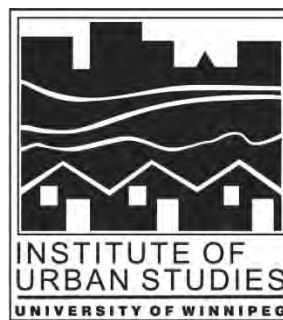


Municipal Non-Profit Housing: Winnipeg Housing Rehabilitation Corporation

Occasional Paper No. 13

by Lynda H. Newman
1986

The Institute of Urban Studies





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MUNICIPAL NON-PROFIT HOUSING: WINNIPEG HOUSING REHABILITATION CORPORATION

Occasional Paper No. 13

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PREFACE

The Winnipeg Housing Rehabilitation Corporation (WHRC) was first established by City Council in 1977 to acquire and rehabilitate older buildings to provide housing on a sale, rental and/or lease-purchase basis to city residents. As a result of initial problems in financing and organization, WHRC did not begin operations until 1980. The corporation is now approaching the end of its five-year funding commitments from the provincial and city governments. It was decided an evaluation should be undertaken as part of a process of determining WHRC's future direction. The Institute of Urban Studies conducted this evaluation from October 1984 to January 1985.

Alan F.J. Artibise
Director.

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1.0 HOUSING IN WINNIPEG'S INNER CITY

By the late 1970s, the two most pressing problems of inner city housing in Winnipeg were the large proportion of the stock in poor condition and affordability, especially in the rental market and among single-parent families and young/elderly singles. Some 23 per cent of inner city housing was considered to be in poor condition. While more than 4,900 new units were built from 1971 to mid 1978, another 2,000 were lost through demolition. Neither public nor private sector construction met the need for low-cost family rental housing in the inner city.¹

It was in this context that renewed emphasis was placed on existing programs of residential rehabilitation complemented by infill construction and neighbourhood improvement - and, in particular, that the concept of a municipal non-profit housing corporation was promoted. The Winnipeg Housing Rehabilitation Corporation (WHRC) was intended to be part of a municipal effort to combat "a housing crisis for persons in limited income situations"² and also address the need for upgrading of the residential stock, particularly single-detached housing.

Since the late 1970s, some significant changes have occurred in federal housing programs and in policies concerned with Winnipeg's inner city (i.e., Plan Winnipeg and the Winnipeg Core Area Initiative). However, the 1981 census revealed a continued net loss of population from the inner city. Housing conditions continued to decline as the inner city of Winnipeg exhibited further deterioration in physical condition and property value.

Table 1 shows the level of residential construction and demolition activity in some of the inner city characterization areas between 1982 and September 1984. The private sector market has not demonstrated major

TABLE 1

Summary of Residential Permits
For Selected Characterization Areas,
1982 to September 30, 1984 (1)

Area	Number of Units					
	1982		1983		1984 (to Sept. 30)	
	Construction	Demolition	Construction	Demolition	Construction	Demolition
Selected Areas in Total ¹	291	367	200	193	340	172
"Downtown" Only	-	251	72	82	36	7
City of Winnipeg Total	1,857	472	4,015	333	3,661	269

NOTES:

1. Selected areas include the characterization areas in the City Centre/Fort Rouge Community as well as William Whyte and North Point Douglas where WHRC has several properties.

SOURCE:

Prepared by the evaluation team from data compiled by the Department of Environmental Planning.

interest in or pressure for inner city renewal. Investment or upgrading of existing housing throughout most of the inner city was limited. Multiple-unit buildings were being closed and/or demolished. Single-detached units were also being removed from the housing stock. A number of factors including high interest rates and the withdrawal of incentives such as MURB were responsible for limited new rental construction. By 1984, the vacancy rate in the City was below 1.0%.

2.0 WHRC'S MANDATE AND ACTIVITIES

Winnipeg Housing Rehabilitation Corporation's mandate is generally defined in three parts:

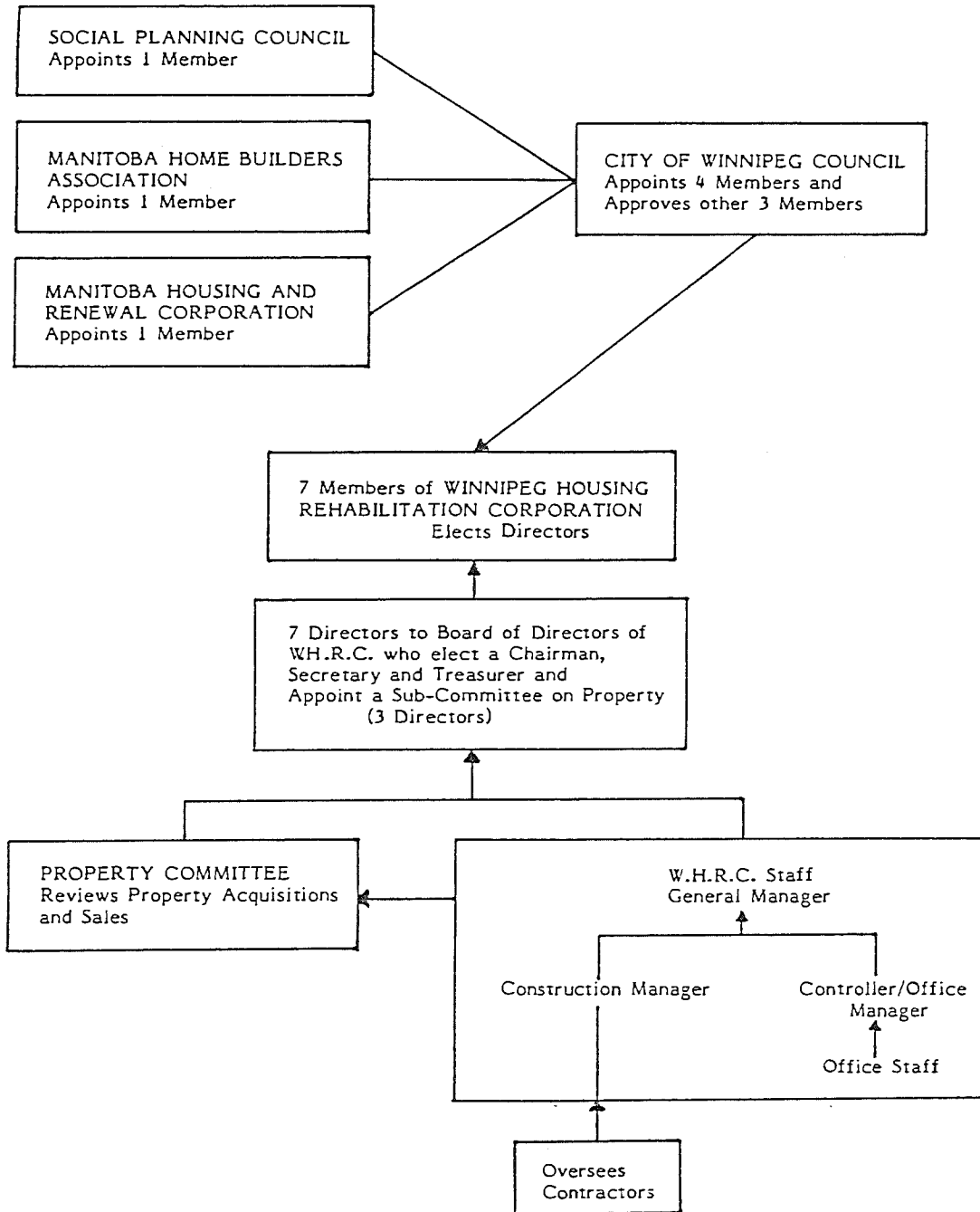
- 1) To increase the supply of clean, safe, efficient housing in the inner city for individuals and families with lower or modest incomes.
- 2) To upgrade the existing housing stock by adding to the lifespan of older residential buildings in the inner city through substantial renovations (including upgrading of electrical, plumbing, heating and energy conservation systems).
- 3) To help stabilize inner city neighbourhoods through improvements to the housing stock.

The mandate has evolved in response to market conditions, the programs and sometimes conflicting priorities of external organizations, and the corporation's own perception of the most appropriate goals to pursue. New construction was included in the mandate; production of housing for sale was de-emphasized. The sales component has not been precluded entirely, but its role is dependent on significant improvements in market conditions or development of additional subsidies for WHRC and/or potential home buyers.

WHRC was established as an autonomous legal entity by City Council.

CHART 1

Organization of WHRC



Source: WHRC

It has sole power to enter into financial and other legal agreements. It also has the power and discretion to do such things "as may be deemed necessary or expedient" for achievement of its mandate. City Council's ability to influence the objectives, policies and activities of WHRC rests mainly on its powers of appointment to WHRC's membership (see Chart 1) and whether it adopts ancillary policies which facilitate or inhibit WHRC's activities. The capacity of the provincial and federal governments, or their agencies, to influence WHRC rests on their powers of funding and program/project approval. The private markets for houses and mortgage are a third potential source of influence.

The existence of the corporation as an autonomous, legal entity facilitates the decision-making and operation of WHRC. The organization of the corporation is small, reflecting decisions encouraging the use of contract professionals as opposed to establishing a large staff. The limited size of the Board and staff should facilitate efficient review of contracts and other documentation, however, the repeated lack of a quorum at Board meetings has reduced this advantage. Through the use of outside professionals, WHRC has access to a greater range of expertise; greater flexibility in production; and a communication link to the development community.

Since 1980, the corporation has developed from an organization with assets of \$251,000 and no full-time staff, to a corporation with property assets valued in 1983 at \$1.5 million, a 1984 capital budget of \$4.8 million and a staff complement of five.

Table 2 provides data on the sources of operating revenues and expenditures. The \$40,000 annual operating grant from the City and Province has declined in relative importance as a source of revenue, while funds from the federal government's Section 56.1 program (subsidies and project

management fees) have gained relative importance. In 1984, it is projected that the rental portfolio will provide one-third of the corporation's revenues. A major shift in operating expenditures from salary and office costs to financing costs and real estate operating is projected for 1984 and reflects the dramatic increase in housing production in 1983 and 1984.

Table 3 indicates the governmental sources of capital funds secured by WHRC for its various types of projects. In addition, over \$3 million in mortgages have been secured.

By October 1984, WHRC had carried out a number of activities with the following results:

- 1) The corporation produced 86 residential units plus one renovated commercial unit. Included in these were:
 - 33 renovated apartment units;
 - 36 new apartments;
 - 16 renovated single-detached, duplex and triplex units for rent, and,
 - one single detached dwelling for sale.

Another 26 apartments were under renovation at McMillan Court, while plans were proceeding for construction of 72 new units on Cumberland across from the McMillan. Once complete, the latter project will mean that newly built units outnumber renovated units in WHRC's portfolio. Table 4 provides further production data.

- 2) Production has centred in Winnipeg's core area - primarily in the Downtown characterization district (see Map 1). Once renovation of McMillan Court is complete, 62 of the corporation's 111 rental units will be in North Ellice, with construction of another 72 imminent. In terms of number of buildings, the rest of the portfolio is dispersed among seven other characterization areas - five of them "major improvement" districts. The one sale unit also was in a major improvement area (Chalmers).

TABLE 2

Sources of Revenues and Expenditures for WHRC

<u>% of Total Revenues From:</u>	<u>1980</u>	<u>1981</u>	<u>1982</u>	<u>1983</u>	<u>1984¹</u>
City and Provincial Operating Grants (Combined)	93.5	42.5	38.4	18.7	8.4
Rental Income	-	6.4	14.3	27.1	36.5
N.H.A. Subsidies (56.1)	-	-	-	14.5	29.4
Real Estate Sales	-	-	21.1	-	-
Project Management	-	-	-	24.2	22.4
Interest Income	6.5	51.1	24.0	12.5	1.8
Miscellaneous Revenue	-	-	2.2	3.0	1.5
	<u>100.0</u>	<u>100.0</u>	<u>100.0</u>	<u>100.0</u>	<u>100.0</u>

<u>% of Total Expenditures For:</u>	<u>1980</u>	<u>1981</u>	<u>1982</u>	<u>1983</u>	<u>1984¹</u>
Salaries/Benefits	-	18.8	57.2	56.4	26.9
Office Operations	100.0	30.7	11.4	8.9	5.4
Audit Fees	-	7.0	1.6	0.9	0.4
Consulting Fees	-	20.2	0.03	-	-
Real Estate Operations	-	23.3	7.1	13.7	19.3
Finance Costs	-	-	-	20.1	45.4
Feasibility Studies, Pre-acquisition expenses	-	-	-	-	2.6
Cost of Real Estate Sales	-	-	22.67	-	-
	<u>100.0</u>	<u>100.0</u>	<u>100.0</u>	<u>100.0</u>	<u>100.0</u>

NOTES:

1. Projected.

SOURCES:

Audited financial statements from the City of Winnipeg's auditor for 1981, 1982 and 1983.

Annual Report to the Committee on Environment, May 28, 1984.

TABLE 3

Capital Grants and Subsidies by Source for WHRC Housing Production ^{1,2}
(as of October 31, 1984)

<u>Awarded:</u>	<u>Rehabilitation Projects</u>	<u>New Construction</u>	<u>Totals</u>
RRAP	\$ 209,750	\$ -	\$ 209,750
CHIP	6,880	-	6,880
COSP	607	-	607
UI (38)	21,322	-	21,322
NEED	50,128	-	50,128
Prov. Equity	232,319	102,800	335,119
CAI	185,000	100,000	<u>285,000</u>
Sub-total			\$ 908,806
 <u>Applications:</u>			
RRAP	130,000	-	130,000
CHIP	9,295	-	<u>9,295</u>
Sub-total			\$ 139,295

NOTES:

1. In current dollar values.
2. Excluded from the data is a monetary value associated with the labour input provided under a City of Winnipeg Social Services Department manpower training program.
3. Abbreviations: RRAP - Residential Rehabilitation Assistance Program; CHIP - Canadian Home Insulation Program; COSP - Canada Oil Substitution Program; UI (38) - a Canada Works wage subsidy program under the Unemployment Insurance Act (Section 38); NEED - New Employment Expansion and Development Program, a federal-provincial wage subsidy program; Provincial Equity - the capital fund established by the province for WHRC; CAI - Winnipeg Core Area Initiative.
4. These are applications which have been made or are expected to be submitted for projects recently completed or under construction/renovation.

SOURCE:

Prepared by the evaluators from WHRC data.

TABLE 4

Summary of WHRC Production Data¹
(as of October 31, 1984)

<u>Type of Units/ Means of Production</u>	<u>Total No. of Units</u>	<u>Total Costs (Land and Construction)</u>	<u>Average Cost Per Dwelling Unit</u>	<u>Range of Monthly Rental Rates</u>
A. Rehabilitation ²				
Single Detached	5	\$ 103,520	\$ 20,704	\$ 237 - 400
Duplex	6	175,976	29,329	229 - 350
Triplex	6	302,957	50,492	214 - 345
Apartment	33	1,127,317	34,161	165 - 350
B. New Construction				
Apartment	36	2,212,973	61,471	291 - 490
C. Under Rehabilitation ³				
Apartment	26	1,241,604	47,754	-

NOTES:

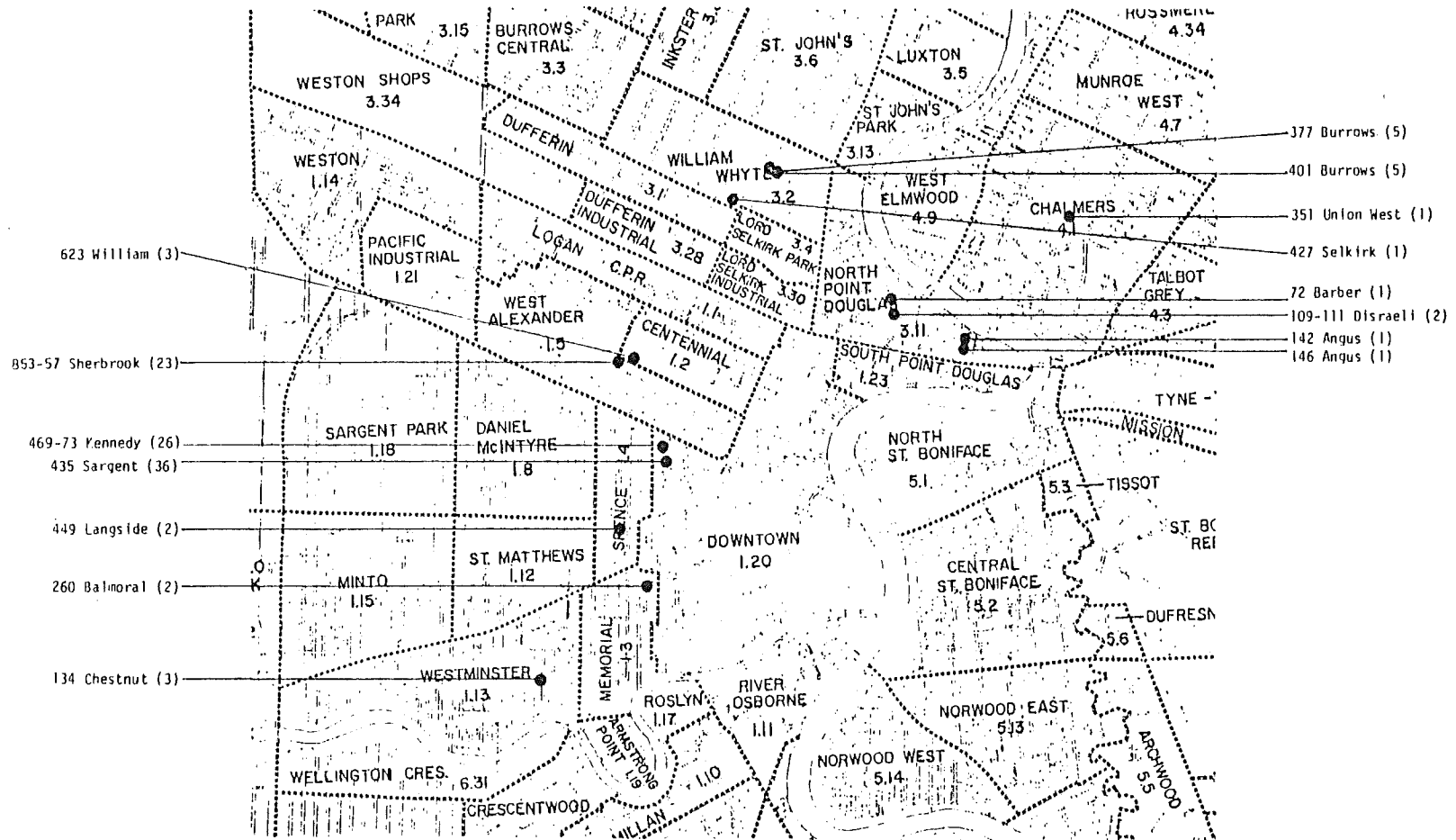
1. Dollar value at time of construction.
2. One house sold for \$22,000 in 1982.
3. Under construction with completion expected in 1985.

SOURCE:

Prepared by the evaluators from WHRC data.

Map 1

Location of WIRC Projects



Source: Prepared by evaluation team.

- 3) Seventy of WHRC's 85 rental units as of October 31, 1984 were under the federal government's 56.1 subsidy program providing mortgage interest relief to reduce required rent levels. In turn, this helps WHRC to serve low to moderate income households. Indeed, while the range of incomes of WHRC's tenants on October 31 was \$3,600 to \$40,124 per year, the median was \$11,640.
- 4) Once McMillan Court is complete, WHRC will have 50 two-bedroom and 18 three-bedroom rental units - i.e., some 61 per cent of the corporation's production has been aimed at family households. This is in keeping with the priorities of the Canada Mortgage and Housing Corporation's 56.1 program; however, 47 of those units will be in the downtown where the City of Winnipeg has had a long-standing planning emphasis on non-family residential development.
- 5) Of the households in WHRC's rental units on October 31, 1984 there were 26 two-parent, 17 single-parent, 10 two-person and 31 single-person households.
- 6) Six of WHRC's units, including one renovated unit have been designed for handicapped persons.

3.0 THE EVALUATION

An evaluation should be an objective and independent examination of an agency's mandate and operations. The WHRC evaluation considered four general topics: agency rationale; objectives achievement; impacts and effects; and, alternatives. Based on discussions with WHRC representatives, it was determined that the evaluation would focus on agency rationale and the ability of the agency to achieve its objectives in light of government funding and programming. Consideration was not given to issues such as the impact of WHRC's activities on housing market conditions in target areas; consumer satisfaction; community recognition and impact; or impact on development of a housing rehabilitation industry.

The evaluation process included a comprehensive review of secondary data located in WHRC's office - e.g., minutes of the Board and Property

Committee, manager's reports, project files, correspondence, policies and proposals, and operational and financial files. City Council minutes relevant to WHRC also were reviewed. Primary data were collected from the files of S.A.M. (Management) Inc. (re: WHRC properties and tenants) and from interviewees.

3.1 Review of Findings

The findings are presented for the evaluation questions which were proposed by the evaluation team and approved by the WHRC Board of Directors.

1. *At the time of incorporation, was the organization's mandate appropriate to the contemporary context?*

The 1978 mandate of the corporation, while broader than that envisaged/desired by some municipal representatives, provided WHRC with flexibility in action which has proved critical to its survival. In particular, the ability of the corporation to renovate for rent as well as sale both single family and multiple unit buildings has been crucial in Winnipeg's inner city housing market. At the same time, WHRC has been addressing the problems identified by city staff in 1977.

The provincial government has viewed WHRC's activities as complementary to MHRC's housing production. The corporation's move into new construction is perceived as an infringement but one which is of limited concern at WHRC's current level of construction.

2. *What changes have taken place in the housing market and neighbourhood conditions which the corporation was designed to address? Have these been appropriately reflected in changes to the corporation's mandate?*

As discussed in Section 1.0, housing conditions in the inner city of Winnipeg have continued to decline. WHRC modified its activity by de-emphasizing single-family renovation and focussing efforts on multiple-unit buildings particularly in the North Ellice area. WHRC's previously low levels of production were significantly increased as was its impact in the North Ellice area. The shift of activity to the downtown was a response to the establishment of the Core Area Initiative and funding for housing from this source.

The growing emphasis on multiple-unit renovation and new construction reflects difficulties which arose when considering how to implement the original mandate within the financial constraints imposed by the various levels of government through their policies and programs. Another consideration was the higher administrative costs per unit on the smaller renovation projects. These higher costs made some projects unfeasible within funding restrictions. These constraints, along with prevailing market conditions and WHRC's desire to minimize risk in its activities, virtually eliminated the renovation of single-family dwellings for sale.

To achieve its neighbourhood stabilization objective, WHRC originally was expected to interface with NIP and CIP. WHRC would identify with city staff key properties, particularly single family houses, for rehabilitation in NIP/CIP neighbourhoods. This has occurred to a limited extent. In several of the neighbourhoods where it has operated, WHRC has endeavoured to undertake two or more strategically located projects in an effort to stimulate further improvement. North Ellice, William Whyte and North Point Douglas are the areas where concentrated efforts are most evident.

- 3. In what ways has the corporation's mandate been affected by government funding and programming? Have the corporation's responses to these influences been appropriate?*

Government funding and programming have exerted significant influence on WHRC's objectives and particularly the priority of the objectives.

The areas of major impact are:

- 1) de-emphasis of renovation of single-family units and conversely the increased activity in multiple-unit buildings. All three levels of government have played a role in this change as well as housing market conditions.
- 2) concentration of effort in the North of Ellice neighbourhood. The introduction of funding through the Core Area Initiative encouraged this shift.
- 3) concentration of effort on family units. While all three levels of government encouraged the production of family units, CMHC's program restrictions required the construction of family units.
- 4) new construction. CMHC has demonstrated a preference for new construction although it is not a program restriction or an official policy. The Province is also encouraging WHRC to use its Infill Program to produce new units.
- 5) recognition by WHRC of the households (modest as opposed to low income) that it can accommodate. Again, all levels of government have influenced the level of WHRC rental rates.

The de-emphasis of single-family units is perceived to be an undesirable but necessary change in priorities. Contributing factors include: cost of purchasing homes; level of renovation undertaken and its associated costs; economic value of renovated properties as opposed to market price; limitations of homeownership in inner city market; and, level of government assistance available. WHRC can consider several avenues of action including use of the provincial Buy and Renovate Program and Infill Program; establishing a purchase policy with the City for municipal property perhaps similar to that approved by City Council for private non-profit groups in 1978 and 1979; modification of upgrading standards to more modest levels; and securing of new funding sources for this activity.

The level of production and location of family housing units is a point of contention, with each level of government holding a different opinion. The City has been opposed to introducing new family households into the downtown due to the implications for services such as schools and open space. CMHC, while recognizing these problems, has not been willing to provide 56.1 funding for non-family units. (The interview with CMHC staff revealed a change in this policy for 1985. Non-family units will be funded in the inner city). The North Ellice area has been the focus of this issue and of concern over the level of production by WHRC and MHRC of assisted senior citizen and family housing. The City and CMHC expressed concern over concentration while the provincial Department of Housing did not perceive a problem.

New construction is perceived by both WHRC staff and Board members to be a last alternative for WHRC and to be pursued only in exceptional circumstances. Thus, new construction should not be a problem within the corporation's mandate if a policy on new construction is clearly articulated and adhered to in future decision-making.

Generally, WHRC has been operating within a very complex and confused government context, and the activities of the corporation have been detrimentally affected both in level and quality of activity. Despite this, WHRC has reacted well, showing flexibility in activities and approach and overcoming many policy conflicts. The corporation has also assisted in the resolution or development of policy or standards regarding residential renovation.

4. *Is the mandate of the corporation relevant within its present context?*

Generally a need still exists for intervention of the public sector in housing in Winnipeg. There is a lack of consensus, though, on the

municipality's responsibility or role in this intervention and this controversy affects WHRC's current and future mandate.

The corporation's mandate continues to be relevant, based on current housing conditions. Those interviewed in both the public and private sectors generally supported WHRC's activities. Issues relating to the specification of the mandate exist and include: who should WHRC serve (income groups and household types); where should WHRC operate; by what method(s) should WHRC produce its housing; should WHRC undertake activities other than housing production for its own portfolio or for sale; and, in what ways/by what criteria will WHRC stabilize neighbourhoods?

5. *What are the principal conditions required by the corporation to fulfill its mandate?*

To fulfill its mandate the corporation's requirements include:

- 1) a municipal policy context which is clearly articulated and supportive of the corporation's mandate.
- 2) operating and capital funds from program sources or on a core funding basis from government. The level of funding will be contingent on the type and level of operation of the corporation and on funds which can be generated from corporate activities. In preparing a new five year program, the corporation should develop detailed projections of costs by activity and expected revenues from current and projected activities.
- 3) communication and co-ordination by all government agencies involved in housing policy and planning in WHRC's area of operation.
- 4) review and improvement of government policies, standards and codes which are applied to WHRC's renovation activities.
- 5) a supportive and active corporate board which undertakes policy formulation, long term planning and establishment of a secure funding base.
- 6) a staff with training commensurate with the current and projected activities of the corporation.

- 7) housing market and money market conditions conducive to WHRC's activities. Government policy and programs can greatly affect both markets. CMHC loan insurance is crucial to WHRC's ability to secure private mortgage funds.
 - 8) WHRC and government action is co-ordinated and supportive of the corporation's neighbourhood stabilitation objective.
6. *Has the corporation articulated objectives which would support fulfillment of its mandate?*

WHRC established five functional objectives in 1980. Priority was given initially to the production of housing for home ownership but was de-emphasized over time. WHRC has identified neighbourhood stabilization as one of its objectives and has endeavoured to concentrate projects in strategic locations in neighbourhoods which oftentimes, are receiving attention under programs such as NIP, CIP or CAI.

WHRC's three other functional objectives which pertain to information on shelter assistance programs, encouragement of private sector activity, and collaboration with other housing agencies have received limited attention to date.

WHRC has had a five year plan (1977) and a four year plan (1981). Both plans were very optimistic in regard to the range of activities and level of production which the corporation would undertake. More recently, WHRC has operated with annual plans and in 1984 is expected to meet its projected targets. While these plans have been in keeping with the corporate mandate, they have been unrealistic when considering contextual matters such as:

- 1) housing market conditions
- 2) public sector policy and programming

- 3) newness of rehabilitation as a housing industry activity and related building code issues
 - 4) newness of WHRC - staff, operational guidelines and a policy framework being developed as production was to occur.
7. *Are the corporation's operational and capital funds sufficient and have they been efficiently used?*

An annual production level of 70-plus units is required to support the current core staff based on the level of operating funds (\$40,000 per annum from the City and the Province) and the project administration and management fees which WHRC derives from its current range of activities. It should be noted that experience has demonstrated that:

- the corporation has offset the operational costs associated with single family and other smaller projects with its apartment projects.
- the 56.1 program has contributed significantly to the corporation's revenues particularly through project administration and management fees.
- project management fees constituted 24.2% in 1983 and 22.4% (projected) in 1984 of the corporation's revenues.
- the combined operating grants (\$40,000 per annum), constituted only 8.4% (projected) of the corporation's revenues in 1984 in contrast to 93.5% in 1980.

Due to the limited time the corporation has been in operation and the dramatic changes in level and type of operation in each year, it is not useful to compare operational functioning over time. One observation that can be made is that 1984 will be the first year in which the corporation will meet its production target and it is projected that an operating surplus of approximately \$9,000 will be added to the corporation's retained earnings.

It can also be noted that WHRC has greatly increased its operating funds (\$42,780 in 1980 to \$474,813 projected for 1984) and expanded the sources of these funds. The stability of the funding sources is limited or uncertain, though.

To date, WHRC has been able to access sufficient funds from public and private sources to complete 86 housing units. Capital funding has constrained WHRC's production choices. As discussed earlier, the availability of public funds which can be used to reduce capital costs has resulted in decreased activity in renovation of smaller properties, particularly single-family houses, and increased activity in multiple-unit projects. Similarly, the sales program has been set aside and the corporation has accumulated a rental portfolio.

The availability of capital funds and the limitations on the use of these funds is a serious concern for WHRC in 1985. The five-year funding commitment of the province expired in 1984 and federal programming, which WHRC was using, is currently being reviewed or reduced/eliminated.

A priority for the corporation must be to determine production targets for 1985 and beyond, by type of housing, method of production, target population, method of disposition and location. For the above, capital funding requirements can be projected and all three levels of government must be approached to discuss funding alternatives and secure resources. Part of this exercise should be to determine the potential of the current portfolio to produce revenues which can be used for new capital investments.

In 1983, WHRC had property assets valued at \$1.5 million. Based on Table 4, corporate assets have more than tripled due to multiple-unit projects undertaken in 1984. Total capital costs of projects completed or in progress to October 31, 1984 are estimated at \$5,164,347. For every dollar of public funds expended on these projects, approximately

four dollars of private funds have been obtained.

Considering the completed housing projects, WHRC has produced 86 housing units at a total capital cost of \$3,922,743 or \$45,089 per dwelling unit.

4.0 CONCLUSION

Since the completion of this evaluation, WHRC has learned that the Manitoba Department of Housing is no longer willing to provide core funding but has agreed to fund a limited number of housing units through its existing programming. CMHC has provided funding for the renovation of 50 housing units in 1985/86 but the availability of federal funding beyond the current fiscal year is most uncertain. The City of Winnipeg has increased its operating grant to \$30,000 for 1985 but remains reticent to provide capital funding or comparable benefits.

Generally, the funding environment in which the corporation operates has deteriorated, making WHRC's future more uncertain and, therefore, hindering planning. As a result, the Board of Winnipeg Housing and Renewal Corporation is concentrating its efforts on refining its objectives and establishing a funding base.

FOOTNOTES

1. Christine McKee, et al., Housing: Inner City Type Older Areas, 8-9, and Social Planning Council of Winnipeg, Housing Conditions in Winnipeg, 97.

The Winnipeg area characterization studies provide sectoral analyses of physical and socioeconomic conditions in the 1970s in inner city areas. For example, in William Whyte, where WHRC has several rehabilitated units, five per cent of dwellings were classified in 1979 as in very poor condition and 31 per cent (591 structures) in poor condition. Another 44 per cent or 825 dwellings were in fair condition - i.e., they required repair and maintenance above and beyond regular upkeep. Between 1971 and 1976, 250 residential units had been lost to the area through demolition, closure, etc.

2. City of Winnipeg, Department of Environmental Planning, Neighbourhood Improvement Branch, "Proposed Five-Year Program of a Municipal Non-Profit Rehabilitation Housing Corporation" (City of Winnipeg), May 1977.

Lynda H. Newman

Lynda Newman received a B.E.S. (Honours Geography) in 1975 and a M.A. (Planning) in 1982 from the University of Waterloo. Ms. Newman has worked as a Neighbourhood Improvement Program Coordinator for a small municipality and a Social Housing Program Manager in a Canada Mortgage and Housing Corporation district office. In 1981 Ms. Newman began working as Senior Research Officer for the Institute of Urban Studies, University of Winnipeg. For a ten month period in 1983/84, she acted in two capacities on a part-time basis - as the Senior Research Officer at the Institute of Urban Studies and as the Acting Senior Urban Development Planner with the Manitoba Department of Urban Affairs.