it, and were deeply invested — emotions which still resonate today. Many of the people involved were angry when the WBCLT ended. The sense of anger, grief, and loss were apparent in some of the interviews conducted for this research. And so we emphasize that the analysis of the WBCLT that follows is meant to inform future community land trusts, to learn lessons from what happened, and thereby anticipate and mitigate similar challenges. With this, the authors and the community of West Broadway wish to thank all of the partners who gave so much to the WBCLT in those years of its operation, and we thank those that spoke with us to inform this research.

What is a Community Land Trust?

Defining Community Land Trusts

Community Land Trusts (CLTs) are a method of community-based ownership and stewardship of land with an emphasis on social justice. At the 2024 Gathering of the Canadian Community Economic Development Network (CCEDNet) in Winnipeg, the keynote speaker and CLT specialist, Chiyi Tam, spoke about the benefit of Canada's lack of a concrete definition for Community Land Trusts. According to her, this gives communities an opportunity to define themselves and their relationships to land, and to create unique models and governance structures for land stewardship.

In other jurisdictions, CLTs are more formalized. For example, in the United Kingdom, CLTs have been given a legal definition which describes them as a corporate body established "for the express purpose of furthering the social, economic, and environmental interests of a local community by acquiring and managing land and other assets" (Housing & Regeneration Act, 2008). Legislation goes further to prescribe how the CLT deals with assets and profits, and who its members can be.

The United States also has a legal definition for Community Land Trusts, which was formed by CLT advocates and inserted into the Housing and Community Development Act of 1992 by Congressman Bernie

Sanders (Davis, 2010). In the late 1980s and early 1990s, Community Land Trusts were beginning to proliferate in the United States due in large part to technical assistance from the Institute for Community Economics (ICE). Their 1982 publication, *The Community Land Trust Handbook*, offered legal and technical advice for establishing a CLT model. The advocates successfully organized to insert their own definition into legislation to ensure that the ICE model could be recognized and receive funding from the state.

The United States CLT movement has been informed for decades by cross-pollination and supported by The Institute for Community of Economics and the National Community Land Trust Network. While John Davis (2010) argues that this networking "did little to deter the movement's diversification" (p.30) there does appear to be a proclivity for a shared-equity homeownership model, and an under-representation of rental-based CLTs in the United States (Lee et al., 2024). In 2016, the National Network merged with Cornerstone Partnership to form Grounded Solutions, whose expressed interest is furthering the shared equity model.

On the other hand, there has historically been far less support and cross-pollination for CLTs in Canada. In 2017, Canadian Network of Community Land Trusts (CNCLT) was formed and it was first staffed in 2022. CNCLT currently provides technical assistance and knowledge sharing through practitioner groups and an annual conference to a growing network of CLTs across Canada. While there is no legislative definition of CLTs in Canada, CNCLT's cross-jurisdictional research has imagined what one might entail (Auger, 2024). Still, there are common features and elements that help to generally describe Community Land Trusts in Canada and elsewhere.

First and foremost, they have democratic structures and are governed by their members. Typical is the tripartite board which includes one third CLT residents, one third community members or potential residents, and one third technical experts. This governance model ensures that the CLT operates "by the community and for the community" while balancing interests and capacity on the board to sustain a long-term vision. Endurance is therefore another feature, or rather, a common goal of Community Land Trusts. Often, this is an effort to keep homes and assets affordable in perpetuity. Finally, a key feature and goal of Community Land Trusts is the decommodification of land. Land is acquired and removed from the private market with a vision to change the relationship to land from one of individual ownership to one of collective stewardship.

Together, these three features attempt to ensure that land will be continuously used to serve community needs that may otherwise be threatened or underserved by the private market, or even by state-led land use. This ultimately aims to establish greater stability for communities to remain in place and continue to make use of the land.

Why are CLTs established?

Community Land Trusts can serve a variety of purposes including the conservation of agriculture and wildlife, the development and provision of affordable housing, and the protection of industry, small businesses, and social enterprises. For simplicity, we will focus on residential CLTs, which are also the predominant form.

Residential CLTs are established under the recognition that market-based housing solutions do not serve all residents. Shneider et al., (2022) astutely explain that "housing at once reveals inequality and perpetuates it" (p. 1002). When housing is left to market forces, those who suffer the inequities of capitalism also face poorer housing conditions. Lower-income and racialized households have greater difficulty accessing housing due to unaffordability and discrimination, and are more likely to lose their housing to evictions, rent increases, and foreclosures. These conditions are manifested in the housing market, but are also produced by vulnerability in the labour market and by intergenerational poverty, or the absence of generational wealth.

A 2005 Canada Mortgage and Housing Corporation (CMHC) review of CLTs in Canada determined that CLTs "focus on meeting the affordable housing and community development needs of low-to moderate-income households — those households least served and often priced out of the prevailing housing market and neighbourhoods" (p.3). This statement demonstrates two goals of early CLTs in Canada: to provide housing for underserved community members and indeed to protect them from being "priced-out" or displaced from their homes and their neighbourhoods.

CLTs are therefore established to be productive and/or protective. They can build and redevelop affordable housing that would otherwise not be provided to lower-income or racialized residents and they can also protect affordable housing against market conditions which may otherwise displace community members (Patten, 2015; Kim & Eisenlohr, 2022; Choi et al., 2018).

Resisting gentrification

By providing affordable housing and preventing displacement, Community Land Trusts serve other long-term visions for communities. Chief among these is the protection and preservation of working class and racialized communities against gentrification. Gentrification is simply described as the "place-taking" of a working-class community by a middle-class gentry (Glass, 1964; Angotti, 2012). However, it's better described as a larger policy of urban restructuring, where neighbourhoods with cheap land are targeted for reinvestment and redevelopment in an attempt to produce new value for real estate (Smith, 1992; Stein 2019).

Gentrification harms the housing market by spurring evictions and rent increases, which force working-class people to leave their homes and shrinks the residential options available to them. This process can 'trap' people in poor housing, can increase anxiety and precarity in their lives, and can ultimately displace them entirely from their communities (Slater, 2009; Fields, 2018). Bentancur (2011) explains that the damage of gentrification is not limited to residential displacement, but crucially involves the destruction of a life-sustaining social fabric of relationships in communities. This is precisely what Community Land Trusts seek to protect.

Some research has shown that CLTs have been effective at slowing or dampening the impacts of gentrification and have worked to promote social equity and diversity in neighbourhoods (Choi et al., 2018; Schneider et al., 2023). Case studies of CLTs in Canada also demonstrate concentrated areas of success where working class and racialized communities have resisted displacement, have carried out grassroots visions for reinvestment in their neighbourhoods, and have preserved their community's culture and institutions in the city (Hawley & Roussopoulos, 2019; Bunce & Barndt, 2020).

Community organizing and autonomy

The successes that Community Land Trusts have had in resisting gentrification also demonstrate that CLTs can build and mobilize community capacity. Bunce and Barndt (2020) observe that the CLT model is a platform "for encouraging resident empowerment and participation and for exercising community control over neighbourhood change" (p. 102). The process of building and maintaining a CLT builds capacity among residents to be involved in participatory democracy, and it develops skills and experience for housing provision, asset management, and social planning.

As Community Land Trusts build capacity, they can also build resilience and autonomy in the community housing system. The CLT model is seen as a potential for providing long-term affordable housing without senior government funding or ongoing operating subsidies (Patten, 2015). CLTs grow their portfolios to allow for cost-efficiencies, more flexible access to financing, and cross-subsidization across multiple sites. By removing land from the market and by avoiding reliance on government funding and subsidies, CLTs should be better-positioned to weather waves of speculative pressure as well as shifts in political mandates. This is especially important in contexts where the state and real estate capital function in tandem to redevelop working-class neighbourhoods (Stein, 2019).

A brief history of CLTs

In 1969, Black community organizers formed New Communities Inc. near Albany Georgia. Their model is recognized as the first formal CLT and has directly or indirectly influenced all others that came after. New Communities was formed to buy land for Black farmers who were being forced off the land due to mechanization of agriculture or in retaliation from landowners for participating in the civil rights movement (Davis, 2010). The New Communities Inc. model established a network of cooperatively run farms on land leased from a single non-profit organization.

The New Communities model was borrowed by a handful of rural land trusts in the 1970s but the CLT began to take off in earnest in the early 1980s. This wave of American CLTs was supported with financial and technical assistance from the Institute of Community Economics and featured a growing number of community organizers with experience working in urban neighbourhoods and providing affordable housing to lower-income people (Ibid.). The *Community Land Trust Handbook* was published in 1982 to create a blueprint based on the newer CLTs while paying homage to New Communities Inc. From a handful of CLTs in the early 1980s, a full movement was established in the mid-1990s with a hundred CLTs scattered across the United States (Ibid.).

Throughout this period, a few Canadian examples imported the CLT model. Two prominent examples include Milton Parc in Montréal and Colandco in Toronto. The Communauté Milton-Parc CLT was formed in 1986 by a network of housing cooperatives that activist residents had formed in the 1970s (Hawley & Roussopoulos, 2019). The cooperatives came from sustained community organizing against a single developer who had acquired and slated a large portfolio of land for redevelopment. Residents successfully resisted evictions, purchased the buildings, and converted these into housing cooperatives. Cooperative members were wary that rising property values might encourage cooperatives to sell their assets so they formed a Community Land Trust in 1986 as a shared governance system between all fifteen co-ops. The CLT ensures that no single co-op can sell without approval from the collective. Milton Parc continues to hold 616 affordable housing units across 148 buildings run by the fifteen co-ops and features an active and organized membership with 1,500 residents (Bunce & Barndt, 2020).

Colandco was formed as a sector-based strategy for protecting housing cooperatives in Toronto. Established in 1986 by the Co-operative Housing Federation of Toronto, Colandco would retain land ownership for housing co-ops to maintain long-term control and to ensure that the housing would remain affordable in perpetuity. Its first project was to acquire a 770-unit privately-owned property that was in receivership and converted the entire project into the City Park Co-op. Colandco entered into a 49-year lease with the cooperative, which can be renewed at the end of the lease period. If the lease is not renewed, the property is transferred back to the Land Trust. Colandco continued to assemble land for the development of new housing co-ops and by the 1990s, had a total of 2,350 housing units (Ibid.). In 2017, Colandco and the Co-operative Housing Federation of Toronto facilitated the formation of four other land trusts that would reapply Colandco's model in partnership with new co-ops. As of 2019, this assembly included a total of 4,196 housing units occupied by approximately 10,000 residents (Ibid.).

In 1999, the West Broadway Development Corporation began to work on a Community Land Trust as a potential co-housing model influenced by the acquisition, renovation, and resale of houses by the Lions Club of Winnipeg (WBDC, 2000). The model was informed partly by Colandco and Vancouver's Community Housing Land Trust Foundation but leaned more heavily on the Institute for Community Economics CLT handbook and the Central Edmonton Community Land Trust. These latter two sources appear to have significantly influenced the West Broadway model, which borrowed from the American shared-equity homeownership

CLT, while applying Edmonton's rent-to-own strategies to help low-income households become homeowners. Previous analyses of the West Broadway CLT have recognized the project as a failure, but have not yet studied the factors that led to its struggle (CMHC, 2005; Bunce & Barndt, 2020). Still, the WBCLT looms large in the history of neighbourhood-based CLTs in Canada, which are currently seeing a renaissance.

Leading up to the West Broadway Community Land Trust

From grand designs to neighbourhood decline

The area known as West Broadway is nestled along the north bank of the Assiniboine river, a short walk west of its confluence into the Red River. The area has been an important meeting place and trading ground for at least 6,000 years, and is located in the traditional territories of the Anishinaabeg, Anisininew, Ininiwak, and Oceti Sakowin. In 1871, it came under the Treaty One territory agreement between Anishinaabe and Muskegon Cree nations, and the Canadian State. Prior to urbanization, the area that became West Broadway formed part of the Red River Métis Settlement, and housed the Scottish and Métis families of James Spence and Mary McKay and James Lang and Mary Spence.

West Broadway was built up as an early residential suburb in the 1890s and 1900s during Winnipeg's land boom period. The neighbourhood features many large three-story Victorian homes that housed middle and upper-class families some of whom owned their homes, but most were renters (Burley & Maunder, 2008). In the 1910s and 1920s, many large apartment buildings were constructed, as access to capital and building materials improved. On the southwestern border of downtown, the neighbourhood was a good address: "a nice house on a swell street" reported one attendee of a 1920 party at 130 Furby Street (Basham, 2000, p.24). The neighbourhood was a bustling cultural centre in the city and even featured The Amphitheatre, a 6,000 seat hockey arena and a 7,800 seat football stadium. The Picardy Candy Factory and Shea's Brewery were major employers for residents of the area.

In the 1940s post-war period, West Broadway experienced a housing shortage and many of the larger houses were converted into multi-family residences to accommodate and capitalize on the high demand for housing (Burley & Maunder, 2008). Shortly afterwards and into the 1970s, West Broadway suffered a process of suburbanization as the middle class escaped to new suburban enclaves on the periphery of the City. The Amphitheatre and football stadium were moved to the site of a new mall development at Polo Park, and many other amenities followed the outward trajectory (Distasio et al., 2020). This process turned West Broadway into a decidedly working-class neighbourhood and property values declined. One consequence of this decline is that it allowed immigrant and working-class households to purchase the old homes and to rent out rooms, often to people with similar backgrounds as themselves (Burley & Maunder, 2008).

Deeper disinvestment

From the 1980s to the 1990s, the neighbourhood experienced another round of disinvestment. The Picardy Factory, Shea's Brewery, an apartment block, and two residential streets were demolished to build a parking lot for the Great West Life insurance agency's central office. During this period of deindustrialization and neoliberalism, wage gaps became more pronounced between West Broadway and the wider city. Incomes across Winnipeg increased slightly, while West Broadway incomes dropped significantly (Distasio et al., 2020). Throughout the 1990s, welfare rates also dropped in real dollars (Ibid.). This period of abandonment by capital and the state left the neighbourhood in conditions of abject poverty, where West Broadway became known as a site of gang violence, addiction, poor housing conditions, and arson. From 1995 to 2000, the average value of an owner-occupied home in West Broadway decreased from $74,840 to $67,729 (Statistics Canada, 1996; 2001).

Boarded homes, circa 1999–2001 / WBCLT Archives

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WORLD
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Money blown, MDs defied

Cardiologists detail HSC woes

By Alexandra Paul
Health Reporter

ADMINISTRATORS AT the Health Sciences Centre spent $1 million to acquire state-of-the-art cardiac equipment — only to have it sit unused until doctors declared it obsolete five years later.

And while cardiologists say such a scenario effectively sums up what's ailing the administration of Manitoba's largest hospital, they have other stories to tell.

During a number of interviews over several weeks, cardiac unit doctors portrayed life at HSC as a series of battles with administrators on issues that touch on every aspect of patient care, ranging from equipment purchases to treatment procedures.

■ HSC rebuffed suggestions /B2

One former HSC doctor even suggested cardiac physicians had to work much harder to maintain quality patient care — which he said ranked with the best in North America — to offset poor decision-making by administrators.

"It sounds like total anarchy," said the doctor, who spoke on condition of anonymity.

"Some decisions were so ridiculous that we just did what we needed to do."

For example, he said doctors in January 1992 successfully blocked plans to halt some elective cardiac procedures, a cost-cutting measure being implemented to meet budgetary targets.

But one of the largest controversies surrounded the $1-million purchase in 1987 of two pieces of equipment — a digital image recorder and an X-ray table — used to diagnose and treat heart conditions.

HSC administrators decided to buy the equipment, comprising one unit, in 1987 when the hospital experienced an increase in the need for angiograms (heart X-rays) and angioplasty (a procedure to open up blocked arteries).

But administrators didn't factor in the cost of renovating a room to house the new equipment, so the equipment ended up in storage until 1992.

When the hospital was finally about to install the unit, doctors argued it had become obsolete, even though two other, older machines were still being used.

Eventually, the doctors convinced administrators to trade the then-obsolete unit for a new one.

But after acquiring a $700,000 X-ray table through the trade, HSC still needed to purchase a new digital image recorder to make it operational.

Rather than purchase a recorder exclusively for cardiac work, the administration opted to purchase one that could do both cardiac work and head X-rays.

HSC president Rod Thorfinnson said that HSC is now buying the type of recorder the cardiologists had originally requested.

JOE BRYKSA / WINNIPEG FREE PRESS

The pigeon has landed

The owners of Economy Furniture Co. Ltd. on Main Street put up a replica of a bald eagle to scare away downtown pigeons from their store. But the move obviously failed to frighten at least one of the pesky birds.

Fear lives on street at sunset

West Broadway residents afraid to step out at night, survey shows

By Nick Martin
City Hall Reporter

WEST BROADWAY residents are afraid to step out at night and many remain wary even behind their own locked doors, a neighborhood survey suggests.

Respondents cited 147 rapes in the neighborhood last year, as well as 376 assaults, 86 gay bashings and 123 sexual assaults other than rape.

In fact, more than 80 per cent of the 1,473 respondents to the community safety audit said they felt unsafe in their neighborhood at night. Twenty-five per cent indicated they didn't feel safe in their own homes.

But residents are fighting back, according to the co-ordinator of the West Broadway Housing Resource Centre, which sponsored the survey.

There's now talk of neighborhood safety patrols at night and demands that community-based police start working overnight shifts, said co-ordinator Linda Williams.

Even the survey itself, conducted by young offenders sentenced to perform community service, has sparked enthusiasm. Williams said the kids stayed on after they'd done their time, eager to be active and part of something meaningful.

"Giving employment, giving something to do of any kind, seems the logical way to go," she said.

There's more evidence that the entire community is eager to become involved.

For example, gardens developed on vacant lots on Sherbrook and Maryland streets last summer generated enormous community participation, she said.

The extensive safety audit of the community was completed by 42 per cent of the 3,500 homes contacted, which organizers consider an extremely high response.

And most respondents said they're comfortable during the day, with 79 per cent feeling safe outside before the sun sets.

"It's just amazing," said area city councillor Glen Murray (Fort Rouge). "At the loss of sunlight, it switches."

Murray said there are many ways to improve the neighborhood, including decentralizing the Broadway welfare office and introducing more community resource centres. He also thinks cracking down on slum landlords and booze cans would help.

The results of the safety audit will be officially released on Wednesday at Crossways in Common, beside Young United Church at Broadway and Furby Street at 7 p.m.

Maryland St.
Sherbrook St.
GORDON PREECE / WINNIPEG FREE PRESS

■ Hotel gets dumped on / B2

When being late on leave meant the firing squad

By Allison Bray
Staff Reporter

HIS ONLY crime, according to family legend, was reporting late from leave after a visit to his girlfriend in France.

For this misdemeanor, Pte. Stephen McDermot Fowles — a descendant of one of Winnipeg's founding fathers — was shot at dawn.

He was considered a deserter, killed by the very army he eagerly signed up to join.

Fowles, who was only 21 when he was executed by the British army on June 19, 1918, was one of 25 members of the Canadian Expeditionary Force and 282 Commonwealth and British soldiers killed by British firing squads for acts of desertion, cowardice and striking an officer during the First World War.

Fowles, a descendant of pioneer businessman Andrew McDermot, grew up in Austin, Man., and signed up with the 44th Canadian Infantry out of Winnipeg when he was 18.

"He wanted to go," said his sister Ruth Duncan, 92, the only surviving member of his immediate family and a resident of Portage la Prairie.

■ A supremely hard sacrifice/ B4

Although the family received notification of Fowles' demise, little is known about the circumstances of Fowles' court martial and his subsequent death. The family doesn't even know where he is buried.

"I really haven't heard much about it," said Duncan, who was 10 at the time of her brother's death.

Fowles' nephew, Ken Fowles of Brandon, said the story has always intrigued him. "It's an interesting part of my life," he said. "I want to see some more documents. I want to look at the court martial myself."

Retired British teacher John Hipkin is on a crusade for posthumous pardons of soldiers killed by the British forces they served. He has sent Prime Minister Chretien's office documents on the executions and said it's time the names of the soldiers were cleared and the truth about the executions written into history.

However, an official in the Prime Minister's Office last week said due to the lack of information on the executions, the PMO is not considering pardons at this time.

Hipkin has gone over some of the courts martial since the British government lifted a 75-year-old ban on the documents in 1993. The findings of the courts martial — which often took no longer than a 30-minute lunch break — are unnerving, he said from his home in Newcastle-upon-Tyne, England.

"I have four or five courts martial of men shot for kicking senior officers," he said. "I found again and again they'd be brought to court martial and executed."

For example, Hipkin said two infantrymen were shot for falling asleep at their posts.

Many of the men cited for execution were suffering from shell-shock or post-traumatic stress disorder, Hipken said.

Paul Buteux, director of the Centre for Defence and Security Studies at the University of Manitoba, said the European military establishment during the First World War still clung to 19th-century military codes that sanctioned the use of capital punishment as a disciplinary measure.

TODAY

Quote of the Day

"If they didn't go and fight, who knows who would be running this country today?"

– Martin Miller, a U of M student, says the Battle of Vimy Ridge and others fought by Canadians were important.

Details on page B1

The Weather

Today: Sunny with increasing afternoon cloud. High +2. Low tonight -6.
Tuesday: Mainly cloudy. High +4.

Sun Rises: 6:47 a.m. Sets: 8:13 p.m. Moon Rises: 2:33 p.m. Sets: 4:05 a.m.
Details on page C7

Inside

Winnipeg Free Press, April 10, 1995

In 1995, the West Broadway Housing Resource Centre received front-page coverage in the Winnipeg Free Press for a survey they conducted of West Broadway — "Fear Lives On Street At Sunset". The media coverage brought attention to the study's concerns about neighbourhood safety, which had singled out the Sherbrook Inn, a Single-Room-Occupancy hotel and bar, as a centre for these problems.

Neighbourhood revitalization

In the wake of the story, a group of residents, businesses, and social service agencies began to work together under the banner of the "West Broadway Neighbourhood Council" to act as a united voice for neighbourhood revitalization. In 1996, Paul Chorney, a community organizer with the community-based health clinic, Klinic, began holding meetings that would build new alliances and strategies for revitalizing West Broadway. The first meeting held in December of 1996 was dedicated to housing and was attended by about 20 people including city planners, government representatives, and representatives from community organizations and non profit housing developers. Two more major meetings in early 1997 led to the creation of the West Broadway Alliance, which formed the West Broadway Development Corporation (WBDC) as its legal entity to receive and mobilize funding for neighbourhood revitalization projects.

The mid 1990s had already kick-started many housing projects led by non-profit housing developers who renovated and redeveloped the neighbourhood's disinvested housing. Two of the most bold examples were Westminster Housing Society and the Lions Club of Winnipeg. Westminster Housing Society developed a 37-unit housing co-op followed by a 12-unit townhouse apartment complex along Maryland Street. Westminster's projects were deeply affordable and targeted a mix of working class and unemployed residents.

The Lions Club acquired half of a city block of multi-family rental properties along Langside Street between Sara and Broadway and converted these for sales to homeowners. Their Executive Director suggested that such a targeted effort would spur investment throughout the neighbourhood (Distasio et al., 2020). Over three years, Lions renovated and sold 13 houses to homeowners (Burley & Maunder, 2008). For comparison, homeownership in West Broadway increased by 30 per cent between 1995 and 2000 from 145 to 190 households (Statistics Canada, 1996; 2001). The Lions Club intervention accounted for nearly a third of this uptick.[3]

New government funding programs were created to flow smoothly into the neighbourhood. This was no mistake — the Province's Neighbourhoods Alive! program was designed to fit the WBDC structure, and the City of Winnipeg's 2000 Housing Policy was also shaped to support projects facilitated by Neighbourhood Renewal Corporations in Housing Improvement Zones. Furthermore, a single-window office was created to more easily stack and streamline funding from three levels of government into Winnipeg's inner-city neighbourhoods — the Winnipeg Housing and Homelessness Initiative (WHHI). This period of financing is described as "a new revitalization process and a local politics that stressed community participation and community direction in the pursuit of public and private funding"(Burley & Maunder, 2008, p.115).

Concerns about gentrification

There was public concern and criticism that the Lions Club houses were not affordable to West Broadway's existing residents and that the public funds and volunteer capacity dedicated to these projects became value captured by new homeowners. It became apparent that revitalization efforts led by West Broadway's nonprofits and community organizations could become private capital, or that the community would lose control of its assets. These concerns proved to be accurate and prescient as a wave of gentrification in the 2000s saw nearly every apartment building change ownership along with an unprecedented surge of renovictions and rent increases. Private developers credit this opportunistic period to the success of community organizations and non-profit developers,

Lions houses on Langside, circa 1999–2001
/ WBCLT Archives

which stabilized the decline of the neighbourhood and paved the way for private investment (Silver, 2006a).

These concerns led the West Broadway Development Corporation to consider a Community Land Trust model that might share the benefits of revitalization with existing residents. The WBDC would still target disinvested homes for redevelopment, but it would provide access to affordable homeownership for low-income residents while the Land Trust maintained a stake in the properties. Increases in property values would lead to shared equity for both the homeowner and the Land Trust, which would hopefully allow the existing community to capture value from its own revitalization efforts. In 1999, the West Broadway Community Land Trust secured a start-up grant and began to develop its model. Property values were low, the community was highly organized, and new government funding was available for community-led housing projects. From all accounts, it appeared that the West Broadway was perfectly positioned to mobilize a Community Land Trust to protect itself against gentrification.

The model and operations of the WBCLT

The intended model of the WBCLT was a shared equity trust — where the trust retained ownership of the land in perpetuity;[4] combined with a rent-to-own program intended to give homeownership opportunities to very low income neighbourhood people who would not otherwise have access to homeownership. Four organizations acting in partnership would be involved with the initiation and operation of the Land Trust. The WBCLT was formed as a separate organization out of the West Broadway Development Corporation (WBDC) but was "directly responsible" to it.[5] The organizations were separated because the WBDC was a registered non-profit, while the Land Trust was expected to be profitable and grow.[6] The properties were purchased, rehabilitated, and managed by the WBCLT's partner organization Winnipeg Housing Renewal Corporation (WHRC, commonly referred to as Winnipeg Housing). Mortgages for the properties were provided by another partner organization — the Assiniboine Credit Union (ACU).

The WBCLT received a start-up grant to initiate the Land Trust, and the organization was intended to be the managing board of the Trust, and to eventually own the land, and manage the properties. Winnipeg Housing was a critical partner because of the organization's long commitment to affordable housing, its knowledge of property management and development, and its established legal presence. Because of its legal status, the WHRC would become the signatory to the government grants that funded part of the purchase, and all of the redevelopment of the properties. It appears that WBCLT's initial grant was too small to allow the hiring of staff, so instead, the WBDC assigned 50 per cent of the time of its Housing Coordinator to the Land Trust. Lastly, the Assiniboine Credit Union provided mortgages for the properties, and reportedly drove many of the community development aspects of the Land Trust (P10). The chair of the board of the WBDC also sat on the board of WHRC, and a representative of ACU sat on the board of the WBCLT. There was also cross-representation between the boards of the WBDC and the WBCLT.

Resident tenants were required to enter into five-year leases which was a requirement of one of the funding programs, the Residential Rehabilitation Assistance Program (RRAP) which paid part of the renovation costs. The RRAP program also set the HIL (housing income limit) a resident could have to enter the program. Tenants paid rent to the WHRC intended to cover the mortgage, property tax, and administration costs. Rents had to be set relatively high to cover the mortgages.[7] Rents ranged from $500–600, whereas the average rent in West Broadway was $493 in 2001 and $451 in 2006 (Statistics Canada, 2001; 2006). A small portion of the rent was intended to be held back for use as down payment on the home at the end of the five-year rental period (WBDC, 2000). In addition, resident tenants were responsible for all of their own utilities.

At the end of their five-year rent-to-own lease, residents would have the option to purchase their home. Residents would therefore have five years to improve their financial situation, and be able to attain a mortgage for purchase. By utilizing this rent-to-own model, it was felt that greater opportunities would be available for neighbourhood people to achieve homeownership. The price of the home would be set at the appraised value at the completion of renovations in 2001–2002, even though the resident would be purchasing the home in 2006 or later. The plan was for all of the housing units to be sold to the rent-to-own residents, with the WHRC recouping costs and paying off their mortgages, while the title for the land would transfer to the WBCLT to be held in perpetuity. Critically, at this point, the property would be legally split — with the WBCLT retaining ownership of the land, and the resident owning the home.[8] By owning the land, the WBCLT would have the ability to constrain resale, prevent price escalation, and prevent speculation. If a resident-purchaser wanted to resell the home at a later date, the WBCLT would have "first-right of refusal" to buy the property, but if the home was sold to someone other than the WBCLT, any increase in equity would have to be split with the trust. Thereby, any appreciation in value after purchase was intended to be split with the WBCLT — enabling the Trust to recapture equity and the grants. By recapturing this value, the WBCLT would be able to be self-sustaining; able to manage properties on its own and continue to grow.

Although the shared equity homeownership model prevailed, this appears to have been a mismatch with the intention of serving a community of very low-income tenants. The early modeling recommended consideration of four options: Rent-to-Own, Direct Homeownership, Co-operative Homeownership, and Subsidized Rental Housing (WBDC, 2001). It is not clear exactly why rent-to-own was selected instead of other options, notably subsidized rental housing, but there are some suggestions. Firstly, the WBCLT leaned heavily on examples from the American model found promoted by the Institute of Community Economics (ICE), which emphasized shared-equity homeownership, as well as the Central Edmonton CLT, which was rent-to-own (WBDC, 2001).[9] Secondly, Manitoba's provincial government may have had economic and moral reasons why they were more willing to support homeownership projects than rentals in the early 2000s. The 1990s featured a stark shift away from social housing development as the federal government froze funding to new social housing projects in Manitoba and devolved responsibility to the Province (Cooper, 2014). With less funding for social housing, homeownership programs may have been a neoliberal solution that avoided longer-term subsidies. The objective of the Province's Neighbourhoods Alive! Housing program was "to contribute to the revitalization of housing in declining neighbourhoods by supporting homeownership and renovation initiatives of community groups" (Leo & August, 2005, p.7). This preference is well-established as a social and political value in Canada which sees homeownership as an essential pathway to autonomy, stability, and enfranchisement (Tranjan, 2023).

In early 1999, community-based interest for a CLT came from a "multi-income, multi-racial group [of residents] consisting of a variety of family types" who were interested in a co-housing model (WBDC, 2001, 4–5). They were initially interested in the Lions Club houses on Langside Street, but soon decided against homeownership because they felt that the costs and design options were inappropriate for their needs (Ibid.). Instead, six of the households secured rental units with Westminster Housing Society. Still, the technical team continued to develop a model using ICE materials and promoted the product to community members.

There were an enormous number of applicants for the WBCLT homes — for the initial 22 housing units, more than 2000 inquiries, and more than 200 families interviewed.[10] Applicants came from across the city as the Land Trust was viewed as a good opportunity by many residents of poorer neighbourhoods across the city (P10), but residents of West Broadway were prioritized. Applicants were screened for financial viability including Total Debt Service and Gross Debt Service,[11] and other factors including stable employment and rental history (P10). The vetting criteria excluded anyone on social assistance (P10). With so many applicants, the vast majority were rejected and reportedly many were "very upset when they weren't approved" (P10).

The newly renovated homes were tenanted starting in 2001. In efforts to ensure the success of the tenants, the WBCLT provided significant supports for tenants. In January, the West Broadway Development Corporation hired a Housing Coordinator and dedicated 50 per cent of his time to WBCLT activities. This included not only tenanting the homes, but assisting new residents to be successful in their tenure. Enormous efforts were made by the Housing Coordinator to support the residents of the Land Trust. Some repair services were provided by the WHRC along with the Housing Coordinator, and a 'tool shed' was also implemented for residents to borrow from. Two programs of resident support were also run by the WBCLT: one was a general homeowner support/knowledge program (the Homeownership Training Initiative), the other was a financial preparation program for residents approaching the end of their five-year rental period. In 2003, a community-activist position was created and a host of community-building events were held that became important touchstones for residents (H1). This included the now famous 'fencing bee', a Langside block party, a Land Trust spring BBQ, and a Christmas party. These initiatives ran alongside the many other networking and community events that were also happening in West Broadway during that period.

However, from nearly the beginning of tenanting the homes in 2001, significant challenges crept into the Land Trust operations. These challenges are discussed below, but it will be helpful to the reader to note now that the WBCLT never managed to take ownership of any of the housing originally purchased by Winnipeg Housing Renewal Corp. for the trust, nor was it ever able to split a property between the house and the land — thereby retaining ownership of the land for the WBCLT. Determining the reasons for this lack of success is the objective of this report and reviewed in section 6 below — "Factors that contributed to the dissolution of the WBCLT".

What did the WBCLT accomplish?

Preserving the housing stock

The West Broadway Community Land Trust mobilized quickly to acquire some of the neighbourhood's most disinvested properties and to draw down as much funding as possible to give these homes a new life. From 2000 to 2002, WBCLT's developing partner, the Winnipeg Housing Rehabilitation Corporation acquired 17 properties from the private market. Extensive renovations were done to each property, many of which had previously operated as multi-family housing and rooming houses, to make these into decent homes for working-class families. Some of the properties were vacant, but some had tenants who were evicted. Most of the properties were converted to single-family homes, but five were split into duplexes, for a total of 22 units.[12] The WBCLT raised more than $800,000 in public funding to invest in this housing stock.[13]

Residents recalled that before they moved in in 2002, their house had received a new roof and significant repairs to the foundation and basement (H1). Given that each property would have had distinct and desperate repair needs, the scale of operation over these few years is remarkable. Most of the houses were vacant and derelict[14] and without this level of investment, it is likely that the structures would have been lost to fires or demolition.

Renovating and post-renovation CLT houses, circa 2000–2001 / WBCLT Archives

Community stability

The four residents interviewed (from three households) were all early arrivals to the WBCLT in 2001 or 2002 and remain in their homes to this day. They described signs in front of the homes and newspaper advertisements that read "This home can be yours!" and contacted the West Broadway Development Corporation to apply (H1, H4). They each qualified for the program and were shown several possible houses in the portfolio before making their choice.

Most residents were not able to retain their homes, and we will later describe the conditions that made this model exceedingly difficult for residents. However, the few successful cases demonstrate that the WBCLT was indeed able to achieve some community stability. One resident shared that "I feel like I'm an important part of this community … I have a responsibility here. And that's what the Land Trust was: it was for stability" (H3).

The Land Trust offered stability to working-class residents during a period of intense neighbourhood change. This stability among individuals

Langside block party, circa 2002–2004 / WBCLT Archives also had positive outcomes for their communities. One resident is an Indigenous elder who holds traditional ceremonies for her community on reserve as well as in her backyard where she has raised a tipi, and where "Friends and family of mine, we sit down and we pray for the community"(H3). This resident also reflected on the importance of having her own yard to practice ceremony in the city. Another resident was described as a "sparkplug" in an article published by the WBCLT in 2003 when she organized a block party. In discussing community events from the early period of the WBCLT, another recalled "It made me feel part of something"(H2).

Residents have fond memories of block parties, a Christmas party, fence-building, and barbecues and they were disappointed when these events slowed down. "It was exciting and it was fun to be part of in the beginning," explained one, "And it's too bad that petered out"(H1). Another member also remembered those early times: "There were definitely times we got together... it was good to have people come together and be excited about things" (H3). The last community activity seems to have been a block party organized in 2004. These early events were important examples of how the WBCLT was successful in building and retaining a sense of community during a period of change.

CLT home interior, circa 2003–2006
/ WBCLT Archives

Resident pride

The interviews with lasting residents of the Community Land Trust demonstrated that each had a profound love for their homes and yards, over which they had laboured for 23 years, first as tenants and then as homeowners. In each case, residents took advantage of the stability provided through the Community Land Trust to invest in their homes and ground themselves in the West Broadway neighbourhood.

One house has been continually renovated since the day the family first moved in and both the house and garden convey a sense of pride

A WBCLT resident stands in her yard with the tipi where she holds ceremony 2025
/ Mike Maunder

that stands out on their block. The tipi referred to above also demonstrates a lasting assertion of pride and a space for Indigeneity in the neighbourhood. Another family described their home from their very first day as "our dream house!" and point to several renovations that helped them create a space "which I love"(H1).

There is a strong sense of residents who have been able to move into the home of their dreams years ago as renters, become owners of the houses, and make them uniquely their own. In one case, a couple considered moving elsewhere because of an impending knee surgery, but decided to stay. They summed up: "I love it here. I just love this house"(H1).

Community-controlled revitalization

The work of the WBCLT took a rare community-led approach to revitalizing the housing stock. The more common examples of neighbourhood revitalization tend towards cases where character houses are purchased and renovated by individual owners or where private developers will renovate buildings to increase rents and attract higher-income residents. In many cases, gentrifiers, either as individuals or corporations, will sell their assets to capture the value of their investment, which can spur new waves of investment, neighbourhood change, and displacement. The West Broadway example provides an alternative to these forms of reinvestment, where working-class residents were able to make decisions about the renovations and where the costs were subsidized in an attempt to keep their homes affordable. Rather than treating renewal as a vehicle for profit-making, the WBCLT renovated houses to invest in their true use value — as homes.

For example, one resident remembered being shown several houses before settling on the one she liked best. She found it an exciting process that the house had been stripped down "to the bare bones" and workers would talk to them about what kind of renovations they wanted. They were consulted on what kind of windows and blinds they wanted and whether they should replace the bathroom tile. In a neighbouring house, the developers put in carpeting, but changed it to linoleum because her kids had allergies (H3).

The West Broadway Community Land Trust had an ambitious vision. Their model provided a stark alternative to the more common gentrifying examples of neighbourhood revitalization which displace and alienate working-class residents from their neighbourhoods. Rather than suffering the effects of gentrification, the WBCLT model attempted to ensure that existing residents would be actors and beneficiaries of their renewal efforts. As we will see in the next section, the funding and administrative capacity of the WBCLT struggled to accomplish this vision, but the stories of the few remaining residents show where the WBCLT did succeed.

Factors that contributed to the dissolution of the WBCLT

A combination of many factors contributed to the dissolution of the WBCLT. This combination of factors created complicated, and ultimately unresolvable problems. The model of the land trust — which included the rent-to-own component — was very complex which resulted in poor understanding by residents and proponents and caused operational problems for the trust. The costs of implementing the CLT — acquisitions, renovations, and carrying costs — were not sufficiently forecasted, and operating costs not accounted for at all. Funding streams from all three levels of government were restrictive and insufficient, forcing modest renovations to the units, which themselves became problematic and then contentious. The real estate market shifted remarkably over the operational life of the Land Trust, which increased the value of the properties and made the sale of those properties a tenable, if not attractive solution to problems of the CLT. A host of human factors also impacted the CLT. Many of the early champions left the project when it entered its operational phase — taking important knowledge with them. It appears that the board may have had insufficient skills or capacity to solve the complex problems that emerged during operations. There was no staff of the WBCLT — and the Land Trust failed to 'staff up' or develop operational capacity, and didn't have the funding to do so. Conflicts of interest emerged, became problematic amongst the partners, and impacted the decision to sell property once the incentives had changed. These problems hindered operations, and the Trust failed to meet the needs of its residents. The CLT struggled to keep rents affordable, utility costs soared, and failing renovations became problematic for residents and proponents alike. In the end, the Trust floundered under the weight of multiple, complex problems. Below, we unpack each of these factors that impacted the dissolution of the Trust.

The model

As discussed above, the model of the WBCLT was a shared equity trust (where the trust retained ownership of the land in perpetuity) combined with a rent-to-own scheme intended to give homeownership

Homeownership training session, circa 2004–2006 / WBCLT Archives opportunities to very low income neighbourhood people. Components of this model included federally mandated lease lengths, limits to household income to qualify for funding, rent-holdbacks for down payments, purchase options with prices set five-years in the past, splitting ownership of the land and building upon sale, and resale-restrictions with equity-splitting between the homeowner and the Land Trust (called a resale formula). In addition, there was the complex relationship between four partner organizations, where roles and responsibilities were not clearly defined. This created a very complicated model — nearly every interview commented on the complexity of the model, with one interview stating "we had to explain it at every single meeting" (P8). The model was not understood by the residents, the boards, or the partners. Applicants to join the rent-to-own program questioned how it would work; especially questioning future purchase price, no land ownership, the holdback, the buy-back clause, and splitting of equity improvements (P11, P12). These questions were difficult to answer for those marketing the homes (P10, P11, P12). Interviews with the remaining residents reveal that all were confused by the land being legally separated from the house.

> So everybody got really super excited until they actually told them the mechanics, [that] they don't own the land… It became a big, big problem. [Residents] want to own the property, not just the house. Constantly at meetings going, 'how come I can't own my property?' That's not understanding the land trust [model]. (P10)[15]

For everyone involved, the model created questions of whether residents were 'renters' or 'owners', and the responsibilities inherent. This was especially the case with major damage and repair situations.[16] It was never clear if the resident, the land trust, or the WHRC was responsible for repairs and maintenance — and whether a resident of the 'rent-to-own' scheme were considered owners or renters.

It also appears that some WBCLT Board members did not fully understand the model (P6) — again cited were the split-equity concept, and the need for the WBCLT to retain ownership of the land. This poor understanding is a result of the complicated model but also the split history of the WBCLT — with a different set of people serving on the operational board from those who sat on the interim board (who had set it up and designed the model). The only consistent person across the two periods was the Housing Coordinator. There resulted in a discontinuity in the knowledge of the model, as well as the detailed research and discussions that went into its creation (see Appendix: Limitations of the Research).

One interesting consequence of combining a land trust with a rent-to-own scheme is that it created a skewed incentive structure. As noted, more than 200 families were interviewed for homes.[17] Applicants were screened for financial viability; but interviews suggest that a few eventual residents had received a home but never intended to purchase it (P12).

> ...these families were just desperate for good housing. You know, they had been living in substandard conditions. They had children, and they wanted something beautiful. And they, you know, in their mind think "I'm never going to be able to buy this thing", but for five years, I'll be able to give my family something awesome. (P12)

For the targeted very-low-income families, even renting for five years a quality renovated home would be seen as an enormous opportunity to improve their quality of housing — even if they never intended to purchase, or knew from the beginning they would be unlikely to (P12). This situation was anticipated in the *Critical Review of the WBCLT Model*.[18] In these cases, the model's intent of assisting very-low income families to homeownership worked against its success.

The model also anticipated that residents would become more financially successful over time — that their incomes and their financial capacity would improve, so that they would be able to attain a mortgage after the five-year rental period. A financial education support program was provided by the WBCLT and the ACU to the residents to help them improve their credit ratings and financial literacy towards this end.[19] This program was very poorly attended (P12), and in the majority of cases residents could not attain a mortgage (P2). Most people were no more ready to purchase after five years of renting than at the beginning. This suggests that the model relied on a hopeful, yet uncertain plan of socioeconomic improvement. Like many other housing projects in Canada, the model carried the presumption that access to housing itself would "solve deep-seated social problems" (Silver, 2006b, p. 57) and intrinsically improve lives (Rutland, 2018; Hodges, 2021).

The very low percentage of residents who eventually purchased — possibly eight out of 22 initial units[20] — gives credence to the *mismatch* between the homeownership model and the financial capacity of the 2,000 applicants to the program. Of those eight, several sold shortly after the dissolution of the WBCLT (P10). Twenty years later, only three of the original families are known to still occupy their WBCLT home. Rather than developing a model "for the community, by the community," a homeownership model was borrowed from other contexts and was applied in a neighbourhood where 94 per cent of its residents were renters who simply wanted decent and affordable rental housing.

The costs

The second major factor contributing to the dissolution of the WBCLT was the insufficient costing at inception for acquisition, renovations, and carrying costs. It appears that the model did not sufficiently anticipate these costs. High-level strategic planning was completed early on, but the archive of the WBCLT does not contain a completed business plan, nor procurement strategy. It appears that buildings were not assessed before purchase, and that the costs of renovations were a surprise (P11).[21] The problematic costs were aggravated by high vacancy rates, rental arrears, and resident turnover (partly due to high utility costs) which increased the carrying costs (P10, P11, P12).

The original model of the WBCLT was described in the West Broadway Development Corporation's 2000 report, *West Broadway Community Land Trust (WBCLT): Lessons Learned*. This report was prepared by one of the original champions of the Land Trust, and has become a touchstone for the broader land trust community. The report anticipated land costs of $5,000 with building acquisition and renovation costs of $45,000.[22] This, for housing that was mostly 80-year-old, large homes, many dilapidated and derelict.[23] All properties needed significant renovations including windows, doors, roofing, furnaces, insulation, and interior finishes, and most had to reorganize floor plans from multi-family and rooming house configurations. The real costs were vastly different than anticipated. Each unit of housing was different, but acquisition costs ranged from $12,500 to $65,000; with most of the homes purchased in the range of $20,000 to $32,000. Renovation costs also varied widely. The homes that were cheapest to acquire typically cost the most to renovate, ranging from $60,000 to more than $100,000 of renovations.[24] The more expensive homes required less work, but still cost $20,000 to $30,000. The final actual costs of the housing varied then from about $85,000 to $135,000[25] — double to triple anticipated costs.[26] It appears that the WBCLT recognized that renovating the houses was creating major cost overruns: a WBCLT pamphlet from the time indicates that the first six homes averaged $74,000 in renovations, but were significantly over-budget. Subsequent homes were renovated for $64,000 each.[27] All of the above cost overruns, as well as the ongoing carrying costs, were borne by the WHRC, which forced the WHRC into a position of risk as they were signatory to the funding agreements (P12).

These costs also drove the rental rates above the neighbourhood average for single family households, which hovered in the mid $500s from 2000 to 2005 (Statistics Canada, 2001; 2006). There is also evidence that the high costs of the housing renovations absorbed all of the rents being charged to the tenants — including the 'holdback' portion intended to be used as downpayment when the time of purchase came (P12).[28] The WHRC tried to correct this by helping residents apply for a first-time homeowner's down payment loan, forgivable at the end of 10 years.

The funding

Funding to create the WBCLT came from multiple sources including all three levels of government, and a private foundation (P4,P5,P6,P8,P11). These were:

Federal funding streams:

- the Residential Rehabilitation Assistance Program (RRAP) managed through the CMHC, and funded 75 per cent federal / 25 per cent provincial,
- the Affordable Housing Initiative (AHI), managed through the Winnipeg Housing and Homelessness Initiative (WHHI) — then located within Manitoba Housing,

Provincial funding streams:

- Neighbourhoods Alive! (NA!), managed by Manitoba Housing,
- Neighbourhood Improvement Program (P1), managed by the West Broadway Development Corporation,

And additional funding from:

- Bronfman Foundation,
- City of Winnipeg,
- Manitoba Hydro (P4),

- and other small funding streams.

The model the WBCLT implemented presumed that grants would be "expected to cover the cost of land, which will belong to the CLT, plus part of the cost of the resident-owned houses" (CMHC, 2001, p.10-footnote). Current interviews suggest the total funding available was about $30,000 a unit (P4), which is supported by documents in the archives that suggests total funding was $38,000 a unit — WHHI funding providing $10,000 from the Province and $10,000 from the City, with an additional $18,000 from the federal RRAP grant.[29] (Note that the 2010 Suttor review of the WBCLT likely mis-stated the total capital funding for acquisition and renovations as $58,000 per unit of housing.)[30] The limited amount that was available for renovations is crucial to understanding both the quality and amount of renovations that were completed on the homes, as well as understanding the financial pressure the project would come under.

The original business model recognized that the major funding program RRAP would not cover the full cost of renovations due to its risk-averse policy. RRAP would only provide rehabilitation funding up to the value of the mortgage.[31] This had consequences on the ability of the WBCLT/WHRC to rehabilitate the housing units to a high enough quality standard. RRAP and the other funding streams were also not designed to fund the staff capacity-building, the community support components required, or the operational costs of the WBCLT. Though some of these operational costs were covered by the Bronfman funding, the restrictions impacted the ability of the WBCLT to develop the capacity to be successful.

The mortgages also faced limits. The Assiniboine Credit Union (ACU) would only provide the WHRC with mortgages based on 75 per cent of the market value of the rehabilitated home.[32] This would limit the amount that could be spent on the homes. In a January 2005 letter, Winnipeg Housing detailed the development costs for 27 units of housing to the end of 2004 (probably the 17 original homes (22 units) and the five unrenovated latter-purchased homes). The mortgages totalled $822,000, an average of $30,444 each,[33] though the five unrenovated homes likely had smaller mortgages.

There were additional restrictions attached to the RRAP funding. RRAP typically requires the purchaser (the WHRC) to maintain ownership for 10 years for the subsidy to be forgiven (P4, P11, P12). The model anticipated the tenants to purchase after five years. And when the WHRC had to sell the units — whether to the residents or on the market — they had to develop a "complicated second mortgage [which] included something in the purchase and sale agreement stating that the new buyer would allow CMHC to stay on title until the [RRAP] program ran out and it was forgiven". Some units were sold with that caveat on the mortgage, so the new homeowner assumed the time-of-ownership requirement (P11). Other units required new funding to pay off RRAP — pay a penalty for changing ownership before the time-of-ownership requirement expired (P11, P12).

The funding from the Winnipeg Housing and Homelessness Initiative (WHHI) funding also had challenges. The WBCLT tried where possible to improve the energy efficiency of homes in order to reduce the long-term costs to residents. But the WHHI funding wasn't designed for or interested in energy efficiencyL "The three levels of government didn't want to pay for green housing. They just [said], "Just show us the number of people that are in a house"" (P10). As well, during the launch of the land trust, the WHHI was winding down and the program seemed less interested in new initiatives (P4, P10).

One interviewee noted that the WBCLT asked the provincial government for an 'operating agreement' similar to the agreements undertaken with other non-profit housing providers, which typically pay for the gap between affordable rents and the building costs, as well as operational expenses such as staffing and capacity development. The Province reportedly declined because "...the money [for operating agreements] from the federal government is winding down, and they didn't want to have another housing provider…". This interviewee argued that the experience of other land trusts indicated the need for an operating agreement (or similar long-term funding) to keep the Trust operating, provide funding for staff, and develop capacity. (P10)

An early champion of the Land Trust noted that overall the funding was both complex and very restrictive — and this was a significant cause of the failure of the Land Trust. This interviewee also noted that it is common now to package many funding streams for successful non-profit housing initiatives. But to do so requires substantial expertise in financial management — a skill that the interim board perhaps lacked (P8).

Lastly, some of the latter purchased properties were funded by a private non-profit developer, CHAM Holdings, who provided low-interest mortgages for at least three of the latter acquired properties. In 2004, CHAM Holdings called in the mortgage on one property — putting pressure on the WBCLT/WHRC to sell those properties.[34]

There are several important lessons here for future land trusts. Funding was not available to cover the high costs of renovating large, old, disinvested houses while also keeping rents affordable to residents. This led to high operational expenses borne by both tenants and the WHRC. This was anticipated as a risk factor in the model described in *Lessons Learned*, but never resolved. It was problematic that the WBCLT/WHRC accepted RRAP funding with a time-of-ownership requirement that did not align with the model's anticipated timelines for sales. Perhaps the need for renovation funding was so great that the WBCLT/WHRC chose to ignore the potential problem when applying for the funding. But this 'kicking the can down the road' approach to funding led to significant problems when it came time to sell the units — and this problem existed whether the units were sold to the rent-to-own residents or not. The funding streams seem to have been shoe-horned into the WBCLT model, the fit wasn't perfect, and that had detrimental consequences. Importantly, long-term operational funding was not fully considered.

The renovations

Another contributing major challenge for the WBCLT was the poor quality of many of the renovations done to the housing (H1, H4, P2, P5, P6, P10, P11, P12). This is closely tied to the insufficient funding and inaccurate costing noted above, as well as the mandate to renovate large, disinvested houses. The renovations issue was contentious then, and continues to be. The WHRC attempted to stretch the funding available, including seeking additional grants and going over budget on many of the renovations (P4, P1, P12). This led to the total cost-overruns that became so contentious when it was time for the properties to transfer from the WHRC to the WBCLT.

> "There was limited funding. So obviously the upgrades were limited because you just didn't have any money. And any renovations, as we all know, you come up with additional costs that you hadn't anticipated. And that's where you get your cost overruns. You know, you start opening up walls and you're saying, shit, we didn't think this through. And you can't do nothing [about it]. So Winnipeg Housing just put up the money and fixed them up as best possible." (P11, P12)

The lack of funding and resultant limitations on renovations exposed the different views of the partner organizations:

> I think what the community groups sort of lose sight of is that we're only given [limited funds]… you know, we're given these constraints that we have

to work with, right? We've got, you know, $18,000 of RRAP grants available… We did the best we [could] with the funding that was available. (P12)

Renovations were undertaken by the WHRC using a social enterprise contractor for some units (likely the Jobworks[35] Youth Builder's Program of the WBDC[36]) as directed by the model and interim board. The social enterprise contractor was used not only to save money, but also to provide employment and invest into the community as part of the community development aspect of the WBCLT (P4, P5). Renovations by the social enterprise were reported as especially low-quality.

As noted above, renovations typically ran double the anticipated costs and when complete were still critiqued as half of what was needed (P10). The underfunded renovations created the following problems: utility burdens which caused some residents to leave their homes, maintenance issues, and conflicts between the stakeholders about the responsibility for repairs/maintenance. The poor quality of renovations also intersected with the poor financial capacity of residents as well as residents' lower skills and experience with homeownership. Many were unable to afford or to complete minor repairs themselves. This aggravated the challenges that residents faced, with some winter heating bills hitting $500 a month on top of the $600 or more rent (P10). The poor quality of the renovations also did not hold up over time when used as rental properties. After five years, many of the properties needed to be "re-renovated". The WBCLT went back to the Province for funding to do so, but was rebuffed (P10).

Resident experiences of the renovations mirror these critiques, and the poor quality renovations were a primary focus of the new board of the WBCLT with consistent reports from residents as early as January 2004.[37] In late 2004, the WBCLT documented the renovation problems with the local MLA and noted that the problems were so bad that five families were ready to go to the media with their stories.[38] Current interviews with the remaining families corroborate the problems. These three families had criticisms about the quality of renovations including a bathroom that had to be redone several times, faulty plumbing, furnaces that were too small, mould, poor insulation, newly installed windows having to be replaced, and generally poor quality renovations (H1, H4).[39] Paradoxically, these families also conveyed an overwhelming message of appreciation for the homes they were ultimately able to purchase. Why the difference? It appears that the families that were able to purchase also had previous experience with homeownership or maintenance and repair skills, and have fixed up deficiencies and undertaken major renovations on their own.[40] These families were also grateful for the opportunity to achieve homeownership and made every effort to make it work.

The renovations were so problematic that the WBCLT had the properties surveyed (P10),[41] and considered the renovations "substandard in at least 14 of the 17 houses".[42] Reportedly, the WHRC also regularly completed property damage surveys (P10). The poor quality of renovations dogged the WBCLT and the WHRC with problems for years, was a significant contributor to the costs of the housing, and became a key point of contention when transfer of the housing to WBCLT was being negotiated.

The renovation issue is contentious though because the problems were blamed on the WHRC by many in the WBCLT (P8, P10). It is clear though that the WHRC spent every available dollar, and more, on the renovations as efficiently as they could (P4, P12). It is also clear that the WHRC responded to requests for repairs to renovations in some cases (P12), though there is also evidence of poor renovations unmitigated for years. Therefore, a more nuanced analysis suggests that: There simply wasn't enough money to sufficiently improve the condition of these houses from the beginning. The houses were old and badly deteriorated, and each needed more than $100,000 in renovations by skilled contractors to bring them up to a quality standard. The costs were high, the funding low, the renovations were of poor quality, and together these three factors put enormous pressure on the viability of the model.

The WBCLT was mandated specifically to revitalize the neighbourhood's most disinvested properties,[43] which worked counter to the mandate of creating affordable housing for low-income families. The mandate impelled the WBCLT into investing in poor quality assets. Balancing these priorities would have necessitated deeper and less risk-averse government subsidies to keep the housing affordable while improving them to good condition.

Market conditions

> And if you recall way back when, the real estate values were like nothing. Like we couldn't give these homes away. And so the real estate values went from, you know, $20,000 for an abandoned home to maybe $75 to $100,000, maybe a little bit more, for a refurbished one. And then in the years ensuing, those homes were worth like a quarter million dollars. (P4)

Unprecedented and remarkable changes to property values in the West Broadway neighbourhood affected many of the other factors that impacted the WBCLT (P2). The model and business plan of the WBCLT were written when average house prices fell by 9.5 per cent, between 1995 and 2000. The neighbourhood was in decline — which was one reason for the creation of the WBCLT. The original plan hopefully anticipated property values to increase by 10 per cent from 2000–2005, which would provide increasing equity to both the residents and the WBCLT. In fact, property values rose by 70 per cent over that period. And, over the 10-year period of 2000–2010, the average value of an owner occupied home in West Broadway increased from $67,729 to $187,650, a remarkable 277 per cent (Statistics Canada, 2001; 2011). Residents in the rent-to-own program were guaranteed an eventual purchase price set at the time they entered the program (from 2001). This means residents had the opportunity to purchase a home at a price set five years in the past. Residents had the opportunity to purchase homes for $50–60,000 that were now valued at $135,000 or more. "Simply by being a part of the land trust, these people had, in a sense, all won the lottery." (P2)

But this market change also gave incentive to both the residents and to the WHRC to 'cash out' — to re-sell their properties at market rates and keep the profits. (Why this would be possible in the face of the resale-restrictions, is discussed in Dissolution of the WBCLT, below.) The homeownership program had perhaps worked against the CLT's vision of community-controlled land use. For the few residents who had succeeded with the rent-to-own program, they had inherited a direct interest in abandoning the shared-equity model. Not all residents took advantage of these new market conditions. Of the eight successful purchasers, three households remain in their homes today and anecdotal evidence suggests that at least one household sold for other reasons. But the important thing to acknowledge is that the incentive to sell and cash-out existed. The model was based on reasonable presumptions about future market conditions that turned out to be wholly inaccurate, through no fault of the model-designers. The model predicted an increase in market value of the homes of 10 per cent over five years, but the market exploded with the beginning of the real estate boom. This rapidly increasing value of the homes changed the calculus, and shifted the incentives and opportunities. For residents there was an opportunity to purchase homes at the agreed upon 2001 price — but which were now worth nearly double that amount — and still increasing in value (P2). There was also a financial incentive for residents to abandon the shared equity model — an action which would rob the WBCLT of financial security and the perpetuity of land ownership. For the WHRC, the rapidly increasing value of the homes provided an opportunity to recover their investments in the homes and discharge mortgages. Therefore, market forces beyond the foreknowledge of the WBCLT, combined with a rent-to-own scheme that allowed residents to purchase property at below market rates, created incentives to abandon the land trust model — and this should be a warning to future land trust initiatives.

Human factors

Champions and expertise

At the beginning of the WBCLT, champions were key. The chair of the West Broadway Development Corp., the Development Officer from Assiniboine Credit Union, the Executive Director of the Winnipeg Housing Rehabilitation Corporation, a city planner from the City of Winnipeg, and a Professor from the Dept. of City Planning at the University of Manitoba were all crucial to the development and implementation of the Trust.[44] The role of a champion is to carry the vision forward and ensure a developing project adheres to the vision. But because of changing circumstances and other obligations, all of these champions left the project at a similar time — as the Trust became fully tenanted, and there was a transition from the interim board, to the final operating board. "Most of the people left, I think by 2003. I was mad about that too, you know, you can't just start something and [leave]" (P10).

Much of the expertise and leadership was held by this relatively small group of champions. When they left, it created a significant knowledge and capacity gap to carry the vision forward. Many of the current interview participants reflected on the very high levels of knowledge, expertise, and capacity required to implement and operate a land trust over the long term. Specifically mentioned was expertise in: land/property purchase, land/property development, renovation and rehabilitation, project management, cost estimating, property management including leasing, renting, and maintenance, capital requirements and investment knowledge, legal knowledge related to property and leasing, fund-raising and knowledge of funding streams, grant writing skills, and significant political acumen and contacts, amongst a host of other skills (P1, P8). The people involved with the Land Trust at inception were dedicated and they had expertise, but it appears that there was not sufficient knowledge on the board, nor staff with the skill sets required for long term success. The necessary team was not in place for the long term, and nearly all of the work fell to one part-time person — the Housing Coordinator — making this position extremely challenging (see Staffing below). Again, this speaks to future land trusts and the critical consideration of long-term capacity and expertise required for success, as well as the operational funding required to develop and maintain that expertise.

The boards

There were two boards of the WBCLT (see Appendix: Limitations of the Research), the interim board until the end of 2003, and the 'operational' board from 2004 until dissolution in 2008. The interim board was very active — it had two technical subcommittees who developed the model used, addressed legal and technical challenges, collaborated with the WHRC on the initial purchase and renovation of houses, and facilitated the move-in of tenants. It debated and analyzed in detail, before arranging for the purchase of properties, and was very involved in coordination amongst a number of housing entities, funders, and housing support organizations (P4, P6). There is, however, testimony that suggests the interim board relied very heavily on the initial champions, and did not develop internal capacity for the Land Trust for the long-term (P8). There was also the challenge of transferring the knowledge and expertise of the interim board to the operational board. This challenge was addressed through many meetings between representatives of the interim board and the Chair of the incoming operational board.45 A basic information package was also developed in 1999 for the interim board, though it is not clear if the information in it was advanced to the operational board.46 Additionally, the community-activist hired in 2003 created an orientation package for the new board,47 and a *Workplan* was developed for the new board beginning in 2004 which was to include background information, vision, mission statements, and strategic plans.[48] Efforts on this *Workplan* dissipated by 2006.

It is not clear that this information and *Workplan* were sufficient for the new board. It appears this board (starting in 2004) struggled from the beginning to address challenges that developed — especially the problematic renovations, failing to develop long-term operational capacity or funding, and inability to reach agreement with WHRC for the transfer of properties (P6). Interviewees suggested this board lacked capacity to run a land trust for the long term (P2, P4, P10, P13), but it is also known that at least two members of this board had deep knowledge of real-estate and property management.[49] Documentation in the archive shows the board making every effort to advocate for the WBCLT, especially with the provincial government, to solve the challenges, but to no avail. It appears that because of the problems caused by the model, and insufficient resources, there was no perfect solution (see Dissolution of the WBCLT, below). There may have also been a loss of institutional knowledge and capacity with the loss of initial champions, and the shift from the interim board to the operational board.[50]

One member of the operational board reflected that the primary decision-making, financial overview, as well as the meetings that occurred with the WHRC and the provincial government, were undertaken only by the executives of the board (P2), and that there was less involvement by the members-at-large. This may be normal operating procedure for boards, but it meant most decisions were made by very few people.

Overall, these findings reinforce the importance of board capacity and skill in governance — and that the board of the WBCLT may have lacked this capacity.

Staffing

The WBCLT itself had no staff, and only the limited capacity of the volunteer board. The Housing Coordinator was actually an employee of the West Broadway Development Corp., which dedicated 50 per cent of his time to WBCLT activities.[51] These activities were extensive including providing administrative support to the board, co-managing the rehabilitation of the housing, managing the application intake of applicants (2000 inquiries), reporting to funders, undertaking repairs for residents, implementing capacity building exercises for the families, developing community events, and managing the sale of houses.[52] The Housing Coordinator also had extensive responsibilities for the WBDC including managing the PIP (Property Improvement Program) and developing GreenHeart — a new not-for-profit housing cooperative building in West Broadway (P10). During the development phase (pre-2004), the WHRC did much of the heavy-lifting, acting as both the developer and the property manager, in coordination with the Housing Coordinator. But it cannot be emphasized enough that far too much responsibility and workload were left to a single underfunded position, and that the WBCLT did not develop needed capacity.

There are two problems with the lack of staff capacity: the first is that most of the work and decision-making fell on one person. This raises important questions for future land trusts:

- Was there an over-reliance on short-term involved professionals and champions early on, rather than developing internal long-term capacity?
- Was there a lack of support, knowledge, and capacity when operations (and challenges) transferred to the permanent board?
- What consequences did understaffing have for the WBCLT's long-term sustainability?

The second and larger problem was that the WBCLT needed to develop operational and financial capacity before the portfolio could be transferred from WHRC to the Trust. The portfolio when held by the WHRC was worth at least $2 million.[53] The anticipation was that the units would be sold to residents (with the WHRC recouping costs), while the title for just the land would transfer to the WBCLT. Nevertheless, the WBCLT would still be operating as a property owner and manager (for rented units unsold, turning over units, and building the portfolio) and would need staff. The imperative for sufficient funding for staffing and supports was identified in the *Lessons Learned* document, as well as the consultant report *Critical Review of the West Broadway Proposed Community Land Trust Model*,[54] and in the research by the interim board,[55] yet the WBCLT never seemed to 'staff up.' Both contemporaneous documents and current interviews indicate that there were concerns that the WBCLT did not have the capacity to acquire and manage the portfolio.[56] The failure to 'staff up' and develop capacity is likely due again to lack of sufficient funding to make the Trust work. The funding streams available at the time — primarily RRAP and AHI — were designed to rehabilitate housing and fund homeless-services. They were not flexible enough to fund the development of a new model of housing, nor pay for long-term staffing and capacity building. The other funding through the Bronfman Foundation was insufficient to provide long-term capacity development. Again, the lack of funding to develop long-term operational capacity impacted the ability of the Land Trust to achieve success.

Conflicts of interest

Several documents in the WBCLT archive, as well as current interviews, raise concerns of conflicts of interest amongst WBCLT stakeholders. This includes concerns that the chair of the WBDC Board also sat on the Board of WHRC — when the organizations were beginning contentious discussions on the renovations and transferring the portfolio, and which called into question whether the Chair was working for the benefit of the WHRC or the WBCLT (P5, P10). These criticisms over conflicts of interest led to the Executive Director leaving the WBDC, which led to a tumultuous period for both the WBCLT and for the WBDC. The WBDC went through a period of destabilization for three years with significantly reduced capacity to support and advocate for the Community Land Trust.

Some of the interviews also perceived a conflict of interest where board members of the WBCLT, who were also residents of WBCLT housing, were participating in decision-making at the end of the Trust when the WHRC and many residents were advocating for selling the housing with the land (P2, P10).[57] As mentioned previously, the significant increase in property values provided an incentive for the residents to buy their homes, then sell and 'cash-out', thereby collecting the equity of the property, without splitting the benefits with the WBCLT (see Dissolution of the WBCLT below).

This concern over the conflict of interests of residents highlights a key factor for dissolution, but is perhaps out of step with the typical philosophy of a Community Land Trust. The typical form of governance for Community Land Trusts directly involves residents in decision-making. The challenge of a CLT is to balance interests on its board to prevent a single interest group from taking over. Put succinctly, "control of the CLT's board is diffused and balanced to ensure that all interests are heard but that no interest is predominant" (Davis, 2007, p.6). The WBCLT failed to achieve this balance. The operational board was relatively small and dominated by actors who could directly benefit from the dissolution of the CLT. There were few voices that would protect the vision of community land ownership and without a policy to mitigate conflicts of interest, this became a problem of governance.

The Community Land Trust model differs from typical non-profit housing provision because self-interest is baked into the model through the "for the community by the community" philosophy. However, it is predictable that conflicts of interest, either real or perceived, could come under criticism from both internal and external stakeholders. It may be important to consider strategies to protect against these issues such as procurement policies, multi-stakeholder governance, and other conflict of interest policies, but ultimately this is up to the Community Land Trust. For external stakeholders, it may be important to recognize that self-interest is a feature, and not necessarily a shortcoming of CLTs.

Meeting needs of residents

By and large, the WBCLT was unable to keep its housing affordable to the residents it intended to serve. Residents had to have incomes below the federal Housing Income Limits (HILs) to qualify for the RRAP funding stream — which helped pay for housing rehabilitation.[58] Incomes for households were between $18,000 and $32,000 (WBDC, 2000). Many resident families were struggling to meet rents of $450–620 a month.[59] High utility costs — especially heating costs because of insufficient insulation — was an additional burden, as were repairs to substandard renovations.

These problems had devastating impacts for residents. By November of 2004, some families had begun to abandon their homes due to higher than anticipated rents, utility burdens, and renovation problems.[60] When it came time for residents to purchase their homes (at the end of their five-year rental period), many discovered that it was too late to improve their credit rating and get a mortgage, so they had to walk away from the equity that had accumulated in the home due to the rising market (P2). One WBCLT board member recalls one or two families desperately trying to get mortgages to purchase their rented homes but ultimately failing and losing that equity (P2).

The model expected that residents would improve their financial position to attain a mortgage, but it also placed a burden for repairs and maintenance on residents, most of whom had never owned a home (P10, P12). This was perhaps a mismatch with the housing needs and interests of West Broadway's residents, 94 per cent of which were renters in 2000. Several interviewees suggested that many of the residents just never considered themselves as being "homeowners", either not understanding or not buying into the ownership model:

> "And for the most part, they considered themselves as renters, I think… They thought they were renting. It was a rent-to-own model. But they didn't realize that 'to own' part." (P11)

> "…a lot of them just continued with that rental mentality … really difficult to get some of these individuals to grasp that home ownership mentality and start taking care of the properties as if they owned it or if it was going to be theirs in the future." (P12)

Residents also had few homeowner tools, nor the resources to purchase them "…not everyone can afford lawnmowers" (P4). The WBCLT set up a 'community tool shed' to help address this challenge (P4).

In response to these problems, two programs of resident support were run by the WBCLT: one was a general homeowner support/knowledge program (the Homeownership Training Initiative), the other was a financial preparation program for residents approaching the end of their five-year rental period. Neither program was well attended (P12) and there is disagreement over whether or not they were well promoted. One resident remarked, “They never had a workshop. I don’t remember one... And if they did, they were keeping them secret, that’s for sure”(H2). The resident believed, however, that workshops could have been effective, especially for lower income people. Some residents benefitted from the support of their families, communities, and other social services, but others who did not have access to such support “fell between the cracks” (H1).

In a five-year period, the WBCLT model aimed to reverse socioeconomic inequities which had kept homeownership out of reach for most of West Broadway’s residents. This was an ambitious vision that relied on financial improvement for residents and a rapid transmission of new skills. The possibility of attaining a mortgage was made more difficult by the cost overruns which absorbed the portion of rents that was meant to go to down payments. While eight households were successful in purchasing their homes, it appears that most residents were underserved by the ambitious and risky model and lost their homes as a consequence. With the massive increase in property values, this also meant that residents had to walk away from what some called “winning the lottery”(P2); an opportunity to escape poverty.

Inability to address underlying challenges

It is worth noting that many of the above factors that pushed the CLT into dissolution were identified in early research by the early champions and both boards. As mentioned, the Lessons Learned document identified the challenges with funding streams and the importance of developing internal staff capacity for the Land Trust. The interim board also requisitioned a review of the model being implemented. In September 2002, the consulting firm of Steve Pomeroy and Greg Lampert submitted their “Critical Review of the West Broadway Proposed Community Land Trust Model”. This review also identified many of the problems identified above. Pertinently, this review:

- Identified conflicting objectives in the model, as well as lack of mechanism to preserve long-term affordability if the market appreciates;
- Identified four unintended outcomes of the CLT financial model being used:

1. permits the resident to gain the largest share of appreciation upon sale, with minimal reimbursement to the CLT;
2. leaves most of the outstanding subsidy investment unrecovered;
3. does little to control future windfalls to purchasing residents; and,
4. fails to preserve future affordability.

- Identified problems with RRAP funding and low rents;
- Identified the problem of attracting tenants who don't want to purchase in the future; and
- Identified the problem of tenants not purchasing at the end of the five-year rental period, forestalling CLT opportunity to recapitalize.

Their report concludes that "the CLT may be ineffective at preserving long-term affordability of rehabilitated dwellings, and does not recapture subsidy funds — threatening longevity". These are fundamental problems with the model that were identified by September 2002, but there is no evidence in the WBCLT archive of efforts to address these problems.

Lastly, the operational board attempted to develop a *Workplan*, which was to include not only background information and planning but also a conflict-resolution mechanism — something that was to become sorely needed in the years to come. The *Workplan* appears to have been mostly abandoned when the board member who was developing it quit the CLT.

Most of the challenges listed in this report were identified in the first few operational years of the WBCLT. There were small attempts to react to these challenges including a shift from single-family homes towards duplex conversion and the acquisition of an apartment building to maximize funding and to better match resident housing needs, as well as requesting operational funding from the provincial government to deliver more affordable rents. But fundamental problems, especially the lack of staff capacity, an unbalanced governance system, the lack of control of assets, and the CLT's inability to meet local housing needs were never resolved. The early implementation of the WBCLT's business model left many questions unaddressed, and these risks had irreversible consequences for the operational years of the Land Trust. The project was innovating and learning as it went, but it ultimately suffered the consequences of its early actions and was never able to resolve its underlying challenges, resorting instead to 'putting out fires.'

Losing the vision

There is one final, overarching theme that emerged from the interviews, and that will be pertinent to a new land trust. At the beginning of the WBCLT, the people involved — the champions and partners — were all deeply committed to the potential transformative social and economic possibilities of a land trust: the potential to "stabilize 'supply side economics'", including a "'social — community development' model", by moving people with low-incomes into homeownership.[61] But over time, a conflicting view would emerge — with stakeholders who 'just wanted to house some people' but were less committed to the land trust concept or community economic development (P5). Though the stakeholders who believed in community development were in the majority, as time passed and challenges increased, pragmatic considerations won out and drove the direction of the WBCLT's ending (P6). This can be seen in the actions of many of the stakeholders: the WHRC, the Residents, and the provincial government (see Dissolution of the WBCLT, below).

The WHRC was both praised in interviews as 'dedicated' and 'undertaking significant work' on the Land Trust, but also called out for being less committed to long-term community economic development (P6, P10). Some interviewees felt that the WHRC never bought into the community development aspects of the WBCLT, but rather managed the portfolio and the residents as an appendage of their other low-income housing. It is worth noting though that, as discussed above, the WHRC had pragmatic problems that had to be addressed, irrespective of their commitment to the community development model. Records show the WHRC concerned with their financial position, their exposure to risk, and ongoing losses. The portfolio held by the WHRC was losing enormous amounts of money — more than $7000 a month. These costs and risks were high enough to begin threatening the WHRC, and would eventually become unviable, forcing the WHRC to sell the properties. Herein lies an important lesson for any future land trust — it must maintain financial viability. And that means it must at least break-even to survive, or obtain long-term operating funding to bridge the gap to maintain viability.

It also appears that many of the residents didn't understand, or didn't engage with the intended community development aspect of the WBCLT:[62] "I don't know how much or whether they even understood the long-term lease implications for the community… Even words like 'development', let alone 'community development', let alone 'community economic development' — it was just jargon [to them]"(P5, P6). It will be important for a new land trust to have commitment from a community that provides significant support when inevitable challenges arise and discussions occur with funders and governments.

The differences in the understanding of, and commitment to, the community development model extended far beyond these WBCLT partners. The different perspectives were intense and reflected different views about community development (P4, P6). The WBCLT had a specific objective to 'de-commercialize' property and keep housing affordable in the neighbourhood. This would eventually bring it into conflict with the private sector and governments. Private developers and property management firms working in the neighbourhood would come to see the WBCLT as suppressing the rental and real-estate markets, and two firms would express sharp criticism of the WBCLT (P10). Reportedly, the provincial government eventually came to have similar concerns — perhaps after lobbying from the private sector — and questioned the Housing Coordinator (P10). The worry was the WBCLT was causing a suppression of real estate values (and taxes generated), whereas governments would have preferred revitalization and higher property values similar to what was happening in the Osborne Village and Wolseley neighbourhoods — redeveloped private properties and new condos (P10). If true, this would again show a lack of understanding, or commitment to, housing affordability and neighbourhood development, as well as a preference for profit-seeking tax-generating initiatives. Although the WBCLT project began with a vision of redevelopment without gentrification, the vision was undermined by pressures both internal and external to the Land Trust that promoted the commodification of housing and the transformation of West Broadway into a neighbourhood that would appeal to the middle-class.

Multiple interviewees spoke of increasing tensions at the end of the project between the WBCLT board, the WHRC, and the primary funder — the provincial government (P5, P6, P10). According to interviewees, these tensions revolved around at least three issues:

- Escalating costs, losses, and need for further investment (see "Costs" above);
- Differing levels of commitment to the land trust community-oriented model, which made solutions and compromise difficult;
- Dispute between board members and the Ministry of Housing, possibly regarding who sat on the WBCLT board, or potential government influence in the dissolution of the Land Trust. (P6)

These tensions led some interviewees to claim that the Land Trust dissolved due to political pressure from the Province (P1, P6, P7, P8, P9, P10). The existing evidence shows only that the Province declined to further fund a land trust model to which it had already contributed at least $600,000,[63] and for whom they had tried to mediate the dispute amongst the partners. The details of this dispute comprise the next and final chapter in the story of the West Broadway Community Land Trust.

The dissolution of the West Broadway Community Land Trust

The ending of the WBCLT was contentious, disordered, and occurred over an extended period of time. Above, we have seen the many factors that contributed to the WBCLT's demise, but in the final analysis, money would be the deciding factor in the WBCLT's dissolution.

In September 2004, after months of negotiation, the WHRC and the WBCLT signed a memorandum of intent that detailed how the portfolio was to be transferred to the WBCLT. This MOI proposed two items important to understanding the dissolution of the WBCLT. The first proposed the strategy of the whole portfolio being transferred to the WBCLT (or the WBDC) *before* splitting the ownership of the land and houses. With this strategy in place, other options appear to not have been pursued, such as the potential of WHRC themselves splitting each property, selling the housing, and *then* transferring ownership of the land to the WBCLT. This alternate strategy would have been more complicated, and without guarantee that WHRC would recoup its costs, but it is an interesting alternative scenario that was never explored. It appears that the original planning for the WBCLT did not clearly articulate the method or timeline through which the properties were to be split.

Secondly, on the insistence of the WHRC, the memorandum included the caveat that the "…WHRC and/or WPH will be reimbursed for all of their costs, unless otherwise agreed to in writing…", and this caveat was dependant on application to the Province of Manitoba and the Government of Canada to replace the RRAP grants with equivalent AHI funding, and to fund the repairs to the housing units.[64] This would be the sticking point for the next few years. The WHRC did not want to pass the portfolio over to the WBCLT until it had been 'made whole' (P11, P12)[65] and released from all covenants.[66] The costs of the purchases and renovations, as well as the carrying costs of the portfolio had resulted in significant overruns that were ever-increasing. The overruns were complicated by the poor quality renovations, the need for further funding to fix the deficiencies, and arguments over who should be responsible for the costs. The MOI states that the transfer of all the properties was to occur by September 30, 2004. This would not come to pass.

Overruns were identified by WBCLT board in documents as early as July 2004, and continued to be discussed for the next two years. By the end of 2004, the WHRC stated these cost overruns were $600,000; but their preference was still to sell all the 38 units of housing to the WBCLT.[67] In January 2005, the WBCLT Board reviewed the WHRC's buy-out position, and discussed meetings with the local MLA and the anticipation that the Province might cover the overrun. "Given the Minister is amenable to their request of $600,000, WHRC is prepared to transfer all 38 units to the Land Trust for $1.00, but at this time, neither the Board [of the WBCLT] or its legal counsel are prepared to receive it."[68] This is because the WBCLT needed acquisition and operating funding to take over the properties. To address this problem, the Trust requests $360,000 from the Province for a housing-condition audit, deficiencies remediation, legal fees, condo-ization fees, and transition costs. Together, the total ask of the provincial government to transfer the portfolio to the WBCLT was nearly $1 million.[69] Yet this amount would not have even provided the Land Trust with ongoing operating funding, though as mentioned above, one current interview suggests the WBCLT also asked the Province for an Operating Agreement (P10).

Even if the Province had agreed to this funding proposal, it seems unlikely that other partners would have been amenable. A memo from the previous August indicates that the Board worried Assiniboine Credit Union might "balk" at allowing the WBCLT to assume the mortgages, as the Trust had "few assets, no income stream, no borrowing track record" and was therefore not in a position to assume the covenants.[70] And just a month prior to the ask, the WHRC noted concerns that the WBCLT was not ready/able to manage this large portfolio, and further, that the ACU, CMHC, MHRC, and City of Winnipeg would all need to agree to the purchase of properties by LanTrus (the legal name for the WBCLT), because each had invested grants into the portfolio.[71]

Several other potential solutions were offered by the partners — usually including selling some of the units to cover the overruns. In January 2005, the WBCLT placed an offer on a single building — the latter acquired, 11-unit apartment block that was considered "the crown jewel" of the portfolio.[72] This block was newer, in better condition, and had better earning potential than all the other properties. Though there is no record, the WHRC must have declined that offer because, as of 2025 the WHRC still owns this apartment building as part of their low-income-rental-housing portfolio (P12). The reason the WHRC declined is because the result would have been to give away the best asset in the portfolio while retaining the single-family and duplex housing-units that had significant remediation needs and cost overruns (P12).

In February 2005, the Province agreed in principle to cover the cost overruns through the AHI so that the properties could be fixed and sold to residents or on the open market.[73] It appears that the WBCLT didn't accept that offer, likely due to a desire to keep the properties within the Trust. Within days, the board of the WBCLT passed a resolution insisting the units be transferred to the Trust, and laying out a mechanism for all cost overruns to be covered by AHI agreements.[74] This does not appear to have been compelling, as a week later in a letter to the Province, the WHRC states that it wants to work with WBDC and the WBCLT, but must be able to recover all of its costs — as per their original agreement — and notes the Provincial Government was only prepared to contribute $85,000 to the cost overruns. Winnipeg Housing states it was unable to absorb the remaining losses. As an alternative, the WHRC proposes selling most of the units to Westminster Housing and on the open market to cover the losses, and giving the remaining eight units of housing to the WBCLT.[75]

In May 2005, the WBCLT submitted a proposal to Manitoba Housing agreeing to sell some vacant single family homes to recover costs, and the transfer of the remaining portfolio including the apartment block to the WBCLT. There is no record of a response to this offer, but the crisis was coming to a head. Within a week Winnipeg Housing sent a letter to the WBDC stating that it has tried to accommodate the WBDC, but there has been no resolution of the conflict. The WHRC was carrying more than $500,000 of capital costs which was creating a significant burden and states that the WHRC "...has no alternative but to sell some of the assets. WHRC is prepared to consider any reasonable offer from

West Broadway...."[76] The WBCLT had little recourse to the proposed sale, as the WHRC owned the properties, held the mortgages, and was signatory to the grants. The WBCLT board responds with a complaint to the Minister of Housing stating that Winnipeg Housing is marketing properties that were intended for the WBCLT, and noting that no response had been received from Manitoba Housing on the WBCLT's May offer.[77, 78] By February 2006, the WHRC had provided 'offers to purchase' to the residents for the acquisition of both the land and the building. In response, the WBCLT board asked "the WBDC to ascertain whether the WHRC are within the spirit of the [MOI] agreement between it and the WHRC."[79] There is no record of an investigation or finding by the WBDC. The question remains as to the applicability of the agreement and whether that agreement was breached. It appears the restrictions on sale were not enacted, as the properties had not yet transferred to the Trust. Winnipeg Housing had not been 'made whole'—the primary stipulation for the transfer of the properties, and so sold the properties to be made so. It is also worth considering whether the WBDC was able or willing to sufficiently support and advocate for the WBCLT in its state of reduced capacity after the departure of its Executive Director.

At the same time as these difficult negotiations were occurring amongst the partners, the WBCLT was attempting to audit the units to determine rehabilitation needs and to gather evidence for who was responsible for the costs. Some of the resident families support the audit process and the WBCLT, but many other families want the "house and land option" provided by WHRC. Four of these people had been WBCLT board members—and are therefore in a conflict of interest.[80]

The WHRC and the WBCLT were at an impasse after two years of discussion. Meeting minutes and interviews suggest that the WBCLT couldn't come to terms with the WHRC or figure out any alternative solution. Mediation by the Province had not led to compromise. The monthly losses were over $7000, vacancies were high, and families had left the WBCLT.[81] CHAM Holdings had called in at least one mortgage. The WHRC needed to recoup their costs. The WBCLT was unable to acquire the 17 initial properties, nor the latter acquired apartment building and five houses, because they did not have the financial or administrative capacity to do so, and did not have the support of funders to pay off the cost overruns. Sometime in early 2006, the WBCLT was informed that the "[Provincial] government would not support a locally driven Community Land Trust model for housing ownership…"[82] It's not clear if this denial was against the funding ask of $1 million, or the requested operating agreement, or the very concept of a land trust, but the WBCLT's hopes of funding to acquire the portfolio and to build capacity were dashed. At this point, the WBCLT had no way to gain the portfolio, and the only way for the WHRC to recoup its costs was by selling the homes, so they proceeded to do so. The properties were sold between 2006 and 2008 (P10). Either seven or eight[83] WBCLT families managed to purchase their homes for prices of between $30,000 and $65,000.[84] The WHRC assisted some residents to apply for first-time homeowner down payment loans to enable them to purchase. For those who did not wish to purchase, the WHRC rented to them as long as tenants wanted, selling only when vacated (P12). The homes not sold to WBCLT residents were sold on the market for reportedly between $92,000 and $125,000.[85] It is not known if the WHRC broke even or perhaps profited on the housing units it had managed for the WBCLT.

In the summer of 2006, the WBCLT board began winding up its operations, with discussion of the disbursement of its remaining funds and the two properties it owned.[86] Both properties would eventually be sold to the non-profit housing provider Kikinaw Housing, demolished, and new infill housing created. Meetings of the board were sporadic in its last year of operation, with the last known meeting occurring in February 2007 where it "discussed whether there were any other function the WBCLT could perform, and if not, ought it to be dissolved".[87] A memo to the board in November 2007 notes the resolution to dissolve the WBCLT and distribute its remaining funds, and in February 2008 the executive completed disbursement and sent the final correspondence of the WBCLT. The West Broadway Community Land Trust had come to a bitter and sad end, as one of the last correspondences testifies to:

> After much endorsement and lobbying over the last year and a half by the WBCLT, the West Broadway Development Corporation, and other Housing Stakeholders in the West Broadway neighbourhood, the government has informed us that they will not support a locally driven Community Land Trust model for housing ownership and property management. This has been a major disappointment for everyone involved, especially the dedicated Board volunteers that have believed in creating a Community Land Trust in Winnipeg and in Manitoba. For the original partners of the CLT, West Broadway Development Corporation, and Assiniboine Credit Union, this loss is particularly sad.[88]

And echoed in interviews more than 20 years later: "So it was very, very hurtful. Not just for me, but everybody on the Development Corporation Board to go up and down the streets and see the initiative failed." (P10)

Conclusion

A member of this project's research committee remarked that the West Broadway Community Land Trust emerged in a context when "community activists and organizations were trying to do so much because everything had to be done." The interviews of this report certainly support this sentiment and admit that the WBCLT was "a shaker and a mover of change" in the neighbourhood (P10). As a young organization, the West Broadway Development Corporation sought to create a community-based vision for neighbourhood revitalization where existing residents would share the benefits of renewal. They recognized that in many other gentrifying neighbourhoods, residents have experienced gradual alienation and displacement as they witness the return of capital to their inner-city neighbourhoods. But West Broadway's was an optimistic, perhaps utopic, vision of reinvestment where the community would set the terms. Large Victorian homes would be renovated and modernized, perhaps even retrofitted. Working-class and low-income families would own these homes and garden in their yards. Most of all, rising property values would be re-captured for community land use, not private equity.

Some facets of this vision were, in fact, realized. Seventeen homes, containing 22 units of housing were renovated, along with upgrades to the 11-unit apartment block. Those homes continue to exist where many would have been demolished. Eight of these families were able to purchase their homes, and still today, three of these experimental households live proudly in the homes of the Land Trust. The WBCLT and the Winnipeg Housing Rehabilitation Corporation leveraged over $800,000 to repair and preserve some of the neighbourhood's most run-down housing while employing marginalized workers and providing job training. When the land trust dissolved, some of the properties were sold to non-profit housing providers and the apartment block was retained by the Winnipeg Housing and Rehabilitation Corporation, which continues to provide deeply affordable housing in West Broadway and throughout Winnipeg.

This research also heard repeatedly from those involved that the WBCLT contributed to the stabilization and renewal of West Broadway, as well as improving the perception of the neighbourhood by the rest of the city. The neighbourhood shifted from being seen as "Murder's Halfacre", to a desirable neighbourhood rich with community-based culture. Critically, this research heard about the great people involved, the optimism, and partnerships that contributed to the successes. In many ways, the WBCLT demonstrated that community can change the market with the support and collaboration of governments — and all this was accomplished in just six or seven years. The breakdown that led to the dissolution of the WBCLT created a lot of pain for the people who were involved and has aggravated the sense of loss and failure that surrounds this initiative. But while there are many useful lessons from the factors that led to its dissolution, it would be simplistic to suggest that it only failed.

One thing that is clear is that the WBCLT was prescient about the gentrification which was about to occur in West Broadway. From 1999 to 2005, West Broadway's housing market changed drastically. In this period, 513 rental units in 27 apartment buildings experienced above-guideline rent increases at an average increase of 10.3 per cent (Silver, 2006). The volume of rent increases far outpaced the surrounding neighbourhoods of Wolseley and Spence, which saw above guideline rent increases in two and 10 buildings respectively. Private landlords recall that the prices of apartment blocks doubled from 2002–2005 and that nearly every building changed hands during that period (Ibid.). The same landlords also attribute this change to the Lions Housing renewal efforts which transformed "Hell's Half-acre" into a model street for gentrification. Values soared and, as the WBCLT expected, public and community investment became private equity as existing residents were displaced en-masse as higher rents were implemented.

This leaves us to think: what could have been? What if the WBCLT had succeeded, and what would it have taken to succeed? Perhaps the greatest hint is offered by the Westminster Housing Society which started in parallel to the WBCLT with a similar vision, but one that was different in crucial ways. For one thing, Westminster avoided the homeownership model. Their first two projects were to develop a 37-unit housing co-op which continues to provide rent-geared-to-income (RGI) housing and is run by its residents, and a 12-unit townhouse complex which also offers RGI rental housing to larger families. After these development projects, Westminster Housing acquired and renovated several large old houses in West Broadway. Instead of turning these into single-family homes, however, Westminster converted these to duplexes and triplexes. Many of Westminster's projects still house the initial residents who first moved into their homes in the late 1990s and early 2000s. This success strongly suggests that a rental model was a better fit for West Broadway's residents, and it also demonstrates that affordable rental housing is just as likely to foster stability as homeownership. In 2024, Westminster Housing Society opened the doors to a brand new West Broadway project in partnership with the long-standing 2SLGBTQ+ organization, Rainbow Resource Centre. The "Place of Pride" provides deeply affordable housing to a target population of queer older adults.

Another counterexample is Kikinaw housing, which began in the wake of the WBCLT. Kikinaw developed four-plexes on the WBCLT's last two properties, and two small apartment complexes were acquired later and subsidized to provide rent-geared-to-income housing. This demonstrated an abandonment of the homeownership model in favour of providing deeply affordable rental housing in the acquired apartment blocks and infill projects. A registered charity, Kikinaw—whose name translates to Our Home in Cree—was incorporated by the West Broadway Development Corporation and Young United Church in 2004 but experienced a gradual board takeover by a single family and sold all of its properties on the private market in 2021. This event, along with the Lions Club of Winnipeg's sale of their 287-unit affordable seniors complex in 2023, are two of the current factors driving the establishment of a new CLT in West Broadway to achieve greater oversight of community housing assets.

The West Broadway Community Organization (formerly the West Broadway Development Corporation) is trying, once again, to establish a Community Land Trust that can prevent displacement and exert greater community control over its land use and assets. Unlike the last WBCLT, this new endeavour has the benefit of working in the Canadian Network of Community Land Trusts and has received direct support and mentorship from Parkdale Neighbourhood Land Trust, the Kensington Market Community Land Trust, the Hamilton Community Land Trust, the Downtown Eastside Community Land Trust, the Community Land Trust Foundation of BC, and the Milton Parc Community Land Trust. However, some of the most pertinent lessons have been learned closer to home. Much has changed since the West Broadway Community Land Trust first took shape, but the lessons generously offered from the people of the last Land Trust are just as crucial today.

Lessons learned and recommendations

The model

1. The model of rent-to-own was a mismatch for the community's housing needs. The homeownership model was applied in a low-income neighbourhood that was 94 per cent renters and where most members of the community needed decent affordable rental housing. The emphasis on ownership placed pressure on the financial feasibility of the CLT requiring it to renovate large, multi-family homes into affordable single family housing, and placed pressure on low-income households to qualify for a mortgage. It appears that the homeownership model was influenced more by values of the technical team and by the government mandates of the time. **This highlights the importance of ensuring that a Community Land Trust is designed first and foremost *by the community and for the community* so that the model matches the needs of the community.**

2. The Shared Equity and Rent-to-Own Model was complicated to the extent that only a few of the people involved in the CLT understood the full concept. To simplify things, the CLT promoted access to homeownership which overshadowed the shared equity component. **For members to be truly invested in their CLT, the model must be legible to those involved.** A clear model is important for community

governance, for day-to-day management of the Trust, and for marketing the Trust to funders and partners.

Goals and planning

3. The business model was stretched by the CLT's attempt to meet incompatible goals, some of which were influenced by government mandates. It was very challenging, and ultimately unfeasible, to renovate the neighbourhood's most disinvested housing stock into deeply affordable single-family homes. The properties were selected and income levels were fixed by government program limits and local incomes. When costs went up, housing quality suffered, which placed a burden on residents, on administration, and on the partnerships. This experience would suggest that **future CLTs should be wary of trying to accomplish too much to meet diverse interests of funders and stakeholders.** It is important to begin with a strong and simple vision, and to avoid stretching this vision to chase funding.

4. The WBCLT was innovating without access to a network of CLTs or proven local practitioners. The model was based heavily on Lions Housing which was later acknowledged as a major financial loss, and the Central Edmonton CLT which met similar struggles with the rent-to-own model. Current and future CLTs in Canada will benefit from the cross-pollination and technical assistance available through the Canadian Network of Community Land Trusts. The CLT movement in the United States demonstrates that **dedicated CLT networks and technical assistance can have compounding effects and should be recognized as important areas for investment.**

5. There was not an adequate balance of interests to promote and protect the vision of collective land stewardship. At the point of dissolution, the board and major stakeholders were residents who had the opportunity to own their land outright, government officials who had lost faith in the model, the developing partner which had incurred significant financial loss, real estate developers, and the West Broadway Development Corporation. Almost none of these actors had a vested interest in collective ownership of the assets. In fact, most had an interest or good reason in seeing these privatized. The WBCLT had alternative solutions to the sale of assets, but these solutions were not taken by decision-makers. **CLTs rely heavily on a governance**

system that balances interests in favour of collective land stewardship. This cannot be overlooked. Furthermore, the WBCLT had very little decision-making power without full control of its assets.

6. Early planning must include the practical matters of financial planning, procurement strategies, acquisition strategies, partnership policies, due process strategies, and more. **Adequate planning and due diligence are key factors that require attention to prevent and mitigate significant problems down the road.** This requires significant budgets and funding in start-up activities for planning and legal costs.

Partnerships

7. The CLT model relies on partnerships. Partnerships, like any human relationship, require good communication and mutual understanding, but also strategies to address and resolve conflicts. This research has avoided focusing on the intense and damaging conflicts that still carry painful memories for the people involved. Although partnership breakdown was caused by a wide range of factors, the conflicts offer a crucial lesson: **There must be clarity about roles, relationships, and responsibilities between partners, and there must be policies and strategies in place in advance to address conflict.** Especially when it comes to the stewardship of assets, the partnership agreements and legal agreements must be clearly described. In the end, when costs became the determining issue, the partner with the most control of the assets got their way.

Financial

8. The West Broadway CLT was unable to reach a point of financial autonomy, which left significant decision-making in the hands of government funders and the developing partner who held the assets. Costs were grossly under-anticipated. Insufficient funds were available for acquisition, renovations, carrying costs, and operational activities. These costs put pressure on the model. Long-term operational funding was not sufficiently pursued from the beginning, relying on

a last-minute request to government for an operating agreement. **Financial sustainability is important for a Community Land Trust's autonomy. This includes not only acquisition and development funds, but crucially, operational funding to meet the administrative burden of the model.**

9. **Government programs should be designed with flexibility to let CLTs meet community-defined needs.** Also, CLTs should avoid chasing funding that does not align with their needs. Other housing providers from the time explain that it was very difficult to receive government funding for affordable rental projects. Those who were successful relied heavily on private donations, fundraising, and extensive volunteer capacity. The funding streams accessed by WBCLT were restrictive, risk-averse, and not designed for CLTs — but they were what was available. The combination of government mandates which prioritized increased property values, a promotion of homeownership, with limits to fund renovations above the mortgage value, created an impossible financial position for the WBCLT and forced the community to assume the risks of housing revitalization. Despite best efforts to stretch the funding, the funding challenges were a significant cause of the project's demise.

10. Government support for community-based housing programming was one of the key enabling factors that spurred the WBCLT. Community Land Trusts require significant financial support before they can reach a point of organizational stability. This includes capacity building and start-up funding to develop a local model, as well as acquisition and capital funding to grow a portfolio with quality housing.[89] For Community Land Trusts to provide more deeply affordable housing, operational funding is necessary to cover staffing, maintenance costs, support services for residents, and to subsidize rents.[90] Some Community Land Trusts may strive for independence from ongoing government support. Nevertheless, **a supportive political climate is essential to create new CLTs and to help CLTs achieve greater social outcomes.**

Boards

11. The transition from the interim board to the operational board led to significant discontinuity in the CLT's governance. This resulted in

a loss of champions, institutional memory, technical capacity, and records that made it difficult to maintain the vision. **Community Land Trusts require stable governance and their structures should be designed accordingly.** This can include policies such as limiting the number of board seats for turnover or requiring involving stakeholder organizations with long-term institutional support on the board.

12. Board capacity must also be considered from inception. **Boards require expertise in a broad range of property management, development, financial, and political skills.** Without these skill sets, boards face overwhelming challenges.

13. As they expand, CLTs can develop large portfolios of real estate assets that are held in trust. This also makes them susceptible to struggle from both internal and external interests. **Boards require policies and procedures in place to mitigate conflicts of interest and board takeovers**, while meeting the goals and objectives of a CLT.

Operational

14. The West Broadway CLT never developed the internal capacity required to acquire and manage a large portfolio of housing. This resulted in significant burdens being placed on a single Housing Coordinator position, and to a lesser extent on the original champions of the project. Without this capacity the CLT would not be able to take over the portfolio — even if funding had been available for the cost overruns. **Internal capacity must include the skill-sets required for real-estate development, property management, and other skills, over the long-term, and must be present from inception.**

15. The West Broadway CLT tried to cover a wide range of operational roles including acquisition, redevelopment, asset management, property management, leasing, community events, and support services for residents. Each of these roles requires adequate funding and staffing to maintain good community housing, and together, these roles may be too much for one CLT to handle. **A future CLT should ensure that its operational roles are simple, well planned, and adequately funded.** Partnerships can fill other roles wherever possible.

Community

16. The residents who were able to purchase their home cited support from their communities. Each of the residents is known to play an important role in 'giving back' to their community and has proudly remained in their home for 24 years. This is a stark contrast to the displacement faced by many other residents who felt the impacts of gentrification and had to leave their community over the same period. **The stories of successful residents demonstrate that investing in community members can create positive feedback loops of mutual support and community-building that improve neighbourhood stability.** Community-building events and social services for residents were important in this respect.

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Sources from the WBCLT archive

Notes on sourcing from the WBCLT archive:

- Because of requests for confidentiality (see Appendix: Methods), author and recipient names of correspondence have been redacted and replaced with the name of the organization generating the correspondence.

- All documents regarding activities of the Board of the WBCLT including Meeting Minutes with their attached internal reports, as well as correspondence, have been grouped together and organized *chronologically* rather than alphabetically by author. This allowed for the development of the linear timeline. Documents in this collection should be searched for by DATE not by author.

- Documents from outside of the Board of the WBCLT are listed under separate heading, below.

Documents of the WBCLT board activities:

2004

West Broadway Lan Trus Inc. Board. (2004, Jan.26). *Board Meeting Minutes*. Archive of the WBCLT, Institute of Urban Studies, University of Winnipeg.

West Broadway Lan Trus Inc. Board. (2004, Feb. 23). *Board Meeting Minutes*. Archive of the WBCLT, Institute of Urban Studies, University of Winnipeg.

West Broadway Lan Trus Inc. Board. (2004, March 3). *Correspondence to West Broadway Development Corporation*. Archive of the WBCLT, Institute of Urban Studies, University of Winnipeg.

West Broadway Lan Trus Inc. Board. (2004, March 22). *Board Meeting Minutes*. Archive of the WBCLT, Institute of Urban Studies, University of Winnipeg.

West Broadway Lan Trus Inc. Board. (2004, May 31). *Board Meeting Minutes.* Archive of the WBCLT, Institute of Urban Studies, University of Winnipeg. Includes:

Chairperson Report

Administrative Report

West Broadway Lan Trus Inc. Board. (2004, June 21). *Board Meeting Minutes*. Archive of the WBCLT, Institute of Urban Studies, University of Winnipeg.

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[Redacted]. (2004, July 14). Personal Communication between WBCLT, WHRC, WBDC. Enclosing *DRAFT Memorandum of Intent*. Archive of the WBCLT, Institute of Urban Studies, University of Winnipeg.

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West Broadway Lan Trus Inc. (2004, Aug. 23). *Board Meeting Minutes*. Archive of the WBCLT, Institute of Urban Studies, University of Winnipeg. Includes:

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West Broadway Lan Trus Inc. Board. (2004, Sept. 20). *Board Meeting Minutes*. Archive of the WBCLT, Institute of Urban Studies, University of Winnipeg.

Winnipeg Housing and Rehabilitation Corporation. (2004, Sept. 30). *Expense Details*. [package of expense summaries for 22 units of housing, Provided to Board of the WBCLT Dec. 2004]. Archive of the WBCLT, Institute of Urban Studies, University of Winnipeg.

West Broadway Lan Trus Inc. (2004, Oct. 20). *URGENT MESSAGE*. [Correspondence from Housing Coordinator to Lan Trus Residents.] Archive of the WBCLT, Institute of Urban Studies, University of Winnipeg.

[Redacted]. (2004, Nov. 18). Personal Communication — email: MLAs and WBCLT Housing Coordinator. Archive of the WBCLT, Institute of Urban Studies, University of Winnipeg.

West Broadway Lan Trus Inc. Board. (2004, Nov. 19). Correspondence to Minister of Family Services and Housing, Government of Manitoba. Archive of the WBCLT, Institute of Urban Studies, University of Winnipeg.

[Redacted]. (2004, Nov. 19). Personal Communication — letter: WBCLT Inc. to Lawyers, enclosing consent to release information documents from residents. Archive of the WBCLT, Institute of Urban Studies, University of Winnipeg.

Anonymous. (2004, Dec. 29). *Meeting Notes with Winnipeg Housing Rehabilitation Corporation (WHRC) DRAFT!!* (sic). Archive of the WBCLT, Institute of Urban Studies, University of Winnipeg.

[Redacted]. (2004, Dec. 08). Personal Communication — email with attached notes *Summary of December 7, 2004 Phone Conversations*: MLAs and WBCLT Housing Coordinator. Archive of the WBCLT, Institute of Urban Studies, University of Winnipeg.

2005

West Broadway Lan Trus Inc. (2005, Jan. 24). *Board Meeting Minutes*. Archive of the WBCLT, Institute of Urban Studies, University of Winnipeg. Includes:

Draft Estimate of Expenses to Acquire. (2005, Jan. 20)

Meeting Notes with Lan Trus Inc. DRAFT!! (sic) (2005, Jan. 13)

Memorandum of Intent. (2004, Sept 10th). [Final signed copy.]

[Redacted]. (2005, Jan. 28). Personal Communication — WHRC to WBDC — with attached *Summary of West Broadway Development Costs As At January 31, 2004* (sic). [Very detailed costing for unit of housing.] Archive of the WBCLT, Institute of Urban Studies, University of Winnipeg.

[Redacted]. (2005, Feb. 18). Personal Communication — MHRC/WHHI to WHRC and WBDCI. Archive of the WBCLT, Institute of Urban Studies, University of Winnipeg.

West Broadway Lan Trus Inc. Board. (2005, Jan. 21, **6:00pm**). *Board Meeting Minutes*. Archive of the WBCLT, Institute of Urban Studies, University of Winnipeg.

West Broadway Lan Trus Inc. Board. (2005, Jan. 21, **8:00pm**). *Board Meeting Minutes*. Archive of the WBCLT, Institute of Urban Studies, University of Winnipeg. Includes:

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Anonymous. (n.d., notation added stating 2005, March 14). *The Money Go Round*. Article to appear in the Housing News. [Note added suggesting this is the text of a speech presented by the Chair of WBCLT Board to the Executive Policy Committee of Winnipeg Council, March 14, 2005]. Archive of the WBCLT, Institute of Urban Studies, University of Winnipeg.

[Redacted]. (2005, May 18). *Personal Communication — WBCLT President to Director of Manitoba Housing. Memo*. Archive of the WBCLT, Institute of Urban Studies, University of Winnipeg.

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West Broadway Lan Trus Inc. (2005, Nov. 28). *Board Meeting Minutes*. Archive of the WBCLT, Institute of Urban Studies, University of Winnipeg.

2006

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[Redacted] (2006, Feb. 22). *RE: WHRC/West Broadway Land Trust*. [Correspondence from the President of the WBCLT to the Board of Directors of WBDC.] Archive of the WBCLT, Institute of Urban Studies, University of Winnipeg.

West Broadway Lan Trus Inc. (2006, June 15). *Board Meeting Minutes*. Archive of the WBCLT, Institute of Urban Studies, University of Winnipeg.

West Broadway Lan Trus Inc. (2006, Oct. 19). *Board Meeting Minutes*. Archive of the WBCLT, Institute of Urban Studies, University of Winnipeg.

2007

West Broadway Lan Trus Inc. (2007, Feb. 5). *Board Meeting Minutes*. Archive of the WBCLT, Institute of Urban Studies, University of Winnipeg.

[Redacted] (2007, June 5). Personal Correspondence from the Housing Coordinator to CHAM Holdings Group. Archive of the WBCLT, Institute of Urban Studies, University of Winnipeg.

[Redacted] (2007, Nov. 26). *Memo Re: Disposition of Funds and Dissolution of Lan Trus*. [To the Board of Directors of the WBCLT]. Archive of the WBCLT, Institute of Urban Studies, University of Winnipeg.

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Anon. (Feb. 25, 2000). *Homegrown Solutions — Community Land Trust Meeting, February 25, 2000*. [Brief minutes of an early meeting during the formation of the land trust.] Archive of the WBCLT, Institute of Urban Studies, University of Winnipeg.

Anon. (N.D., circa 2000). *WBCLT Board Responsibilities*, from WBCLT Steering Committee Board Information Package (1999–2000). [Possibly written by Dr. Sheri Blake]. Archive of the WBCLT, Institute of Urban Studies, University of Winnipeg.

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Pomeroy, Steve and Greg Lampert. (2002). "Critical Review of the West Broadway Proposed Community Land Trust Model". Archive of the WBCLT, Institute of Urban Studies, University of Winnipeg.

Suttor, Greg. (2010). [Untitled interview notes for case study #5].

West Broadway Development Corporation. (2000) *West Broadway Community Land Trust (WBCLT): Lessons Learned*. Ottawa: CMHC Homegrown Solutions.

Notes

1 This research does not offer a blueprint towards the establishment of Community Land Trusts. In fact, it suggests the opposite, that CLT models should be attendant to their local markets and community interests. For more resources on how to start a CLT, the Canadian Network for Community Land Trusts offers an excellent collection of non-prescriptive technical advice and examples of operational CLTs in Canada. https://www.communityland.ca/

2 Note to the reader: For conciseness, interviews are cited with simple notation indicating the number of the interview, e.g. (P7) indicates the seventh interview with a Partner of the West Broadway Land Trust; (H1) indicates the first interview with a *Homeowner*. More explanation is in the Appendices: Acronyms, and, Limitations.

3 The Lions homes were sold for $75,000 a piece, which was near the neighbourhood's market rate for owner-occupied homes. An audit later revealed that the Lions Club had experienced an astounding loss of $654,200, including $162,800 in repayable grants (Burley & Maunder, 2008).

4 A "shared-equity" is an arrangement where multiple purchasers share a property. In this case, the Land Trust retained ownership of the land, while the resident retained ownership of the house.

5 Anon. n.d. (c. 2000). *WBCLT Board Responsibilities*, from WBCLT Steering Committee Board Information Package 1999–2000. Also see: "Homegrown Solutions – Community Land Trust Meeting, Feb. 25, 2000."

6 Homegrown Solutions – Community Land Trust Meeting, Feb. 25, 2000.

7 Suttor, Greg. 2010. Untitled interview notes and case study of the WBCLT.

8 This part of the model is similar to cottages located on crown-land, where the resident owns the cottage, and the Province retains ownership of the land but provides 99-year leases.

9 The Central Edmonton CLT was incorporated in 1998, but faced with their rent-to-own model and has since dissolved. The CECLT also struggled to keep homeownership attainable for low-income residents, but these problems would not have been documented at the time that WBCLT borrowed from them (CMHC, 2005).

10 Maunder, Mike. N.d. (c2003) "Moving Forward: West Broadway Community Land Trust", pamphlet. P.2.(Note that the Suttor review of the WBCLT states that there were 4000 inquiries and 400 applications.)

11 Total Debt Service (TDS) and Gross Debt Service (GDS) both refer to calculations used by lenders to assess how much of a borrower's income is dedicated to debt payments, with GDS focusing solely on housing costs while TDS includes all debt payments, including housing costs, credit cards, and car loans.

12 See Appendix 2 for a breakdown of the WBCLT properties.

13 See Section 6.c. for an estimated breakdown of capital funding per housing unit. The amount of government funding reported varies depending on the date, the funding streams included, and the properties included. All properties and grants totalled at least $840,000.

14 Maunder, Mike (2003) "A Guide to Finances of the West Broadway Community Land Trust", pamphlet.

15 Also, Meeting Minutes. Aug 23, 2004. West Broadway Lan Trus Inc. Board. P2. Report of the Lease land Policies Committee.

16 Meeting Minutes, WBCLT Board, Jan.26, 2004.

17 Maunder, Mike. N.d. (c 2003) "Moving Forward: West Broadway Community Land Trust", pamphlet P.2. Note that the 2010 Suttor review of the WBCLT states that there were 4000 inquiries and 400 applications.

18 Pomeroy, Steve and Greg Lampert. (2002). "Critical Review of the West Broadway Proposed Community Land Trust Model".

19 Suttor, Greg. 2010. Untitled interview notes and case study of the WBCLT.

20 Correspondence of WBCLT, Feb. 27, 2008.

21 Also see: Maunder, Mike. N.D. (c2003). "A Guide to the Finances of the West Broadway Community Land Trust", pamphlet.

22 The Lessons Learned model does not clearly distinguish the cost of acquiring the building separate from renovations.

23 Maunder, Mike (2003) "A Guide to Finances of the West Broadway Community Land Trust", pamphlet. Also interview P8.

24 This does not include the five homes purchased later (post 2003) that were never renovated.

25 This includes some carrying costs including utilities, taxes, alarm monitoring, contingency, and WHRC development and management fees.

26 Costing derived from WHRC total cost estimates as of Sept. 30, 2004; provided to the WBCLT Board in December 2004.

27 Maunder, Mike. N.D. (c2003). "A Guide to the Finances of the West Broadway Community Land Trust", pamphlet.

28 Also, Suttor, Greg. 2010. Untitled interview notes and case study of the WBCLT.

29 Anon. N.D. (c. 2001). WBCLT Project Concept Proposal (Draft) 2000–2001. Also interview P12.

30 Suttor, Greg. 2010. Untitled interview notes and case study of the WBCLT.

31 Also see Pomeroy, Steve and Greg Lampert. (2002). "Critical Review of the West Broadway Proposed Community Land Trust Model".

32 Suttor, Greg. 2010. Untitled interview notes and case study of the WBCLT.

33 Correspondence of WHRC with enclosed revised detailed development costing. Jan. 28, 2005.

34 Anon. "Meeting Notes with Winnipeg Housing Rehabilitation Corporation (WHRC), Dec.29, 2004. DRAFT!!"

35 Leo & August, 2005.

36 See Blake, p.9, Also Interview P5, P10.

37 Meeting Minutes. West Broadway Lan Trus Inc. Board. Jan 26, 2004.

38 Correspondence of WBCLT: email of December 8, 2004 summarizing phone conversation of December 07, 2004.

39 Interviews, Homeowners 1a, 3.

40 See discussion in section 6.f on meeting the needs of residents.

41 Also, Meeting Minutes, WBCLT Board, Jan. 26, 2004.

42 Correspondence of WBCLT: email of December 8, 2004 summarizing phone conversation of December 07, 2004. Also interview P10.

43 Maunder, Mike (2003) "A Guide to Finances of the West Broadway Community Land Trust", pamphlet.

44 All participants in this research have been extended anonymity, including public figures and politicians. Further information can be found in the Appendix, Limitation of the Research.

45 Meeting Minutes. (2004, May 31). *Administrative Report*.

46 Anon. (N.D., circa 2000). WBCLT Steering Committee Board Information Package (1999–2000).

47 Maunder, Mike. N.d. (c2003) "Moving Forward: West Broadway Community Land Trust", pamphlet.

48 Meeting Minutes. (2004, June 21).

49 One member of the later Board was an established landlord with property management and development experience, another had a long history in property ownership and management. Both names redacted.

50 Meeting Minutes. Aug 23, 2004. West Broadway Lan Trus Inc. Board. P2. Report of the Lease land Policies Committee.

51 Correspondence of WBCLT. Feb. 27, 2008, also Interview P-10.

52 Correspondence of WBCLT. Feb. 27, 2008.

53 And likely more than $3 million in 2005 dollars — or approximately $4.5 million in 2025 dollars.

54 Pomeroy, Steve and Greg Lampert. (2002). "Critical Review of the West Broadway Proposed Community Land Trust Model".

55 N.D. (circa 1999–2000). *Experience with Land Trusts in Other Communities*.

56 Anon. "Meeting Notes with Winnipeg Housing Rehabilitation Corporation (WHRC), Dec.29, 2004. DRAFT!!"

57 Also: Circa early 2006. Notes by Housing Coordinator. Partial document, missing pages.

58 Meeting Minutes. (2004, Aug. 23). WBCLT Board – Report of Marketing & Promotion

59 See: Maunder, Mike. N.d. (c2003) "Moving Forward: West Broadway Community Land Trust" P.2, pamphlet.

60 Correspondence of the WBCLT. Nov. 19, 2004; Suttor, Greg. 2010. Untitled interview notes and case study of the WBCLT.

61 Meeting Minutes. (2004, Aug. 23). Report of Lease Land Policies Committee.

62 Meeting Minutes. (2004, Sept. 20). WBCLT Board.

63 The amount of government funding reported varies depending on the date, the funding streams included, and the properties included. Two other contemporaneous documents suggest government grants totaled $758,000, and $840,000.

64 WBDC, WHRC, WBCLT, WPH. (2004, Sept. 10). "Memorandum of Intent".

65 Also, Anon. "Meeting Notes with Winnipeg Housing Rehabilitation Corporation (WHRC), Dec.29, 2004. DRAFT!!"

66 WBDC, WHRC, WBCLT, WPH. (2004, Sept. 10). "Memorandum of Intent".

67 Anon. "Meeting Notes with Winnipeg Housing Rehabilitation Corporation (WHRC), Dec.29, 2004. DRAFT!!"

68 Chairperson's Report on MOI Update. Meeting Minutes of WBCLT Board. Jan. 24, 2005.

69 Chairperson's Report on MOI Update. Meeting Minutes of WBCLT Board. Jan. 24, 2005.

70 Anon. "Meeting Notes with Winnipeg Housing Rehabilitation Corporation (WHRC), Dec.29, 2004. DRAFT!!"

71 Anon. "Meeting Notes with Winnipeg Housing Rehabilitation Corporation (WHRC), Dec.29, 2004. DRAFT!!" (emphasis added); See Appendix A for discussion of the WBCLT's legal name.

72 Chairperson's Report on MOI Update. Meeting Minutes of WBCLT Board. Jan. 24, 2005.

73 Correspondence of the WHHI to WHRC and WBDC. Feb. 18, 2005.

74 Resolution of the Board of the WBCLT. Moved, seconded and unanimously accepted at a meeting of the Board of Directors of the West Broadway WBCLT Inc., 21 February 2005.

75 Correspondence of the WHRC to the WHHI, Feb. 28, 2005.

76 Correspondence of the WHRC to the WBDC. May 24, 2005.

77 Correspondence of the WBCLT. June 2, 2005.

78 In July 2005, the WBCLT purchased two homes on Furby with mortgages from CHAM Holdings — the only two properties it will ever own. These are un-renovated, and in poor condition, but the intent was to apply to WHHI to develop both properties as infill housing.

79 Correspondence of the WBCLT. Feb.22, 2006.

80 Circa early 2006. Notes by Housing Coordinator. Partial document, missing pages. Also supported by interviews P2, P10.

81 Correspondence of the WBCLT to the Minister of Housing. Nov. 19, 2004.

82 Correspondence of the WBCLT. June 5, 2007, referring to notification for which the record is now lost.

83 Seven families: Suttor, Greg. 2010. Untitled interview notes and case study of the WBCLT. Eight families: final correspondence of the WBCLT, Feb. 27, 2008.

84 Suttor, Greg. 2010. Untitled interview notes and case study of the WBCLT.

85 Suttor, Greg. 2010. Untitled interview notes and case study of the WBCLT. Similar numbers appear in: Circa early 2006. Notes by Housing Coordinator. Partial document, missing pages.

86 In July 2005, the WBCLT purchased two homes on Furby with mortgages from CHAM Holdings — the only two properties it will ever own. These are un-renovated, and in poor condition, but the intent was to apply to WHHI to develop both properties as infill housing.

87 Memo to the Board of the WBCLT from the Chair, Nov. 26, 2007; referring to previous Board meeting.

88 Correspondence of the WBCLT, June 5, 2007.

89 Pomeroy (2020) outlines the need for a combination of acquisition and renovation dollars for CLTs to protect naturally-occurring affordable housing.

90 Bernas et al., (2023) highlight the need for operating agreements to protect Manitoba's social housing supply.

Appendices

A. Acronyms

Because of the number of organisations and programs involved with the West Broadway land trust and similarities of names, it is important to differentiate how these organisations are referred to. Please note that the incorporated name for the organisation was the "*West Broadway Community Lan Trus Inc*." Apparently this is because the words '*West Broadway Land Trust*' were already incorporated as a legal entity. For clarity and to match legal documents, the acronym "*WBCLT*" will be used to refer to the legal entity operating as a land trust in West Broadway. The word "Community" as in "West Broadway Community Land Trust" was used in early documents of the *WBCLT*, but less often later (after Jan. 2004).

West Broadway Community Lan Trus (WBCLT)	refers to the legal entity that operated as a land trust
land trust, aka community land trust	refers to land trusts more generally
WBDC	West Broadway Development Corp.
WHRC, aka Winnipeg Housing	Winnipeg Housing Rehabilitation Corp.
WPH	Winnipeg Partners in Housing Inc. (a subsidiary

	corporation of Winnipeg Housing Rehabilitation Corp.)
WBCLT Board	Board of the West Broadway Community WBCLT Inc.
WBDC Board, aka West Broadway Board	Board of the West Broadway Development Corp.
MB Housing, aka Manitoba Housing	Manitoba Housing Renewal Corporation, Gov. MB
WHHI	Winnipeg Housing and Homelessness Initiative
AHI	Affordable Housing Initiative
CoW	City of Winnipeg
NA!	Neighbourhoods Alive!
RRAP	Residential Rehabilitation Assistance Program
NHAP	Neighbourhood Housing Assistance Program
HDPAP	Homebuyer Down Payment Assistance Program

B. Methods

Using archives and interviews, this research examined how the WBCLT functioned during its operational years, what outcomes were delivered, and what challenges led to its closure. The research includes two primary components: a review of the WBCLT archives, which are held by the Institute of Urban Studies at the University of Winnipeg; and interviews with key stakeholders who either helped to create and administer the WBCLT, or residents who lived in and purchased their Land Trust home. Ethics approval was granted from the University of Winnipeg.

The archives of the WBCLT are extensive, and form a good partial history of the Land Trust. The archive contains meeting minutes of the Land Trust Board and Committees stretching from 1999 to 2007 where they fade out. They also include important correspondence with partner organisations including the Provincial Government; as well as some WBCLT financial statements, strategic plans, consultant reports, and legal papers including the articles of incorporation, Bylaws of the Trust, records of a court-case, and insurance documents. These records — the archive — were collected by the Housing Coordinator, the only person who stayed with the project over the majority of its life. The archive was donated to the Institute of Urban Studies in 2019.

Interviews were conducted with two groups, key stakeholders and residents:

- People who served on the board of the West Broadway Community Land Trust,
- People who were staff, leaders, or served on the board of the West Broadway Development Corporation,
- Staff and leaders at the WBCLT's partner organization the Winnipeg Housing Rehabilitation Corporation,
- People identified as champions, including academics, community development workers, a bank representative, and city planners — who were instrumental in initiating, designing, and launching the WBCLT,
- People who were residents of the WBCLT rent-to-own program, who purchased their homes.

Fourteen interviews were conducted with key stakeholders in the Land Trust, and five interviews were conducted with people who lived or still live in Land Trust homes. Interviews are cited with simple notation indicating the number of the interview, e.g. (P7) indicates the seventh interview with a key partner/stakeholder of the West Broadway Land Trust; (H1) indicates the first interview with a homeowner.

In places, the reader will also see a single quote with multiple attributions. These indicate where multiple interviews stated very similar observations. An example quote and citation below indicates two separate interviews noting damages to housing units:

> "...there was a lot of damages in some cases…" (P2,P10)

Lastly, this report as a draft was circulated amongst key interviews for member-checking to ensure the accuracy of the findings.

Anonymity

All interviewees have been extended anonymity, including public figures and politicians. There are several reasons for this choice. Several interviewees expressed concerns about the confidentiality of the interviews conducted for this review, due to the very small number of people involved with the WBCLT, and the prominence of those people in the housing and policy sectors — both then, and for some, continuing. Because of the few people involved in few organizations, there is a risk those participating being identified through their association with an organization. Yet, the story of the WBCLT is valuable and needs to be told. As a compromise, we have removed references to the organization each interviewee was a part of, to further anonymize each interview. But this also has consequences. The reader will not be aware of the point-of-view or potential bias of the reporting from each interview. Therefore, where-ever possible, we have indicated where multiple interviewees, with different perspectives have each independently confirmed a fact or viewpoint. We are therefore 'triangulating' on a consensus story of the WBCLT. Further, we have redacted all names from this report including public figures and politicians and refer only to organizations, because in many cases individuals were enacting the policy of their organization or government.

Limitations of the research

The elapse of 26 years since the initial proposal of the Land Trust and 17 years since its final dissolution has given rise to significant challenges to this research. Time has eroded the memories of the people who were involved with the Land Trust. Most of the key people who initiated the Land Trust held senior positions in housing, planning, policy, or academia at that time; and hence, nearly all are now long retired and, in the intervening years, at least two of the key stakeholders have passed away.

Of the 14 key people interviewed, five claimed to have few memories of the Land Trust or its operations. Several people claimed to have not been involved with the Land Trust at all — though their names appear prominently in Meeting Minutes of the WBCLT Board at that time. Several key stakeholders who held political positions at that time or now, and were involved in the ending of the Land Trust, have not responded to requests for interviews. Three other key people who sat on the Boards of the Land Trust, West Broadway Dev. Org., or the Winnipeg Housing Rehabilitation Corp., declined interviews stating 'no knowledge', or 'no memories' of the Land Trust. Nevertheless, excellent interviews with eight key people tell a consistent story of the Land Trust; and importantly, align completely with the documented records of the WBCLT.

This project was also unable to locate any of the residents who lived in WBCLT homes but were unable to purchase those homes at the end of the rent-to-own period. There are at least 13 other families who were unsuccessful at moving from rent-to-own to home ownership and their views are not represented. This gap in the research fails to register the stories of loss among residents who would have been forced to leave their homes due to utility and rent burdens and other struggles from the transition into a position of homeownership. This would have been particularly difficult for families who were unable to purchase their homes after being promised that their rents would be applied to a downpayment. Not only did families lose the equity that they had theoretically invested through their rent-to-own period, these struggles meant that they were unable to obtain an asset that had grown significantly in value during their tenure due to increased land values.

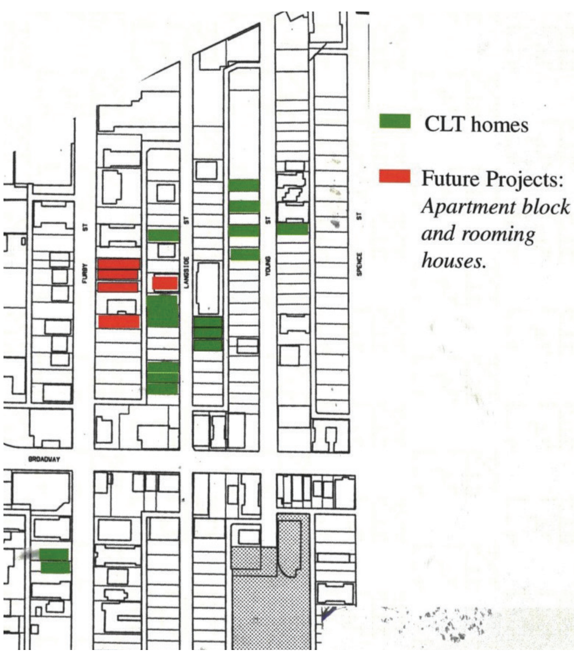
There is one additional significant challenge to the research — the history of the WBCLT is broken into two distinct phases. The first, from mid-1999 until Dec. 2003 covers the 'start-up' period of the Trust with an interim board, and two technical subcommittees, who developed the model used, addressed technical challenges, collaborated on the initial purchase and renovation of houses, and facilitated the move-in of tenants. December 2003 saw the appointment of the first board, which met for the first time in January 2004, and the WBCLT entered an 'operational' period. From its inception, this board grappled with significant challenges that led to the Trust's decline by 2006 and ultimate dissolution by 2008. Importantly, different groups of people were involved with the Land Trust in these two periods (with the exception of the Housing Development Coordinator). This led to a discontinuity of champions, people, memory, knowledge, and records. Interviews with the people who set up the Land Trust reveal little knowledge of its ultimate decline, while those who were involved at the end lacked knowledge of the Trust’s formation and important technical knowledge developed during inception. This discontinuity had a significant impact on the operations of the WBCLT, and also led to challenges with the research.

C. Properties of the West Broadway Community Land Trust

It was surprisingly difficult to discover what properties were in the WBCLT portfolio (held by the WHRC), partly because the number of properties was added to over time, partly because the properties included in the portfolio changed over time as discussions evolved over the potential transfer of the portfolio to the WBCLT.

Initial properties:

- All acquired early in the process by the WHRC — likely between 2000 and 2002.
- Consisted of 17 properties, of which 12 were single family homes, and five were duplex family homes. This is a total of 22 units of housing.
- Most of the duplex units were over-under duplexes (also called an up-down duplex).
- Units located on Langside Street, Young Street, and Furby Street stretching from Cornish Avenue up to Portage Avenue. This is a large area — about 12 city blocks — so the units were dispersed with some clusters of homes.



Map of WBCLT properties, 2004 / WBCLT Archives

- All of these properties were eventually sold to either resident tenants of the WBCLT, or on the open market. Sales took place over a long period of time, with the WHRC working with some residents to enable them to purchase, and for those who did not wish or were unable to purchase continuing to rent as long as tenants wanted, selling only when vacated (P12).

Later additions

- The WHRC continued to acquire properties post-2002, while funding was still available (P10, P12). The intent was to keep buying property and working on neighbourhood rehabilitation whether the properties were to be included in the WBCLT portfolio or not (P12). Other organizations were also purchasing properties for redevelopment including the Spence Neighbourhood Association and Lions Housing.

- The latter purchased properties included a small 11-units apartment block on Langside, and five additional single-family properties. This is 16 additional units.
- The five single-family properties were never renovated and apparently some of the worst-condition homes in the portfolio. These were sold to other non-profit housing organizations when the WBCLT dissolved (Kikinaw Housing and possibly Westminster Housing). Some of these homes were demolished to allow development of new low-income housing.
- The 11-units apartment block was retained by the WHRC as part of its low-income housing portfolio.

This explains why the records of the WBCLT refer to different numbers of properties. The portfolio is variously described as “17 properties”, or “22 units of housing”, or “27 units of housing [22 units plus the latter acquired 5 houses]”, or “38 units of housing [22 units, plus the 11 unit apartment block, plus the 5 houses]”.

It is important to keep these numbers in mind, as which properties were to be sold or included in a portfolio to transfer to the WBCLT would become a contentious issue.

D. Timeline of the West Broadway Community Land Trust

The following timeline includes major events about the WBCLT that occurred between 1999 and 2008. The first section to the end of 2003, comes from the WBCLT pamphlet “Moving Forward” with corrections and updates. From the end of 2003 until 2008 and the end of the WBCLT, the timeline is derived from meeting minutes, correspondence, financial records, and contemporaneous notes, of the WBCLT board and partner organizations. Names have been redacted.

Table 1 / Timeline of the CLT

Date	Item
1997	Formation of the West Broadway Alliance: 65 groups participated. Response to neighbourhood conditions.
1997	Formation of the West Broadway Development Corporation
1998	Exec Director of WBDC approaches the Mayor of Winnipeg for funding for home renovations on Young St.
Early 1999	Executive Director of WBDC attends conference in US, returns with idea of a land-trust concept.
Aug 1999	A Professor of City Planning at the University of Manitoba Sheri Blake acquires funding to develop model of a community land trust
Nov. 25, 1999	WBDC first mentions 'land trust' in minutes among list of affordable housing options
June, 2000	Housing forum at Crossways United discusses options for affordable housing.
July, 2000	CLT interim board meets for 1st time.
Sept, 2000	Field trip to Saskatoon and Edmonton to look at housing, including Edmonton Community Land Trust, which used a rent-to-own model. This land trust was influential in the design of the Winnipeg model.
Oct, 2000	WBDC board asks WHRC to develop plan for Langside/Young
Nov, 2000	WBDC board approves WHRC purchase of 204/206 Furby — first purchase for the land trust.
Nov, 2000	Interim CLT board creates 2 committees: Technical/financial and Resident selection/outreach
Dec, 2000	Planning professor leaves project for personal reasons — loss of key champion of project
Jan. 25, 2001	WBDC board meeting: ▪ WHRC presents Young/Langside plan ▪ Housing Coordinator hired: coordinating all projects, developing CLT, working with other partners on housing
March, 2001	WBDC/WHRC letter of understanding: CLT is WBDC's "mechanism for owning and holding property." WHRC to act as trustee until CLT is incorporated.
mid-2001	Planning professor returns part-time to project
2002	Housing business gets diverted from WBDC board into a housing advisory committee (HAC) Housing Coordinator is the only staff supporting the work of HAC and the Technical financial committee. This work seems extremely complex and mired in bureaucracy.
mid-2002	Housing Coordinator holds family meetings — poorly attended. There are increasing stresses: Housing Coordinator having to say 'No' to so many families, much misunderstanding of CLT model; confused interpretation between families and WHRC whether they are renters or owners.
Sept. 16, 2002	Consultant's report, "Critical Review of the West Broadway Proposed Community Land Trust Model": ▪ identifies conflicting objectives in the model, as well as lack of mechanism to preserve long-term affordability if the market appreciates. ▪ identifies four outcomes of the CLT financial model being used: 1. permits the resident to gain the largest share of appreciation apon sale, minimal reimbursement to the CLT; 2. leaves most of the outstanding subsidy investment unrecovered; 3. does little to control future windfalls to purchasing residents; and, 4. fails to preserve future affordability. ▪ identifies problems with RRAP funding and low rents, ▪ identifies problem of attracting tenants who don't want to purchase in the future, ▪ identifies problem of tenants not purchasing at the end of the 5-year rental period, forestalling CLT opportunity to recapitalize, Concludes that the CLT may be ineffective at preserving long-term affordability of rehabilitated dwellings, and does not recapture subsidy funds — threatening longevity.

Date	Item
early 2003	Home ownership support program begins. Poorly attended.
mid-2003	Mike Maunder starts co-operative projects.
mid-2003	WHRC takes over marketing of some vacant units.
Sept. 2003	CLT Technical/financial committee meets again and reaffirms concept of CLT.
Oct. 2003	Mediation event between WHRC and WBDC to better identify roles and responsibilities.
late-2003	Confrontation between WHRC and homeowners over fence-building (equity benefits amongst members)
Dec 2003	CLT Board elected and appointed.
Dec. 10, 2003	CLT incorporated as a non-profit entity without shares
Early 2004	▪ Exec. Dir. of WBDC leaves his position. ▪ Exec Dir. of WHRC also leaves his position at this time. ▪ New Exec Dirs at WBDC and WHRC. Possible loss of knowledge, or shift in viewpoint, at both organizations.
March 3, 2004	Lan Trus informs the WBDC it "will assume the responsibilities and obligations of the partnership with Winnipeg Housing Rehabilitation Corporation, current Property Manager of the *Lan Trus* 17 houses (22 units)"
March 22, 2004	Board discusses cost overruns and WHRC request for more money, threat by WHRC to charge residents for the overruns. "WHRC has informed WBDC that it may plan to charge the Residents for the building cost overruns at the time of anniversary (OTP and sale)."
July 7, 2004	Draft agreement between WBDC, WHRC, and WBCLT: states that: the 290 Langside apartment building to be transferred to the Lan Trus who will assume the mortgage; four properties to transfer to Westminster Housing and the WBDC; and the 17 properties (22 units) will be transferred to the Lan Trus and cost overruns paid by the Province up to $90,000 — and further, that the RRAP grants will be replaced with equivalent AHI money. Additionally, there was to be an audit of, and fund repairs to the 22 units. Transfers to occur in August and Sept. 2004.
July 13, 2004	Letter from lawyer detailing the status of the properties, including mortgages and grants registered against the properties.
July 19, 2004	"Synopses of the dispute" involving three parties (WBDC, WHRC, and WBLT) indicates that the agreement was the properties would be renovated and managed by WHRC, and the units made available on a rent to own basis, then transferred to the Lan Trus. Yet, the WHRC remains in possession of the properties. Notes that documentation of the arrangements between the parties is poor; and that there are further conflicts including the renovations, management costs, and conflicts of interest.
August 4, 2004	Memo between WBCLT, WHRC and lawyers indicates: Assiniboine Credit Union is 'balking' at allowing the WBLT to assume the mortgages as it has no income stream, no borrowing track record, and no assets; and is therefore not in a position to assume the covenants. The concept of the Lan Trus owning in "perpetuity" is identified as 'not allowed under our law'. Long-term leases proposed.
Sept. 3, 2004	Email including edits to Agreement from Winnipeg Housing indicates that their understanding was the Agreement was to be more general, rather than detail each property. The agreement was to transfer all the properties to either the WBDC or the Lan Trus, and as a document to present to the Province for their support. Also expresses Winnipeg Housing's inability to subsidize West Broadway projects and its need to recover costs and be released from covenants. The emphasis of these Agreement edits are for the WHRC to be reimbursed for all costs.
Sept. 10, 2004	MOI signed between WHRC and West Broadway Land Trust. Not legally binding, but indicates each organization's objectives. "It is also understood that as consideration for transferring these properties, WHRC and/or WPH will be reimbursed for all of their costs, unless otherwise agreed to in writing..."
Sept 30 2004	Summary of cost overruns provided to WBLT by WHRC

Date	Item
Oct. 20, 2004	Letter from the Lan Trus to residents regarding the 'house deficiencies.' Asks residents to allow release of information from utility companies and the City about the unit costs. Lan Trus is gathering evidence that the houses 'have not performed to expectation.' Ten resident families agree to data collection.
Nov. 18, 2004	Discussion amongst MLAs regarding problems with the Community Land Trust; and $600,000 of government grants invested.
Nov. 19, 2004	Lan Trus requests meeting with Housing Minister regarding Rent-to-Own Homeownership Program challenges ▪ Many empty renovated houses for sale ▪ Families abandoning the program due to high rents, utility burdens, and poor quality of renovations
Dec. 08, 2004	Summary of Phone Conversations between local MLA, WBDC, and WBCLT. Summary of dispute between WHRC and WBCLT. Lan Trus believes that public funds were obtained with the understanding that a rent-to-own model would be used. WHRC has indicated in a recent email it wants to pursue lease agreements with the tenants. 1. WBDC & Lan Trus believes WHRC was substandard in at least 14 of the 17 houses. Estimates $250,000 needed to fix deficiencies. 2. WBDC & Lan Trus believes WHRC charging rents higher than necessary to member of the Lan Trus, 3. WHRC recent email suggests 11-units apartment block might not follow rent-to-own model either, 4. Many vacancies and WHRC are not filling them, 5. A combination of higher than necessary rents, repair from poor quality orginal rehabilitations, excessive bills from poor insulated homes is making the Lan Trus homes unaffordable. 6. Lan Trus members receiving contradictory message from the provincial government regarding these matters. Province promises to fix deficiencies in summer 2004, then denied that committment and stated it would defend the WHRC henceforth. 7. Five families ready to go to the media with their stories.
Dec.29, 2004	WHRC meeting notes that lay out 4 Goals of WHRC including: 1. WHRC preference is to sell all 38 properties to the Lan Trus 2. WHRC needs to recover all of its costs associated with the 38 units involved ▪ cost overruns of $600k and climbing. Cost summary provided to Lan Trus 3. WHRC wants large number of vacancies among the 38 units addressed — either sell the units, or take over renting them. 4. If LanTrus is to acquire all the units, WHRC must be released of all covenants ▪ ACU, CMHC, MHRC, and CoW all need to agree to purchase of properties by LanTrus. ▪ Concerns that land Trus is not ready/able to manage this large portfolio WHRC wants a deadline for potential sale of properties to LanTrus.
Jan. 13, 2005	1. Lan Trus wants WHRC to respond to offer to purchase 290 Langside 2. Lan Trus wants confirmation that the financial information for each of 38 units are current & up to date 3. Lan Trus wants WHRC to provide "Per diem" cost associated with each 38 unit 4. Lan Trus wants a deadline for conclusion of negotiations
Jan. 20, 2005	DRAFT Estimate of Expenses to Acquire all 17 properties (22 units): Audit of Conditions, Deficiency removal, legal fees, Condominium fees: TOTAL $300,000

Date	Item
Jan. 24, 2005	Lan Trus Board Meeting: Chairperson's Report (Memorandum of Intent Update) ▪ Report on two meetings between members of the Board and MLA. Jan13th. ▪ WHRC considers 290 Langside apartment block to be crown jewel of portfolio and their strongest bargaining chip in meetings with the Province. ▪ 9 homes and all of 290 Furby apartment block are vacant. ▪ Lan Trus believes WHRC is ignoring rent aspects of the land trust and using vacancies as a strategy to pressure the Lan Trus. ▪ WHRC buy-out position is $600,000 (to cover the cost overruns) ▪ "Given the Minister is amenable to their request of $600,000, WHRC is prepared to transfer all 38 units to the Land Trust for $1.00, but at this time, neither the Board [of the Lan Trus] or its legal counsel are prepared to receive it. ▪ The Lan Trus needs acquisition and operating funding to take the properties. Requests $360,000 from the Province for Audit, Deficiency removal, legal fees, condo-ization fees, transition costs. **▪ THEREFORE: TOTAL ESTIMATE for the Lan Trus to take ownership of the properties is $1million.** ▪ Assiniboine Credit Unit indicates that transferring mortgages to the Lan Trus is 'risky' because of the high number of vacancies, and they prefer the proven WHRC. ▪ Details suspicions that WHRC is using "suspect property management practices" to force tenants out of homes, creating high vacancy rate and pressuring the Lan Trus. ▪ Lan Trus searching for alternative property management company if they become owners. ▪ The Lan Trus Board questions whether they have the resources to be financially viable. ▪ The Lan Trus Board considers using a direct-ownership model, vs rent-to-own ▪ The Lan Trus believes the WHRC will "need a bailout eventually"
Jan. 28, 2005	Letter from Winnipeg Housing enclosing a revised detailed development costing up to Dec.31, 2004 for 27 units of housing. Total costs are just over $2 million, with funding of $758,000, mortgages of $822,000, and a deficit of $502,000.
Feb.18, 2005	Letter discusses meeting with Minister of Housing, WHRC, WBDC, attempting to reach compromise in resolving problems between WHRC and Lan Trus. Proposed some units to be sold to Westminster Housing, or on the market, that cost overruns be covered by AHI and secured for 10 years, and that the 290 Furby apartment building needs to be rented out and could be transferred to WBCLT once agreements are reached.

Date	Item
Feb. 21, 2005	Resolution of Board of Lan Trus: "Whereas West Broadway Lan Trus Inc. is willing to participate in the resolution of issues surrounding 38 units of residential housing in dispute between Winnipeg Housing Rehabilitation Corporation, West Broadway Development Corporation and West Broadway Lan Trus Inc.' And Whereas significant effort has been extended by these parties, in part, facilitated by the Province of Manitoba, to resolve these matters; The West Broadway Lan Trus Inc. (WBLT) Board of Directors do hereby resolve the following: That the WBLT position for the purpose of settling these matters be as follows: (1–9 statements). 1. That WBLT be acknowledged as a party to the negotiations; 2. That Renovated Single Family and Duplex Dwellings (totaling 22 units) be transferred to the WBLT and not sold to "eligible homebuyers" 3. That the costs to effect transfers of the Renovated Single Family and Duplex Dwellings (totaling 22 units) to WBLT be included as cost overruns under AHI agreements; 4. That the carrying costs related to any of the Renovated Single Family and Duplex Dwellings (totaling 22 units) be included as cost overruns under AHI agreements; 5. That additional funding under AHI to address reasonable deficiencies cover any of the Renovated Single Family and Duplex Dwellings (totaling 22 units) containing such deficiencies; 6. That the cost of subdividing the Duplex Dwellings (4 properties, 8 dwellings) sufficient to allow for individual unit mortgages and transferable long term leases be included as cost overruns under AHI agreements; 7. That the costs to effect transfer of the premises at 290 Langside Street to WBLT be included as cost overruns under the AHI agreement; 8. That the unit rents for 290 Langside Street be established in discussion with WBLT and, in particular, reflect the pro forma being prepared for WBLT in relation to these premises; 9. That the premises at 271, 283, 287, and 297 Furby St. and the premises at 86 Spence Street be open to redevelopment subject to the conditions of the West Broadway Development Corporation. Moved, seconded and unanimously accepted at a meeting of the Board of Directors of the West Broadway Lan Trus Inc., 21 February 2005.
Feb. 22, 2005	Draft letter to MLA from Lan Trus Vice-President suggesting unoccupied dwellings would be retained by Winnipeg Housing; and that costs of transfer and deficiencies be covered by AHI. This letter indicates the "the Province is trying to prevent delivery of the empty units to the Lan Trus", because of the RRAP grants.
Feb. 28, 2005	Letter from Winnipeg Housing to the WHHI with an attached summary of detailed updated costs incurred up to Jan. 31, 2005. This letter indicates that "Circumstances have changed over the last two years…" and that WHRC needs to recover its costs. The estimated shortfall is approximately $440,000 at this time, though if two mortgages are funded it would be $330,000. Reviews a Feb. 15th meeting with the Province and notes the Provincial Government was only prepared to contribute approximately $85,000 of these costs. Winnipeg Housing does not have the capacity to absorb the loss of $200,000. Reiterates that WHRC wants to work with WBDC and the Lan Trus, but must be able to recover all of its costs — as per their original agreement. Presents possible alternative arrangements if no further Provincial funding available: selling five former rooming house properties to Westminster Housing, renovating or selling two more former rooming house properties, selling one partially renovated single family home to recover costs, of the remaining 12 single family homes and five duplexes: to sell four on the market without a land-lease component, and sell all the duplexes on the market without the land-lease component, the small apartment building to be retained by Winnipeg Housing (but willing to sell to WBLT), leaving the Lan Trus with eight units of housing and an equity position of $134,000.
March, 2005	Presentation to Executive Policy Committee, City of Winnipeg; and scathing article in Housing News that outlines failure of WHRC to renovate homes and the 'money go-around' between levels of government.
March 31, 2005	Chairperson resigns from Lan Trus Board.

Date	Item
April 25, 2005	Final Chair of the Lan Trus Board elected. Memo to Chair dated April 21 state objectives of land trust over next year is: acquire the properties, obtain insurance, apply for charitable status, and apply for monies for staff.
April 26, 2005	Original Liability Insurance Form indicates that WBDC "anticipates acquisition of land and buildings (up to 33 units)"
May 5, 2005	Lan Trus requests access to single family and duplex homes from WHRC, to report on re-habilitation needs.
May 9, 2005	Meeting between Director of MHRC and WBCLT President. MHRC requests a proposal from WBCLT for the acquisition of properties.
May 16, 2005	WBCLT Board meeting discusses MOU Negotiations with Province. See below.
May 18, 2005	Proposal by WBCLT for the properties: agrees to sale of some vacant single family homes to recover costs, the transfer of title and mortgage to the Lan Trus of seven occupied single family homes, the transfer of title and mortgage of five duplexes, the transfer of the small apartment block to the Lan Trus, the transfer of three un-renovated homes and one empty lot to the Lan Trus. Requests transfer concluded by June 30, 2005.
May 24, 2005	Letter from Winnipeg Housing to WBDC. Indicates that WHRC has tried to accommodate WBDC, but there has been no resolution of the conflict. WHRC is carrying more than $500,000 of capital costs which is creating a significant burden. States that the WHRC "...has no alternative but to sell some of the assets. WHRC is prepared to consider any reasonable offer from West Broadway...". Sales to start immediately.
June 2, 2005	Draft email to Minister of Housing noting there has been no response from MHRC on the WBCLT proposal, and that the WHRC have "embarked on a program in which it is marketing for sale certain of the properties of which the Lan Trus was anticipating taking conduct."
June 20, 2005	The Lan Trus submits offer to WHRC to purchase two homes at 271 & 291 Furby. These are un-renovated, and in poor condition. Valued at about $79,000. The intent was to apply to WHHI to develop both properties as infill housing, in partnership, or by selling to Kikinaw Housing.
July 1, 2005	The Lan Trus purchases two properties from Winnipeg Housing, with mortgages from CHAM Holdings. This are likely the only two properties the Lan Trus ever actually owned. Both were eventually transferred to Kikinaw Housing for demolition and new affordable housing infill. (See Nov. 2007)
July 26, 2005	WHHI confirms the availability of funds through MOU negotiations for the redevelopment of 271 & 297 Furby Street.
Nov. 28, 2005	LanTrus Board Meeting: indicates the LanTrus is in negotiations with Housing Ministry. "...the Minister has set aside some money to deal with the deficiencies in the houses." Recommends doing a condition audit. Move to provide pre-qualification counseling to tenants as time of purchase is coming closer (within a year for some). Notes the two properties on Furby should likely be demolished.
Dec. 16, 2005	Letter goes out to homeowners about audit and requesting access to the housing units for audit of renovations.
early 2006?	Partial document (no date, likely a report of Housing Coordinator): details multiple issues including support of some families for the Lan Trus; complaints of some residents of poor renovations; the refusal of audits; and efforts by one family to persuade others not to cooperate with the Lan Trus audit, and to work with WHRC independent of the Lan Trus. At least five families support the audit process and the Lan Trus, but many other families want the 'house and land option' provided by WHRC. Four of these people have been Lan Trus Board members — and therefore in a conflict of interest. "...a few families figured out that they could get the house and land at a bargain — no Community Land Trust."
Feb. 8, 2006	Lan Trus Board Meeting: discussion of WHRC sell-off of properties and Lan Trus strategy
Feb. 22., 2006	Letter from Lan Trus President warning the WBDC Board that the WHRC has stated to residents that 'it would be providing offers to purchase to the residents, which offers would be for the acquisition of both land and building." Lan Trus President asks the WBDC to ascertain whether the WHRC are within the spirit of the agreement between it and the WHDC.

Date	Item
June 15, 2006	Lan Trus Board Meeting: ▪ Lan Trus appears to be winding up its operations. ▪ Reviews Offers to purchase Furby properties by Westminster and Kikinaw housing. ▪ Discussing disbursement of remaining funds, and any further steps for the Lan Trus.
Oct. 17, 2006	Sale of 271 & 297 Furby St. ▪ The Lan Trus facing bills with the City of Winnipeg ▪ These two vacant properties incurring "soft costs" of $750/month, now total $15,000. ▪ Kikinaw awaiting AHI funding before they can purchase; requests a two-month extension. Westminster Housing in same position as Kikinaw — reliant on AHI funding. ▪ Extension to April 30, 2007, approved.
Dec 28, 2007	Kikinaw reaffirms intent to purchase two properties. Awaiting AHI funding. Suggests short-term financing through CHAM or other means.
Feb 5, 2007	Last known meeting of the West Broadway Lan Trus Board. ▪ Discusses the finances of the Lan Trus, and the two Furby properties.
June 5, 2007	Letter from Housing Coordinator to CHAM Holdings. ▪ Final payment on mortgages for two Furby properties. ▪ Expired KIKINAW purchase request with no request for extension. "After much endorsement and lobbying over the last year and a half by the Lan Trus, the West Broadway Development Corporation, and other Housing Stakeholders in the West Broadway neighbourhood, the government has informed us that they will not support a locally driven *Community Land Trust* model for housing ownership and property management... The Lan Trus as a housing provider or entity is in its last stages of dissolving its business activities and its corporation."
July 4, 2007	Correspondence stating the Lan Trus making mortgage payments on two Furby properties and have received an offer to purchase them from Kikinaw Housing.
Nov. 26, 2007	Memo to Board of Land Trus: noting that at the previous Board meeting it was resolved: to sell the only two properties it controlled to pay the mortgages; and to dissolve the Lan Trus and distribute its few remaining funds.
Feb. 27, 2008	Final correspondence of the Lan Trus indicating "Winding down the affairs of the WBLT" and distributing the final remaining funds to Kikinaw Housing, the West Broadway Neighbourhood Housing Resource Centre, and a small gratuity to the Housing Coordinator to pay for office supplies. In this final letter, The Chair states the Land Trust had 22 units of housing, and 8 of the original 19 families had managed to purchase.

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About the authors
Scott McCullough is a Research Associate at the Institute of Urban Studies, focusing on housing challenges and policy.

Stefan Hodges is a housing worker and community organizer at West Broadway Community Organization.

Mike Maunder is a community researcher and community journalist who has lived, worked and participated in West Broadway's vibrant community life for 28 years.

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