Housing

Introduction

Despite a rise in homeownership costs, our city remains a place where middle-income earners can afford a home, with prices far behind almost all other mid-size Canadian cities.[1] The greatest and deepest housing needs in Winnipeg are those of the over 2,469 people who are unhoused and the one-in-ten Winnipeggers living on low or very low incomes who struggle to find and maintain good housing.[2 3] Some groups are harder hit than others, including Indigenous people, racialized communities, people with disabilities, youth, seniors, and newcomers.

Safe, appropriate, accessible housing that people can afford is the foundation of a healthy, vibrant, and more socially just city. It supports equity and increases safety for Indigenous women and children. City housing policy and spending must reflect the nature of our housing crisis and prioritize those most in need.

Overview

Housing is city business

The City has funded community-led housing initiatives through the Housing Rehabilitation and Investment Reserve (HRIR) fund for over 25 years, supporting Indigenous housing providers to maintain their units and Neighbourhood Renewal Corporations to develop local housing plans and for local projects such as housing rehabilitation. Recently the City has taken a more active role in housing policy, capitalizing

Houses in St. Boniface / Alanna Yuen

on Federal funding through the Housing Accelerator Fund (HAF) and CMHC funding streams like the Rapid Housing Initiative. The Housing Accelerator Fund provided the City with $122.4 million over three years and required the City to permit increased density through zoning and to boost the supply of housing, including affordable housing.[4] HAF funding allowed the City to hire more staff and increase capacity to plan, facilitate, and deliver affordable and rent-geared-to-income (RGI) housing. With the final installment of HAF funding and fees collected under the Vacant Buildings Bylaw, the City created a one-time Vacant Building Grant which aims to increase affordable housing by funding repairs, renovations, or purchases of vacant or underutilized buildings.[5] Unfortunately, the end of HAF funding in 2027 threatens to derail the City's recent progress unless the City's own resources are devoted to maintaining staff capacity and strengthening these efforts.

Increasing the supply of new social housing

Between 2022 and 2026, the City supported the creation of 3,930 units of housing: 1,406 renting at market rents, 1,592 renting at affordable rents, and just 932 units where rents are geared to tenant incomes, where rental subsidies were provided by the Province.[6] It's a start, but much more must be done. The City's own 2025 Housing Needs Assessment suggests that almost 21,000 units of RGI and 12,500 units of affordable housing are required over the next ten years to eliminate homelessness and core housing need.[7] Many City-supported projects have involved market housing developers who offer below-market housing for a limited time. This may achieve units in the short term but can lead to displacement following 10 or 20-year affordability periods. Housing initiatives should be restricted to, or heavily prioritize, non-market social housing projects with a mandate to preserve affordability over the long-term. Subsidy agreements with the Province could enable the units to be rented at RGI rates.

The City should continue to use tools such as fast-tracking developments, reducing zoning requirements, offering tax incentives, and providing City-owned land for social housing. Private developers have also greatly benefited from some of these tools. City policy should be fine-tuned so that more affordable or below-market units are required when private developers access benefits such as reduced parking requirements or density bonuses. Financial benefits such as tax incentives and grants should be restricted to social housing providers. City staff expertise should be dedicated to provide increased technical assistance to social housing providers to successfully plan, develop, and deliver new housing.

Building on the success of HAF and RHI, the City should establish a program funded through its own revenues and restricted to social housing, Indigenous housing, and RGI unit development, providing predevelopment funding and grants to cover development fees. Following the example of Calgary, the City should include office or non-residential conversions to social or Indigenous rental housing within the program.

Protecting affordable rental housing

In addition to supporting the creation of new social housing, the City must prevent the loss of existing lower-rent units. Between 2011 and 2021, we lost 24,095 units renting under $750/month; most through rent increases.[8] In a recent study, ninety-five per cent of Winnipeg condominiums that were not purpose-built as condominiums had been converted from rental housing, contributing to a loss of 10,684 rental units.[9] Ninety-four rooming houses and 367 rental apartments were lost to demolition between 2011 and 2025.[10] Vacant properties in the City's registry have grown from 543 in 2021, to 783 in the fall of 2025.[11] Many of these homes soon become uninhabitable, decreasing neighbourhood safety.

The City should develop and fund a permanent program to identify and support the acquisition and rehabilitation of multi-unit rental housing for non-market social housing, Indigenous housing providers, housing co-ops, and community land trusts, building on and improving the one-time Vacant Building Grant in line with Toronto's successful $20 million Multi-Unit Residential Acquisition Program. Winnipeg's lower property-value market, and large number of distressed properties would allow for a smaller investment to realize significant gains in non-market units, and prevent the loss of rental housing through disrepair and demolition.

The City should also devote increased resources to community-designed housing initiatives, including protecting existing housing, by doubling the Housing Rehabilitation Investment Reserve, which supports the repair of approximately 150 units annually in at-need neighbourhoods and increasing the proportion of funding dedication to Indigenous housing providers from twenty per cent to at least thirty per cent.[12] Landlord recipients should be required not to raise rents above the provincial rent guideline.

The City should use its bylaw powers to address the loss of low-rent housing by implementing a 'No Net Loss' rental replacement bylaw, such as the one in Toronto, which requires a developer to replace the same number of units and at similar rents when they demolish or convert a rental property.[13] The City should also introduce bylaws to protect tenants from being evicted when a landlord seeks to renovate a unit like those existing in New Westminster,[14] Hamilton,[15] and Toronto.[16] While introducing new bylaws are a no-cost measure, enforcing such policies requires dedicated staff.

The City should also help keep rental homes safe and habitable through enforcement of the Neighbourhood Liveability bylaw through proactive inspections of rental housing. Similar programs, like RentSafeTO in Toronto, regularly audit multi-residential rental housing, quickly addressing disrepair.[17] Inspections could also be used to identify potential properties for the acquisition fund program, to prevent units becoming vacant through disrepair or landlord neglect.

Actions

- **The AMB will** hire two new full-time staff to bring total Housing Division staff to ten FTE ($200,000). This will increase the capacity of the City to plan, support, and deliver new social housing as well as protect existing rental housing.

- **The AMB will** preserve low-rent housing and expand social housing by creating a fund to support the acquisition of existing at-risk or recently vacant rental housing by social and Indigenous housing, which is deeply affordable ($10 million).
- **The AMB will** fund grants to support the creation of new non-market, rent-geared-to-income units and Indigenous housing ($2 million).
- **The AMB will** support community-designed housing initiatives and preserve affordable and lower-rent housing by doubling funding for the Housing Rehabilitation and Investment Reserve, including a dedicated stream of rehabilitation grants for Indigenous and rental housing in Neighbourhood Renewal Zones, to support the rehabilitation of at least 300 housing units, at least two-thirds which should be rental, annually ($2.5 million).
- **The AMB will** protect and maintain our rental housing by hiring 3.5 FTE to implement a proactive rental housing and vacant property inspection program to prevent disrepair or loss of housing through demolition, identify at-risk properties, and identify potential sites for acquisition ($350,000).

Notes

1 The Canadian Real Estate Association. *National Price Map*. https://www.crea.ca/housing-market-stats/canadian-housing-market-stats/national-price-map/

2 End Homelessness Winnipeg. *2024 Street Census or Point-in-Time Count*. www.endhomelessnesswinnipeg.ca/wcm-docs/docs/reports/2024_winnipeg_street_census_report_aug2025.pdf

3 City of Winnipeg. *2025 Housing Needs Assessment*. https://www.winnipeg.ca/media/6267

4 City of Winnipeg. *Housing Accelerator Fund*. https://www.winnipeg.ca/building-development/housing/housing-accelerator-fund

5 For details of the Vacant Buildings Grant see: https://www.winnipeg.ca/building-development/housing/housing-accelerator-fund/vacant-building-grant.

6 Chief Administrative Office, City of Winnipeg. *Monthly Report to EPC on Housing Stats as per Council Motion*. Feb 17, 2026.

7 City of Winnipeg. 2025 *Housing Needs Assessment*, pp.191.

8 Pomeroy, Steve. "Updating analysis on erosion of lower rent stock from 2021 census." *Canadian Housing Evidence Collaborative*. October 2022. https://chec-ccrl.ca/wp-content/uploads/2022/10/Updated-Analysis-on-Housing-Erosion-from-2021-Census-Steve-Pomeroy.pdf

9 Tom Carter et al., Gain, Loss, and Change: The Impact of Condos on Winnipeg Neighbourhoods (University of Winnipeg Institute of Urban Studies, 2021), https://winnspace.uwinnipeg.ca/handle/10680/1978.

10 City of Winnipeg. *2025 Housing Needs Assessment*, p.170.

11 City of Winnipeg. *2025 Housing Needs Assessment*, p.177.

12 City of Winnipeg. *2026 Adopted Budget: Operating, Reserves, and Capital*, p.184.

13 City of Toronto. *Demolition and Replacement of Rental Housing*. July 2025. https://www.toronto.ca/wp-content/uploads/2025/10/972b-official-plan-guidelines-rental-replacement-handbook.pdf

14 Crawford, Tiffany. "New Westminster Passes Renoviction Bylaw." *Vancouver Sun*, Feb. 5, 2019. https://vancouversun.com/news/local-news/new-westminster-passes-renoviction-bylaw

15 City of Hamilton. *Renovation License and Relocation Bylaw*. https://www.hamilton.ca/build-invest-grow/starting-small-business/business-licences/renovation-licence-and-relocation-by

16 City of Toronto. *Rental Renovation License Bylaw*. https://www.toronto.ca/services-payments/permits-licences-bylaws/renovictions-bylaw-development/

17 City of Toronto. RentSafetTO for Tenants. https://www.toronto.ca/community-people/housing-shelter/rental-housing-rights-information/housing-property-standards/apartment-building-standards/rentsafeto-for-tenants/