

### NAC HOUSING NEWSLETTER

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Housing Options for Older Women





Women for Change

Forum on Homelessness



Women's Housing Manifesto







Homesharing for Single Mothers



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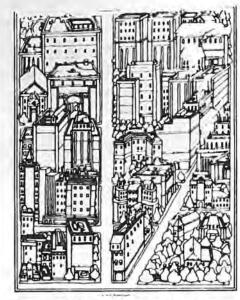
What Happens When Economists Talk about Rent Controls?

Volume 2 no.1, Spring 1988

#### Women's Housing Manifesto

Developed by the Housing Committee of the National Action Committee on the Status of Women, July 1987

- 1. Adequate, secure and affordable housing must be recognized as a basic right under the Canadian Charter of Rights and Freedoms. The provision of housing is ultimately a public responsibility.
- 2. Women are particularly disadvantaged in the housing market because of their lower incomes and because of their responsibility for children. Particular attention should therefore be given to income adequacy, and to the provision of affordable and suitable housing for low-income single women and single mothers.
- 3. Housing should be universally accessible. (Common barriers for women are both physical and social; the latter include household composition, presence of children, source of income, language.)
- 4. A sufficient number of publicly supported shelters should be provided in every community, with no time limits on stays, for women who are victims of violence, for women who are discharged from institutions, and for women who are otherwise homeless.
- 5. Shelter alone is not housing; therefore sufficient and adequate long-term housing must be a priority in every community.
- 6. Support services must be accessible to women where they live to meet their everyday needs as well as crises. Security of tenure should not be tied to the need for services.



- 7. All possible steps should be taken to preserve and maximize use of the existing affordable housing stock; funds should be available for conversion of rental housing to co-operative and non-profit tenure.
- 8. Housing policies and programs should recognize the increasing numbers of non-traditional family forms, and provide for their needs. Steps should be taken to promote alternative tenure arrangements for women; low-cost financing should be made available for a range of tenure possibilities; funds for co-ops and non-profit housing development should be increased.
- Access to child care and neighbourhood services should be recognized as a fundamental component of any new housing development and established neighbourhood.
- 10. Women should be involved in the design and delivery of housing, neighbourhoods and community services, as well as in the management of rental housing.

# What Happens When Economists Talk about Rent Controls?

The John Deutsch Institute for the Study of Economic Policy at Queen's University in Kingston, Ontario sponsored a roundtable discussion last November on rent control.

The vast majority of participants were men, who shared a tunnel vision of housing issues that was shocking. Economists measure all human activity in terms of dollars and cents, as if financial cost is the only motive behind our decisions. John Miron of the University of Toronto presented a paper on security of tenure, the right of a tenant to stay in a rented home as long as the rent is paid and the neighbours respected. After listing a series of assumptions about the financial costs of relocating, Miron adopted a value of \$3000 per economic eviction in Ontario, where vacancy rates are the lowest in the country.

But a dollar value cannot be applied so readily to the security of a stable home. The value of personal support networks for childcare, grocery shopping and personal security is not considered by Miron. Nor is the value of established neighbourhood contacts, transportation arrangements, and a stable school environment for children. Nor are the personal and public costs of alternatives to stable housing: hostels, hospitals, mental health institutions and jails. Very few tenants, particularly those typically discriminated against-single parents, visible minorities, those with low incomes or on public assistance-would be willing to give up their home for \$3000, particularly when the availability of affordable housing for relocation is nil.

The economists also claimed that removal of rent controls would result in higher vacancy rates: builders and owners would have an incentive to generate sufficient supply, while competition would keep rents low. Andrew Muller, of McMaster University, attempted to chart this assumption against factual examples of rent



control, de-control, rents and vacancy rates across Canada. His research could not support his assumptions nor his predictions. Yet in spite off the lack of empirical evidence to support their theories, in spite of the weaknesses of their theoretical approach to human activity (the quest for the almighty dollar), the over-riding concern of the economists at the round table was how to eliminate rent controls.

It became clear that men have invested their education, pride and reputation on developing and defending the "free" market model, and in the face of reason and experience will continue to preach the same narrow economic theories. They say that regulation (that is, tenant protection) in the rental housing market must be eliminated so that the construction industry and the landlords will come back and play the game without any rules.

Unfortunately, the media seem to have picked up on this fantasy theory and more and more we are seeing editorial calls for the elimination of rent review. As activists and as women, we cannot fall prey to the free market model. We can see that there is a need for decent and affordable housing in Canada. Of existing rental housing, 95% is provided by the private sector. Because housing is such a basic human need, we say it must meet a set of standards and be regulated by three areas of legislation: landlord and tenant, rent review and anti-conversion and demolition.

If the private sector is unable to meet these requirements, then alternative methods of supply can be developed.

> Leslie Robinson Metro Tenants Legal Services Toronto



#### Housing Options for Older Women

In January, the Older Women's Network sponsored a public forum on Housing Options for Older Women. Moderator Jean Woodsworth introduced three panelists.

Nina Klawden Herman described the work of her agency, Sharing, which helps to bring compatible low-income women together with an eye to sharing accommodation. Large numbers of single elderly women forced to live alone is a relatively new phenomenon, she said.

With a broad background in community development and co-op housing management, Pam Sayne described housing co-ops as an alternative to rental accommodation and quite different from purchase. Decisions are made co-operatively by the members, who own the propoerty collectively and control expenses and rents. Co-ops are designed to house a wide range of income groups, with at least 25% paying rent geared to income.

Some co-ops are developed around specific affinities such as age, ethnic background, or religious belief. Two women's housing co-ops in Toronto are Constance Hamilton and the Toronto Women's Housing Co-op, where Sayne is co-ordinator. Constance Hamilton has 31 one-, two- and three-bedroom townhouse apartments. In addition, there is a six-bedroom home for women in transition. The project was spearheaded by community leaders including Jean Woodsworth and former city alderwoman Janet Howard: they were responding to a city report which identified a lack of affordable and adequate housing for women.

The Toronto Women's Housing Co-operative is known affectionately as the Beguinage and is composed of 28 one-, two- and three-bedroom townhouse apartments. The impetus for this co-op came from a group of Toronto women who saw the opportunity to create a community based on women's values and needs.

The concept of women's communes goes back to the 13th century, said Sayne, when the Beguinage movement developed in response to the needs of rural migrants to the cities. Women created their own models of physical design and social organization for a supportive community, providing homes, education, health care and craft workshops. Beguinage women represented

various degrees of wealth, religious practices and work activity. They became so powerful that they were seen as a threat to the male-dominated economy and were destroyed by business, church and state interests.

Today there is a new movement of women working together in the face of taunts that such co-ops won't work, because women can't develop such a concept without men.

In the Toronto Women's Co-op, there is a strong sense of commitment, but also a respect for privacy. The co-op was designed by women, for women, who are financially the "core needy," especially older women.

While government financial support made women's housing co-operatives possible, they were started, not by government initiative but by a community of women defining their housing needs, getting organized and seizing the opportunities for funding.

Following presentations by the three panelists, including Metro Toronto Councillor Kay Gardner, who urged the audience to put pressure on senior levels of government, the floor was opened for questions from the audience of about 200. There were many comments—mostly negative—about hostels, and the need for permanent, affordable housing for low-income women was reiterated. Some of the older women shared their experiences of finding themselves in poverty, and their frustration and fear over losing control of their lives.

The Older Women's Network has created an initiative to organize, lobby, and demand the basic right to secure affordable housing for older women. After the discussion a resolution was presented by OWN and passed by the meeting:

"RESOLVED THAT this meeting endorses the setting up of a committee by the Older Women's Network to work toward the development of a housing co-op for older women." The meeting also endorsed the NAC Women's Housing Manifesto.

For more information, contact Older Women's Network, PO Box 317, Postal Station Z, Toronto M5N 2Z5. Or call (416)483-3234 or 787-5704.

**Eleanor McDonald** 



#### Cooperative Pour Femmes Francophones

Une groupe de femmes francophones de différentes cultures de la région de Toronto, appuyé par le Réseau des femmes du sud de l'Ontario, travaille a mettre sur pied une coopérative d'habitation pour femmes dans le besoin (mono-parentales, faible-revenu, femmes battues, femmes âgées, adolescentes). Nous invitons toutes celles qui ont besoin de logement a Toronto de s'inscrire sur la liste d'attente. Appelez au 661-7299 ou écrivez au CP 3326, Succursale D, Willowdale, Ontario M2R 3G6, le plus tôt possible.

#### Women for Change

This story is collectively presented by Nirmalla Somwaru, Judy Channing, Bonnie Loewen, Pauline Charlebois and Terri Fowler. The names of women in this article have been changed.

Politicians talk about it. Journalists write about it. Social Planning Councils compile statistics about it. But move over-because there are those of us who think, write and talk homelessness because we live it and we That's our name, want to change it. "Women for Change". We are a Toronto based group of homeless women who will tell our stories to reveal that the health problems of homeless women are rooted in our country's system which proclaims that profit comes before people. We like to think that this article will help to cure the disease of the Canadian consciousness which causes our poor health in the first place. Any unhealthiness in our lives ticks away at our mental and physical capacity to survive. It is a life-killing cycle that we as "Women for Change" want to break. Our stories reveal these cycles.

In 1985, Mary lived in a Toronto rooming house. She had been suffering a bad cold compounded by lack of sleep because the radiator was broken. Courageously Mary confronted her landlord. Instead of fixing the radiator he fixed Mary by evicting her. In a state of constant paranoia, Mary continues to roam the streets of Toronto.

Ellen still lives in a rooming house which also has broken radiators. She too suffers a cold and lack of sleep but is afraid to confront her landlord because of previous experiences of rape. She would not receive the complete eviction that Mary did because roomers are now protected under the

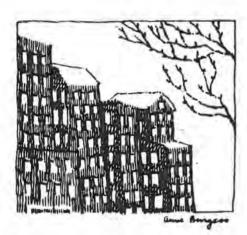
Landlord and Tenant Act. Even so, Ellen's landlord beats her and abuses her. It is no big deal if he loses her; his rooming house, broken radiators and all, is in great demand.

From spring to fall, Val slept outside on the damp concrete directly underneath a bridge. A persistent cough developed but only after a number of weeks was she diagnosed with tuberculosis. Val's wet living situation, when combined with poor diet and polluted air, infected her lungs. The medical treatment for TB shades takes one to two years. But basic survival which Val faces day in day out, is going to make it extremely difficult for her to fight this disease.

It is common knowledge on the streets that the disease spreads through shelters and soup lines. But it wan't until February 1987 that the Inquiry on Health and Homelessness finally officially reported to the Toronto Board of Health the horrific statistic that "120 cases of tuberculosis found in the downtown core of Toronto accounted for 50% of the identified cases in Ontario."

Nila has a cough too. This cough is related to the dust and dirt of hostel living. You can take a shower in most hostels but you have to put on your old dirty clothes—most hostels don't have washers and dryers. Keeping clean is also a problem for a woman living in a rooming house, as Patria reported at the Inquiry on Health and Homelessnesss. She feared bathing in the house because the landlord refused to put locks on the door of the bathroom. Being dirty is not a matter of bad habits or personal choice. It is an outcome of the conditions women are forced to live in.

These cycles of homelessness lead to early death as many corpses are tagged NFA (No Fixed Address) at the city morgue.



Betty depended a lot on the protection of men. Living in the insecurity of rooming houses and the exposure of the streets combined with the social pressures which demand that we be with a man, drove Betty to a dependence which at times turned on her. In the summer of 1987, Betty was found unrecognizably beaten and raped to death.

Some months later, Carol was found dead. She had been living in an abandoned truck and had to drag her belongings from place to place because she did not have a key for the truck door. In the meantime, she lost her medication which resulted in a massive epileptic seizure. The following was spoken at Carol's memorial service, on Carol's and other women's suffering and dying due to homelesseness:

Carol, you were cut down. Our Canada told you what you should be as woman and then cut away all those chances of being that woman. Never called by name, just: Woman your belly must grow from seed to birth but children's aid will uproot your

young ones, your tender saplings.

Woman you must grow into relationship with men but we will let them break and splinter your limbs, your soul. Woman you must cover yourself with the colours of the vibrant forest but the wintry coldness of your welfare cheque will leave you bare and embarrassed. Woman you must be barefoot, pregnant and get into that kitchen but you cannot have a home, such shelter bears little fruit for the landowner.

Through the gentrification neighbourhoods, small misallocated government budgets, and construction and maintaining of hostels which reinforce and perpetuate homelessness, the government has failed to address the housing crisis. "Women for Change" believes that there will be a day when politicians, journalists and social planners realize that those of us who are "sick" of living in homelessness have turned things around. We will turn hostels into safe and affordable houses. children's aid into childcare, kraft dinner and beans into real cheese and real vegetables, divorce which leads to welfare and homelessness into divorce which gives us support and freedom. Groups of women across Canada are turning things around.

Women for Change can be contacted clo Open Door Centre, All Saints Church, 315 Dundas Street East, Toronto, Ontario M5A 2A2





## Homesharing for Single Mothers

The Single Mothers Housing Network was initiated for women of the Lower Mainland by Richmond Family Place in September, 1986 as a response to the increasing difficulty experienced by a growing number of mother-led families in finding decent, affordable housing. In this relatively short period we have registered 285 women and matched 40 families. A wide spectrum of social services regularly refers women to us and we have succeeded in attracting funding the Federal and Provincial We have also received Governments. special funding from the United Way of the Lower Mainland and through the efforts of women from 14 communities in the Lower Mainland of British Columbia

Homesharing has obvious advantages for women who are faced with the enormously stressful and expensive job of attempting to raise a family on their own. Two women pooling their financial resources can often afford better housing than one. By sharing her home with another single woman and child or children. a woman faced with losing her home through inability to make the mortgage payments may be able to keep her home and avoid dislocating her family. As well, homesharing allows possible sharing of the responsibilities of raising a family, expenses, chores and childcare. But most of all, it can provide two single mothers with the support and companionship they may have been missing.

To each woman who comes to register with the Network, we emphasize that homesharing requires energy, determination and commitment. Before we refer our clients to each other, we ask them to fill in a detailed questionnaire to enable us to match them according to area, occupation, number and age of children and lifestyle. Following the initial interview, they contact us regularly for new referrals or to report their When they've made the progress. breakthrough and found a "match," we meet again to draw up a Sharing Agreement to be signed by both parties. Should either require counselling or assistance in settling disputes in the months following, we offer a counselling service.

At present the Network is staffed by Counsellor/Coordinator Elaine Shearer with the part-time assistance of a Support Worker and several volunteers. As well as maintaining regular contact with clients, the Network publishes a monthly newsletter and hosts monthly Open House meetings for interested single mothers.

For further details about homesharing or establishing a homesharing service, contact the Single Mothers Housing Network, 6560 Gilbert Rd., Richmond, BC, V7C 3V4 or call (604) 278-8033.





### Forum on Homelessness

The Social Action Committee on Homeless Women is committed to finding real solutions to the plight of the homeless women in our communities. Together with the Holy Blossom Temple Sisterhood, Social Action sponsored a forum on homelessness at the Holy Blossom Temple in Toronto on Sunday, February 21, 1988.

In her opening remarks, Ontario's Housing Minister the Honourable Chaviva Hosek reiterated the Liberal government's commitment to the goal of providing decent affordable housing for all Ontarians. "In these economic times of unprecendented plenty, the basic human needs of all people must be addressed. Shelter in a northern climate must be regarded as a basic human need. Not only families, seniors and disabled are in need of housing. Our commitment to decent affordable housing must also extend to single people and the working poor," the Minister said.

Ms. Hosek spoke to the end of megaproject solutions and the need to rediscover the role of communities and the religious organizations in addressing the housing crisis. Religious communities have land and other resources which are essential in providing housing. As well, religious communities are made up of individuals who may have expertise or volunteer labour or both to contribute to the cause of homelessness. Finally religious communities may provide the moral leadership necessary to achieve acceptance of the sytemic nature of the housing problem and to develop attitudes which will permit long term solutions to be discovered. Imaginative and practical ideas must come from communities themselves if they are to result in solutions which work in those communities. Ms. Hosek indicated that her government would give serious consideration to all meritorious proposals.

Although emergency shelters are urgently required to accommodate the growing ranks of homeless men, women and children, Ms. Hosek expressed the Liberal government's commitment to match funding for emergency solutions with funding for permanent shelter. workshop which posed the question "After the Shelter Where do I Go?", Lee Gold of the North York Shelter for Women illustrated that the already desperate shortage of emergency shelter must often replace longer term housing for women and children with nowhere else to go. In the same workshop, Bill Bosworth of Homes First Society stressed the importance of involving homeless people in the search for long term solutions to the housing crisis.

The human transition costs of homelessness must also be recognized, and Ms. Hosek said that the Liveral government is committed to an approach to homelessness which recognizes the psychological and social costs of the problem. Bricks and mortar are clearly not enough.

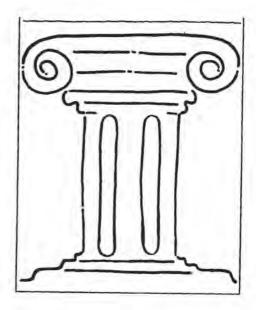
In other workshops, funding options were discussed in groups led by Patricia Starr of the National Council of Jewish Women and Minnie Dejong of the Ontario Ministry of Housing: a case study was reviewed for participants by Randall Friedland, solicitor for an interfaith non-profit housing project; and an entrepreneurial proposal, which was the subject of several favourable comments by the Minister of Housing, was reviewed by Professor Howard Adelman. Professor Adelman's proposal involved the innovative use of the tax system to provide investors with incentives to preserve the exising stock of low rental housing and to redistribute that housing stock by attrition to accommodate tenants who are eligible for rent supplements.

The question "Who are the Homeless?" was addressed in part by a profile of the otherwise ordinary families who have been accommmodated at Toronto's Streethaven shelter. The workshop left participants with no doubt about the enormity of the housing crisis for women and children. David White of the Supportive Housing Coalition and Alison Guyton of Woodgreen Community Housing were also present to share their experiences successfully dealing with "Not in my Backyard" community attitudes. Closing remarks were delivered by Ontario Leader of the Opposition Bob Rae and Rabbi Dow Marmur.

The purpose of the forum was to raise consciousness in the Holy Blossom community about the housing crisis and to assist the Social Action Subcommittee on Homeless Women in achieving its objective

to develop a housing project. Participants in the forum were invited to join the Subcommittee and to provide the subcommittee with the benefit of their concern and expertise in developing a housing project.

**Sharon Bennett** 



### We Talked with Hosek!

The NAC Housing Committee interviewed Ontario's new Minister of Housing, the Honourable Chaviva Hosek, past president of NAC. Watch for our report on the interview in the next issue.



#### YWCA Housing Conference in Toronto

The YWCA Housing Conference held October 29 and 30 1987, maintained the momentum of networking and information sharing encouraged by the United Nations Assembly designating 1987 as the International Year of Shelter for the Homeless. The conference opened with John Sewell, Chairman of the Metropolitan Toronto Housing Authority, presenting a historical perspective on policy leading to today's housing crisis. He said the government, when creating CMHC, had had the wrong goal-that of encouraging private profit enterprise to look after the nation's housing needs, success being measured by government agencies' lack of participation in the public housing field.

Conference participants were addressing the crisis created as a growing population, particularly women and children, were unable to obtain housing within the profit-driven market. The conference was designed to encourage and establish a means of support for those using non-profit housing models towards maintaining affordable/secure housing as a basic human right.



The nuts and bolts of establishing non-profit housing which includes funding options, zoning and regulatory issues, community consultation, management structures, designing and tendering, left no illusions as to the amount of commitment required by community groups to see a project through to fruition. The YWCA conference included evidence from representatives of successful projects that affordable housing can be achieved. Providing affordable/secure housing, not profits, is the goal in the struggle against homelessness.

Pam Sayne



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The Spring 1988 issue of the NAC Housing Newsletter was prepared by Leslie Robinson, Sylvia Novac, Judith Kjellberg, Pam Sayne, Elizabeth Bateman, Elizabeth Amer. Submissions for the next issue are welcome before June 30th.

If you have not already done so, let us know if you wish to receive future issues of the Newsletter—and let us know of other people and organizations who might wish to receive it.

Due to the usual problem of inadequate funding, we are asking those of you who can to contribute — MOOLA! Make cheques payable to NAC (Housing Committee) and send to: Housing Committee, NAC, #505, 344 Bloor Street West, Toronto, Ontario M5S 1W9.

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