

**Summary: Panel Discussion - Social Housing Transformation (June 26, 2020, 9:30-10:45am)**

**Who we are:**

This panel discussion is host by the Manitoba Non-Profit Housing Association (MNPHA). We represent over 100 non-profit housing organizations across the province. We support our members through education, capacity building, networking and advocacy. The panel today is part of the work to support the non-profit housing sector.

**Why this panel discussion:**

This past year we have talked a lot about sector transformation. But what are we transforming into? What can and should the social housing sector in Manitoba become, and how do we get there? Panelists will discuss the core issues impacting non-profit housing providers in the province: evolving relationships with government, new financial and funding models, and partnerships and collaboration.

**Panelists:**

- Rod Porter, A/Director of Portfolio Management, Manitoba Housing
- Stéphan Corriveau, ED of the Community Housing Transformation Centre
- Laurie Socha, General Manager of SAM Management and President of MNPHA
- Menno Peters, mlp Housing Solutions Inc. and past-president of MNPHA

**Moderator:** Sarah Cooper, Assistant Professor of City Planning at the University of Manitoba. Sarah's research focus has been community housing, in particular looking at the impact of the end of operating agreements in Manitoba. She is therefore very familiar with many of our members, their strengths and the challenges we face as a sector.

**Moderator's introduction:**

In this discussion, we will cover three transformational issues for the social housing sector, that are all interrelated.

One, new financial and funding models – with operating agreements ending, the province has said that it will standardize its rent supplement agreements and make them portable and household-based rather than unit and organization-based. Any new funding for housing has been directed only at capital and there is increased insistence that non-profit housing organizations access financial markets and loans rather than expecting grants.

Two, evolving relationships with government. Manitoba Housing has been directed to transform from a direct service provider to a funder and regulator, putting the non-profit sector at the forefront of housing delivery in the province. At the same time, the National Housing Strategy continues funding for operating agreements, with the aim of creating 'more sustainable' housing, which we understand means, for them, a more business-oriented and self-reliant sector.

And third, because of these changing relationships and new financial expectations, independent non-profit organizations will need to form increased partnerships and collaborate as a sector. To meet these new realities, we must share resources and services so that we can benefit from the diversity, skills, capacity, and scale of the sector.

**Start with a brief introduction of each panelists.**

- Who are you, what is your role in housing?
- What is your vision for 'transformation of social housing' in Manitoba and Canada?

- What do you think we should be aiming for, as a sector, and what do you envision our social housing system looking like in the next 10 years?

**Stéphan Corriveau, ED of the Community Housing Transformation Centre:**

It is important to start by setting the record straight about the capacity of the housing market to answer the needs of the people without collective, that is, government support. This is a myth that many believe. Many think that in this country the housing market is self-reliant and self-managed, controlled by the market – overall doing a good job. This is not true.

Housing in Canada is a result of a large policy decisions including colonization itself and the appropriations of the Indigenous peoples' land. That didn't happen as a coincidence – someone thought about it and authorities took action. Since the second world war, without the active involvement of Canada Mortgage and Housing Corporation (CMHC), the vast majority of Canadians who currently own a house wouldn't be homeowners. So, it is because of state intervention the market is what it is now. The bank would not provide first-time buyers the mortgage they need without the support of CMHC through their mortgage insurance program. Provinces support owners through subsidies and tax break. We are talking about literally the state commitment of 1 trillion dollars - that is, one thousand billion dollars - from the state, currently, to support the privately-owned, privately-managed, for-profit sector for this country. That is a thousand billion dollars, and tax break of at least reach 10 billion dollars annually in favour of the for-profit sector. Sadly, the only segment of the housing market saw a decrease of the collective support from the late 1990s is the social and community sector.

How do we get back some sort of support that is coherent with the rest of the housing market? My hope and ambition is that, thanks to the right combination of good public policies, and the efficiencies, products, and audacity of the community housing sector, we reverse the trend, and make sure everyone living on these piece of land have access to proper dwellings at reasonable price. In practice, we as a community and social sector should occupy about 20% of the housing market, if we want to be able to provide proper housing for the whole population. This number may seem high, but we were at 7% in 1995, and many wealthy industrialized countries (including wealthy places such as Netherland, Austria, and Germany) are close or even beyond the 20% level. So it is possible, not a dream. I would even argue these countries are wealthy in part because the aggressive social housing policy in place for the last 100 years. This gives an idea of what we should be aiming for: something that is better structured, that leaves a lot of initiatives for the sector as community housing providers relying on their strength and capacity, with global policy at the government level that are enabling – not killing us as they have for most of the last 25 years.

**Laurie Socha, General Manager of SAM Management and President of MNPHA:**

SAM management is a non-profit property management company that manage only for non-profit groups. We have been around for 45 years, so we have quite a lot of experience working with different non-profits – co-op, life leases, family housing, single-person's housing, and a number of buildings from Manitoba housing. We've seen many operating agreements and transitions.

When I think of sector transformation, it is exciting and scary at the same time. We work with the groups and boards every day. I'd like to see more independence for our sector, and less government dependence. It's hard to do non-profit housing based solely on budget provided. I think our sector needs to collaborate - to break down the silos and start working as a sector and be heard as a sector. We want to make sure not to wait for the government to tell us what to do – we need to be more proactive. I

think MNPHA is a good conduit for sector collaboration. We also need more social support for tenants, and more support for the Boards of Directors of housing organizations.

**Menno Peters, mlp Housing Solutions Inc. and past-president of MNPHA:**

I've been involved in non-profit housing for 20 years. I spent 5 years at MB Housing at Portfolio Administration, and almost 15 years as the Executive Director at a non-profit housing organization – Winnipeg Housing Rehabilitation Corporation – that more than doubled its size during the term, and was heavily involved in new development for rentals and home ownership. Although it's been two years since my retirement, I am still involved in a number of new development projects in Winnipeg. One of the most important changes in our sector, of course, is this transformation or the devolution of MB housing's direct management. In my opinion, it's not a bad thing – for example in BC, BC Housing has a very small direct managed portfolio.

The other change I see happening is that there will be fewer organizations managing more housing units. There are currently more than 200 non-profit organizations in MB. I guess that it will reduce substantially in the next 10 years – maybe down to half of that or even less.

One concern I have is the focus on mixed income and higher rents to compensate the lower income groups. It seems to be a pendulum swing, and it may be leaving people who are struggling with domestic violence, mental health issues, addictions, at a disadvantage and they may fall between the cracks. Hopefully, the pendulum will stabilize in the next 5-10 years, so we can continue to provide housing to those who needed the most. I see the transformation ultimately as a good thing for Manitoba and the non-profit sector. Unfortunately, for the last 30-50 years, we were taught to stay quiet and do as we were told. Budgets have not changed in decades. So it is no wonder there are problems in our buildings. Now we have an opportunity to show that the non-profit sector has many skills and talents that can be used to improve the lives of the tenants. In my opinion, our future is very positive.

**Rod Porter, A/Director of Portfolio Management, Manitoba Housing:**

I've been with Manitoba Housing for over 20 years. When portfolio management was created in 1999 when the social housing agreements were transferred to the province, from the Federal Government, to administer. This administration hasn't changed much over those 20 years, the budget has remained as is for quite some time. That has been a challenge for the sector.

If we view the transformation for the social housing sector in Manitoba as an opportunity, to take the responsibility and run with it, and create more opportunities for tenants, the support for that will be there through government even if we can't define it yet. It might look different, since there are different ways to deliver social housing. So my expectation and vision for the sector is to have themselves start thinking proactively; try to be flexible, and anticipate what's going to happen, and be ready to respond to opportunities that the provincial and federal government have.

### **Topic one: New Funding and Financing Models**

The National Housing Strategy, with its funding to retain operating agreement dollars as well as resources for new supply, was announced with a lot of excitement for the sector. Here in Manitoba, the results in terms of new affordable housing, or renewal of non-profit housing, have been unsatisfactory to many in the sector. Now, with COVID-19, we have seen a new willingness to put resources into helping those vulnerable to the illness, which has also been those at risk of homelessness. There is renewed hope in some circles that there will be a greater appreciation for housing and new resources to support housing.

#### **Stéphan, what would you like to see in an economic stimulus package related to housing? How do you think we can work as a sector to get something substantial?**

Stéphan: The first thing to remember is that housing is a key to so many social and health issues, which has been confirmed once more during the pandemic in a spectacular way. The main action taken to fight the pandemic is, in fact, housing – not in hospital or treatment centres. It's a spectacular demonstration of the social role of housing and how it deserves more attention and way more mature and sophisticated intervention by both government and community organizations.

Talking about stimulus packages through the current crisis, the single largest financial intervention of the federal government during the pandemic was done in the housing sector. It's not a secret, but not widely reported. By the request of the federal government, CMHC bought back \$150 billion of the banks' mortgage portfolio dedicated to the private and for-profit sector. The risk of individual ownership is largely collectivized in Canada through CMHC. In 2008, the recession of the US was an indicator of the magnitude I am talking about here.

What I would expect in a stimulus package is something that would keep solving the problems of the housing crisis to improve the sustainability of the sector, rather than trying to be back to the pre-pandemic era, because it wasn't a good situation. We have been complaining about homelessness and housing crisis before March 2020. I am arguing for a 4-point program that would have short, medium, and long-term effect for the economy, but also on the social and environmental sustainability of the Canadian society as a whole. That is, to invest a similar scale of \$150 billion commitment - mirror the scale and efforts that have been done to the for-profit sector.

1. "Keep them housed": at the height of the pandemic, several hotels and motels and empty commercial buildings have been transformed into shelters for homeless people. It demonstrates the necessary infrastructure to house them was readily available. I can't believe, that we are really planning to throw thousands of poor, sick, vulnerable individuals back on the streets. Several municipalities are making to right move to acquire these building and make them permanent housing. This should be an immediate and generalized action. These hotels and motels won't be viable businesses in the foreseeable future. By acquiring the buildings, we would be helping the homeless people and the owners, as well as keeping some market stability by preventing a sudden rush of building for sale on the market.
2. "Keep the sharks away": CMHC and many other analysts predict a significant value drop of the housing stocks in the next 18 months as a consequence of the pandemic economic slowdown. This will likely translate to an increase of building on the market at fair sale price by owners of small and medium portfolios that have leveraged too much equity and will need to rebalance their books.

Rent will likely be increased next year. We must prevent this scenario immediately by setting up a fund and facilitate acquisition of those properties by not-for-profit entities.

3. "Let's build it": many governments are pushing for rapid and large infrastructure programs to restart economy. Community housing should be first in line among any such package. Several arguments support this ask: our projects would spread every community, providing jobs for the local work force and businesses at every location, rather than large infrastructure in few locations; each community housing project is small in scale when compared to highway or bridge, or mine. Thus, our projects are way simpler to plan and launch, do not raise public opposition, and have long-lasting positive impacts on people and society as a whole.
4. "Make it nice and clean": we have a large stock of 600,000 units across the country. But most of these buildings were built 30-50 years ago, and are in need of significant renovations, including to make them accessible and environmentally friendly. Current CMHC programs and most provincial programs (such as the co-investment fund) need to increase in value and more generous grants to community housing providers applying to facilitate quick access and support renovation projects.

These four asks combined would be helpful for the economy, for the people, and for the sector.

**Menno, you have been through various economic stimulus packages with government and worked with non-profit organizations to develop or renew housing through them. What do you think would be the most effective investment for government, and how can organizations in Manitoba prepare to access funding?**

Menno: it was definitely great to have a National Housing Strategy in place, and it's great to see CMHC back in the game despite the challenges we may have had with CMHC over the years. There have been many different funding programs over the years with varying degrees of success (e.g. residential repair programs, home ownership, down payment assistance, major renovations and infrastructure funding, housing first funding, and even government 100% financing and others). There has been frustrations and rewards from this funding.

The infrastructure funding, for example, was an interesting program which provided us only about 3 weeks to come up with projects that may meet the criteria. At Winnipeg Housing, we went nuts with projects and in the end we were quite successful with a number of our buildings. So what do we think the government can do to maximize their investments? Most governments have shortened their horizons, and we haven't seen long-term subsidized housing for very long time, and those types of agreements probably won't come back. Much of the funding now is directed towards capital, but as long as the rents for low-income households are in the \$300-500 range, we as housing providers cannot maintain our buildings. Mixed income programs would address that both financially and through reducing the concentration of low-income communities. Fully subsidized, low income housing has its own problems because it eliminates disposable income, and often eliminates employment opportunities. But that's a different story.

If there's anything positive about the pandemic, we have now seen that we are very underfunded in our seniors' housing, for example. Most of us have already knew that, but now it has become front-page news. Some of the alternatives for the government is to continue providing capital: low-interest debt is good but doesn't really solve the problem (you still need to generate the additional income to pay back); increased housing allowances for those who need it (this is already underway in many areas but most buildings would need \$800-\$1,000 just to break even). For the Co-Investment Fund, the 40% limit on the contribution for co-investment is probably too low, and while energy efficiency targets are good, it can

be too restrictive for new developments as you have to be net-zero in order to get funding. I think we should allow for the Co-Investment funding to be handled regionally, and maybe MNPHA could play a role in that.

I am concerned that the funding programs seem to be used to force other levels of government to participate. I am not sure that is where the emphasis should be.

More importantly, how do we as housing providers to prepare access the funding when it comes? Unfortunately, we have to go where the money is: if the funding is for seniors, then we pursue seniors housing; if it is for families, then we go there. And through organizations like MNPHA, we can try to influence future funding models. The key for me is that we as housing providers have to be active at all times and cannot wait until the funding for an ideal project comes along. We have to be busy and keep involved. That's my take on government funding.

**Q for Menno from the audience:** you mentioned earlier that providers go where the money is available for projects. Do you think governments' proposal should be emphasizing integration of more diverse demographics? And do you think it will be better to have more flexibility for tenant ratios?

Menno: governments tend to come up with funding programs that are supposed to be universal across Canada, and they often don't fit Manitoba. When we have seniors housing funding available for \$60,000 a door, that's probably not enough. You start work on that and next thing you know, they want to focus on families. At Winnipeg Housing, we managed to get them combined. I think it would be great to have some integration and diverse demographics, but I am not sure how we can get the governments to come up with a program that fits our region. So, if you can't change the government, you have to try access the funding that's out there. That is what I suggested by saying "to go where the money is".

## **Topic 2: Changing relationships with Government**

When we talk about changing relationships with government, we need to talk about operating agreements. The next wave of agreements, for those with 100% rent-geared-to-income housing, will start expiring soon. There is funding through the National Housing Strategy to maintain those units as Rent-Geared-to-Income (RGI), and the provincial government has said both that they will be discussing that funding with providers on a case-by-case basis, and that it would like to simplify and standardize agreements.

**Laurie, as someone who works with many non-profit groups to plan, strategize, budget, and negotiate with government – what would you like to see in renewed agreements between government and organizations? What should groups be doing now, to prepare for this changing relationship?**

Facing the end of operating agreements, some groups have been doing better than others. In business I always look at why something didn't work and how can we change it. The long-term agreement is good because it provided security for 25 years. But with old housing stock, when it comes to repair, a lot of groups don't have sufficient replacement reserves and the budgets haven't increased over time. Many groups are coming out of the agreements with very bad assets, not enough money to get financing through the bank. As we move forward with agreements, long-term agreements are good for boards making long term commitments; but it has to be very flexible. For example, in a life lease, I can set rent and budget knowing what I will get; when you work with RGI tenants, you have month-to-month rentals



- one person maybe paying \$300, and the next may pay \$285 - it's really a moving target. Your income depends on the individuals you are housing, and you cannot raise rents. It's challenging to run non-profit housing on government budgets. These budgets are a set amount and increase, but the cost for running the buildings are ever-increasing (plus more units turn-over; there are abandoned units; arrears; damage). It's hard to have to always to go to government for money, and at the same time it is difficult to run. We think non-profits should be more vocal about the challenges. In the past the boards have been silent. Groups are constantly battling to get more money to do what we need to do.

**Rod, can you speak to how government will be engaging with groups – what do you see as a role for MNPFA in supporting organizations through this change?**

Rod: Just to go back to some of the comments that Laurie and Menno made, on the struggles non-for-profit groups have to endure for the last 25 years. We really appreciate the work you do and haven't thanked the non-profit sector enough for their contribution.

Finance is a reality. From where I sit, there's another perspective: even with our direct management portfolio, not only do we not have increases to the budget, our budget is actually decreasing. Internally we are just as frustrated as it as our non-profit counterpart. The impact will be transferred to our tenants. The engagement that government has with stakeholders (non-profits, municipalities, different levels of government, CMHC) is going to be a challenge. More than in the past, we will have regulatory oversight of the sector. Part of that regulation is to evaluate the capacity. We have a sense of the groups (many are MNPFA members) who are able to continue to provide social housing with the constrained budget. Many have been very successful doing what they do. We do have groups that are struggling though.

The standard for the sector has been "one board, one building". The struggle is not necessarily financial, but related to membership participation and recruitment to volunteer and sustain boards have been a challenge. The traditional volunteerism – folks who volunteered in these communities since 30 years ago - has changed. I think MNPFA can help us paint that canvas of who is out there. MNPFA has an opportunity to promote themselves as a beacon for the non-profit sector. Not all non-profits are a member yet; perhaps more should be. Perhaps MNPFA as a beacon can help coordinate the sector as a whole to move away from this "one board, one building" scenario.

Back to the end of operating agreements, the case-by-case response will not be possible anymore. We need a more global response to the end of agreement. I think this is going to evolve very quickly. We might have had a bit of a pause with COVID-19, but I don't see that as a slowing down of what government wants to achieve. The flexibility of the non-profit sector can embrace, position itself to react, pivot and access resources from government is very helpful. The relationship we have with MNPFA will certainly continue with ongoing dialogue and help navigate the sector as the opportunities present themselves.

**Q for Rod from the audience:** what is the plan for the Sponsor Management agreements at MB Housing? How might this management change happen?

Rod: the transfer of units will occur in a similar fashion as they have recently. The challenge we are going to have internally is *how* we are going to transfer in the next fiscal year a larger block of units from our direct management portfolio to the non-profit sector. Because of the volume of the units that are anticipated to be involved, we will have a public tender. That will speak to

those who are interested in responding to that RFP. They will need to articulate their community-based mandate. More importantly moving forward, I suspect we will have more emphasis on the financial piece of *how much per unit can you deliver social housing for*. That will be the process moving forward.

**Q for Rod and Laurie from the audience:** there has been little mention of tenant involvement with the transformation of MB Housing. What are some ideas of how tenants and future tenants could be more involved in the non-profit housing sector?

Rod: when we transferred units in the past, we certainly made a deliberate attempt to communicate to tenants that the transfer of property management function doesn't impact their tenancy; the model for RGI is still in place. It is our expectation that whoever assumes the property management responsibility will continue to manage the building on the social housing parameters. The feedback we gathered from tenants was that the communication was well-received; and we would still want to deliver this information to tenants moving forward.

Laurie: we've talked about boards and management, so it is a good thing to talk about tenants. We do need to do more focus group with tenants. The hard part is that many tenants are short-term. But as a sector we definitely need to engage the tenants more. We will further discuss MNPHA's role in this engagement.

**Laurie, in your role at SAM Management, you work with many different boards and often speak to the need for board leadership and strategic planning. What do you think boards of housing organizations need, and need to do, to participate in this transformation?**

Laurie: MNPHA has put board education as a priority under sector development. We really need to strengthen boards. For me, as a property manager, we work with 30+ different non-profit groups. We are the ones on the ground doing the work, but the big decisions are made by the board. Some boards are very strong, some are weak. To me, the future of housing is with these boards; they are the strategic planner for the future. If we don't have a strong board that can make decisions and be visionary, we can't do our job.

Lots of boards have concentrated on the social aspect of housing. We need to understand what we do is a social service, but we are running a business. If you want the business to be sustainable, the boards need to be business leaders and decision makers. In the past, with long-term operating agreements, the boards can cruise through the 25 years worry-free. So many groups have never applied for mortgage or done a lot of things that a typical business would do. For me, this whole transformation is about very strong boards – having a succession plan, capital plan, mortgages. As a property manager I can look after the day-to-day operations, but I can't do the future planning. Boards have to be engaged to grow. I know MNPHA can play a huge role in getting boards to get educated and to work together.

**Menno, as one of the founding members of MNPHA, you have seen the need for sector capacity building. How can MNPHA support our members to take on this immense challenge, and make the most of the opportunities before?**

Menno: Capacity building is the very essence of why MNPHA was started. We recognized there are too many small groups that were struggling to survive. MNPHA is needed to provide support. I see this



transformation as a great opportunity for our sector and for MNPHA specifically. This is our opportunity to build the capacity that our sector so badly needs. Just some background, the numbers might be old, but: we as a sector have to manage 20,000+ units, with another 15,000 or so that are direct managed, so we as a sector will need to manage 30,000 units and try to build new units at the same time. We also know that we will no longer have the traditional funding model, demanding creative solutions. Fortunately, we have many great non-profits. There will have be mergers and amalgamations without losing the passion and skill that we have in these groups. MNPHA is ideally situated to facilitate the transformation and devolution of the MB Housing units to its members. Ultimately, the goal of MNPHA would be to facilitate the transformation, build the capacity of the sector, and then back off and let the groups to run the projects and MNPHA would only provide supports.

One more challenge is that many groups are faith-based or community-based. Although we've talked about mergers and amalgamations for many years, I sense this presents a conflict. All non-profits are competing for the same scarce resources and funding. Finding funding has become more complicated; the smaller the group, the more difficult. The merger of groups often has the optics of "someone losing and someone winning". Maybe MNPHA can take the challenge out of the equation.

There are probably 2 main streams here: 1) to help MB Housing with their support programs. MNPHA should incorporate a social enterprise to house a centralized tenant intake application system, provide tenant resource services, maybe pest control, repairs, capital planning and asset management. 2) more urgently, to take on the management of MB housing properties. My personal opinion on how this should unfold is that MNPHA set-up one or numerous non-profit organizations, provide the initial board members, then invite other groups to participate in the structure by joining the board. Assets would be assumed by the corporations under management agreements; or ownership agreements from MB Housing; these would probably be in geographic regions. Once the non-profits were established, and up and running, MNPHA would step back and let the organization continue to operate on its own. This would allow numerous groups to amalgamate without the stigma of compromising their existing projects.

I think this would be particularly beneficial to the rural areas or outside of Winnipeg, given that towns and cities don't want another town to look after their community housing. So we can have this new non-profit organization take on the MB housing properties in the region, and invite the towns and cities to join the board. We should invite the municipalities to take a seat at the table, Indigenous groups are welcomed, and we could talk to the schools and regional health authorities to see if they can provide some support. This model allows the community to retain the housing and have some say on how it's run and managed. Again MNPHA would initiate the structure, with the goal of backing up the organization to be sustainable and have capacity to address the housing needs. This model allows MB housing to transfer the management of their properties and for the non-profit organizations to develop new capacities. I think there will be a tipping point where MB Housing will need to get rid of their properties sooner rather than later, especially as they devolve units. I think MNPHA is the right organization to facilitate this transformation. Collaboratively, we can take on this transformation successfully.

**Stéphan**, as someone responsible for Canada's community housing transformation centre, you have been encouraging us to think beyond the next 5 years and what this change can mean for housing in 20 or 30 years. How can we make the most of this opportunity and what are some models we should look to?

Stéphan: We should do it as a business plan at four different levels:

1. Let's be honest with ourselves - we have to update ourselves at the organizational and administrative level. We must have improved procedures and improved training. We need to welcome modern HR techniques. Frankly, many of our organizations still live in the 20th century while we are already 20 years into the 21st century.
2. We must re-learn to be aggressive and growth-oriented. We built 600,000 units ending in 1995 and almost none since. In the last 25 years the society moved forward, we haven't. We must use our assets collectively; we own a considerable amount of units and huge patches of land in this country. We also own some political legitimacy of the work we've been doing. That has a real value. Generally speaking, we haven't used this capacity to go forward. We must change our mindset in that regard.
3. We must make our voice heard more, loudly; housing has become a natural disaster in this country. While global indicators such as GDP tell us that we are collectively richer, the number of homeless people and households having to commit larger and larger shares of their income on housing keeps increasing. We are not in tune with the society. We are living in a richer society but providing worse services than we used to, collectively. We must push stronger together for serious policy adjustment. We need to position ourselves as the solution to the crisis so officials can better serve their constituency, rather than simply as charities run by do-gooders. We need to share the message: we are not the issue; we are the solution.
4. We must change our business model. By definition, no business can thrive if it only caters to the very poor and high-needs population. We must learn to enlarge our scope of action and serve much wider segments of population, and learn to include medium-income households in our projects and programs. To do that, we must learn to better articulate and develop partnerships, including financial and organizational partnerships between us as well as with outside partners. We must learn to use different tools available to us that we seldomly use up to now, such as land trusts, service centres and financial pools. Those tools exist, but many are very small in scale, making them pilot projects more than anything. So we must increase their size, their capacity, and their role so they become easily available to all community housing providers in this country. Learning to work together, pooling resources and capacity, and changing our attitudes.

### Wrap-up

Over the next year, MNPHA will be hosting discussions like these on social housing transformation in Manitoba, including both case study and idea panels, as well as operation-oriented workshops through our *Building Partnerships* conference series. It will be critical that non-profit housing organizations and sector partners continue to be actively involved in these conversations and building the future housing sector for the communities, households, and individuals we serve.