

Chapter 22

Responding to Diversity: Housing Developed by and for Women

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In the last ten years, there has been an unprecedented increase in housing projects in Canada specifically targeted for and developed by women. Women's groups have emerged as new actors in the housing system, developing non-profit housing to fill gaps in both shelter and service provision. Direct service providers, housing advocacy groups, and women's community groups have become developers of permanent, affordable housing for women. In the process, they have pioneered new models to go beyond shelter which include child care, life skills training, and participatory housing management. In Canada, women's housing projects are characterized by diversity: several are designed for teenage mothers and their children; single parents have developed non-profit housing projects across the country; lesbians have developed their own non-profit housing co-operatives; women over the age of forty in four cities have developed non-profit housing co-operatives that will allow them to age in place. Immigrant, visible minority and aboriginal women have developed housing that responds to their unique cultural needs.

In my research, I have identified 56 housing projects across Canada, representing more than 1,500 housing units developed and controlled by women. I estimate that there are a total of between 75 and 100 such projects. During the period 1985-86, architect Joan Simon and I conducted in-depth case studies of ten women's housing projects in Victoria and Vancouver, British Columbia; Regina and Moose Jaw, Saskatchewan; Toronto, Ontario; Quebec, Quebec; Halifax, Nova Scotia; and St. John's, Newfoundland. We interviewed people who had been involved in the initial development of each project, including board members, community representatives, and housing offices. We interviewed current residents and managers of the housing to determine how a project was managed and its special features. We hired local interviewers to conduct in-depth, two-hour interviews with residents about their experience of living in the housing. In the summer of 1991, I completed a telephone survey of an additional 46 women's housing projects across Canada.

There are three kinds of women's housing projects that have developed in Canada:

1. Second-stage housing, transitional housing, or next step housing has a limited stay of a few months to a year and is directed to abused women and their children. This housing often includes enhanced services such as

counseling, child care, or job upgrading opportunities. Second-stage housing has generally been developed by women's shelters.

2. There are non-profit women's housing projects developed by existing community and women's service organizations such as the Young Women's Christian Association (YWCA) or local groups such as the Young Mothers Support Group for teenage mothers in Toronto. In these cases, the non-profit community organization owns and manages the housing and residents are tenants.
3. Non-profit housing co-operatives have been developed by groups of women and are controlled and managed by the residents that live there.

This paper addresses only the permanent housing projects developed as non-profit, or non-profit housing co-operatives. While the early projects were fairly small, averaging about 30 units, the trend is to larger projects with higher capital costs. For example, projects now under development will cost \$17 million for a 114-unit project and \$12.5 million for 42 units. Housing developed by women was initially made possible by federal and provincial funding programs encouraging community groups to become the developers and providers of non-profit housing. There was federal sponsorship of these programs from the mid-seventies to the mid-eighties when the federal government devolved substantial responsibility for non-profit housing delivery to the provinces. Certain provincial governments, for example Ontario's, have set up provincial housing programs to fund non-profit housing. In the 1992 federal budget, the government eliminated the federal commitment to the non-profit housing co-operative program. Although women's groups have utilized existing federal and provincial housing programs, no housing program has been directly developed for women, although the federal government funds a small initiative to build next-step, second-stage housing for battered women and their children.

Growth in Canadian Women's Housing Projects in the Last Decade

There are four fundamental reasons for the upsurge of women's housing projects in the last decade:

1. Continuing systemic discrimination against women within the housing system;
2. Family and household changes that have increased the number of women in need of housing;
3. Shifts in the women's movement that have made housing a priority for action and advocacy;

4. Changes in the relations between women's advocacy groups and the state housing sector.

The Fate of Women within the Housing System

Within the system that develops, builds, allocates, and manages housing, issues of race, class, and gender interact so that women are among the most disadvantaged group. Housing inequalities are deeply gendered within Canadian society. During the eighties, changes in the Canadian housing system and women's continued and increasing poverty have interacted to put women at even further disadvantage. Women have been kept out of home ownership by low incomes in a country where more than two-thirds of households are homeowners. Women relied on subsidized housing due to inadequate incomes. Among women-led households, two-thirds were renters; among other households, two-thirds were homeowners. Home ownership rates for women doubled after they were 65, when they often inherited a house (McClain and Doyle, 1984). Women who owned their own houses had less available income to support them and were more reliant on government transfer payments and pension funds to pay housing costs (McClain and Doyle, 1984).

In Canada, women were disproportionately dependent on housing in the social housing sector: public housing, municipal and non-profit housing, and non-profit cooperative housing projects. Across the country, more than two-thirds of all families who were renting in public housing were women-headed. Women who were heads of single-parent households were the majority of applicants for social housing and the majority of families on waiting lists (Canada Mortgage and Housing Corporation, 1990). Because they were predominantly renters in the eighties, women were the hardest hit by inflation in housing costs in cities with growth economies. In rental markets in cities across Canada, they were squeezed out by higher income tenants. Women were subjected to sexist discrimination in obtaining housing, including discrimination against single parents, social assistance recipients, and single women in housing markets characterized by scarcity.

Family and Household Changes Have Increased the Numbers of Women in Acute Housing Need.

During the eighties, there was an increase in women-headed households, many of them poor. There were increases in the number of single parents, elderly women living alone, and single women living alone younger

than 65 (Statistics Canada, 1986). The fastest growing group of the homeless were mothers with young children. In the last 20 years, the greatest increase in core housing need, i.e., households paying more than 30% of income on shelter and living in overcrowded and inadequate housing, has been among non-senior households and single parents. These households generally had only one adult wage earner. The majority were female-headed with the head of household earning on an average only two-thirds of the average male wage (Canada Mortgage and Housing Corporation, 1991).

Canadian Women's Movement Makes Housing a Priority

The Canadian women's movement has not traditionally viewed housing as a core issue for advocacy. This has recently changed as housing is linked to other forms of systemic discrimination against women. At the national level, the National Action Committee on the Status of Women has established a Housing Committee, developed housing policy statements, and published a housing newsletter. The federal Advisory Council on the Status of Women has recently funded research on the housing needs of immigrant and minority women and the impact of housing policies on women. At the provincial level, the Ontario Women's Directorate is funding a long-term participatory research project on the sexual harassment of women tenants. At the local level, new groups have formed across the country that focus specifically on women's housing needs, women and homelessness, and women and housing design.

Traditional women's organizations, such as the YWCA, have made the provision of women's housing a priority. In some cases, women's service organizations have redirected their efforts from direct service provision to the development and management of permanent housing as they find that women they serve cannot survive without secure affordable housing. For example, an organization that provides referrals and parenting skills to teenage mothers has developed permanent housing. Shelters for women have expanded their mandate from the provision of temporary shelter to either second-stage or permanent housing. All these initiatives have increased the numbers of women who know something about housing, whether as architects, planners, housing activists within co-op or tenant organizations, or within local women's groups or housing consumers. In this way, the resources available to women's movement groups around housing have increased.

Starting as early as 1972, groups of community women have developed non-profit housing cooperatives directed

specifically at women. Since the early 80's, the number of housing projects targeted to women have accelerated. Initially, these were developed by well-educated, middle-class, predominantly white women in larger cities. As more women's housing cooperatives were developed, the diversity of women's co-op housing groups has also increased. Now we have co-ops being developed by Filipino nannies, minority and immigrant women, aboriginal women, francophone women, older women, and even the International Ladies Garment Workers Union. Women's housing cooperatives are being built in smaller centers, suburban areas, and the Canadian North.

Women's Advocacy Groups and the State Housing Sector

Women have been largely invisible in state housing policy in Canada. Women's housing projects have developed at the margins of the housing system within the small under-funded, non-profit housing sector. Although upward of 1,500 housing units have been developed by women for women, this does not imply that there is a housing policy that is deliberately supportive of women or particularly friendly to women. Women have seized the initiative and made sure that they received a fair share of existing programs. But we also have to acknowledge the role that workers in the state sector have played in making women's projects possible.

Within the state housing sector, federal and provincial housing ministries and planning and housing departments at the municipal level are important in providing either supportive or unsupportive environments for the development of women's housing. Feminists within state housing organizations at all levels identified with women's projects and provided assistance. Projects were often pushed or championed by one person. These women became a resource to feminist organizations. Often, where a women's housing project was considered a novelty, if not an aberration, it was important to its success that bureaucrats within the housing system had ties to the women's movement, and thus were aware of successful models elsewhere. These alliances and networks between women working in the state housing sector and women in community organizations have often been critical to the fruition of women's housing developments.

A New Approach to Housing

Women's groups have pioneered new housing environments to meet the diversity of women's housing needs.

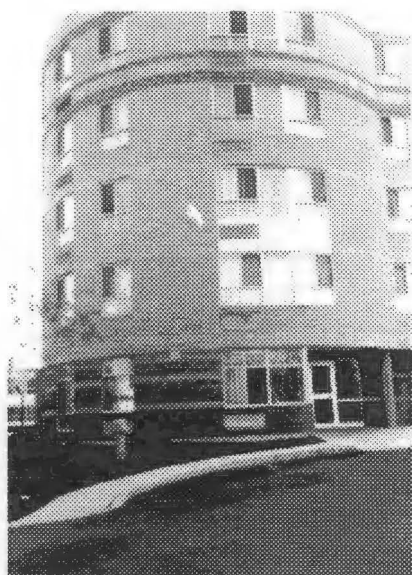


Fig. 1: Entrance to YMCA housing in Toronto (1989).

This housing includes services that go beyond shelter to include child care, life skills training, and opportunities for residents to learn housing management skills. The projects represent grassroots responses to the diversity of women's housing needs, often providing housing for doubly disadvantaged women: teenage mothers, older women, immigrant and minority women, lesbians, and single parents.

Housing Developed by Non-Profit Groups

Among traditional women's organizations, the Young Women's Christian Association (YWCA) has been involved in housing Canadian women for the past century. Initially the YWCA's provided housing for single working women moving to cities. Then, the local YWCA organizations in cities began providing emergency shelters to women. The next phase was to develop permanent housing for women and children. In the province of Ontario, permanent housing has been developed by the YWCA in Toronto, Oshawa, Peterborough, and other cities. Typically, the local YWCA chapter has established a housing committee composed of staff of the YWCA, community representatives, and potential residents of the housing. They contracted with a resource group, a non-profit consulting group, to help them obtain public funding from the state housing sector, assist in negotiating the approval process, identify potential sites, help find an architect, and generally teach them the various stages involved in developing a successful housing project. Funds for non-profit housing are strictly limited in relation to the costs



Fig. 2: Office on ground floor overlooks entrance. YMCA housing Toronto.

of housing, and housing sponsors find such limits affecting their choice of site (due to high land costs in the major centers) and also the design, space per unit, and the amenities that can be provided.

The YWCA of Metropolitan Toronto completed a 77-unit, 5-story housing project in 1989 at a cost of \$6,350,000 (Figure 1). They hired a woman architect, Ellen Allen of Allen, Ensslen, Barrett Architects, who worked with them to incorporate features that were a priority, including office space on the ground floor that would overlook entrances and the playground to provide better security (Figure 2). There is a lounge with kitchen, community room, and rooms for counseling and referrals on the ground level. The laundry room is at ground level and overlooks the playground. Enclosed sun rooms or balconies are provided for each unit. The housing is designed for low-income, difficult-to-house women with and without children. A full-time housing manager and three community workers provide referrals, counseling, and programs for children. Tenants are actively involved in hiring staff and in managing the building. Residency is limited to women and their children.

In 1990, the Oshawa YWCA opened its permanent housing for women. This is a 40-unit building constructed at a cost of \$14 million. It is a four-story apartment building which includes both one- and two-story units. The YWCA owned an emergency hostel on a large site in the downtown area close to services, schools, and transportation. The new housing was built on the site. Special attention was paid to security features, including a secure entrance system, unobstructed sight lines to the emergency housing with 24-hour staff, and locating common areas in high-visibility

locations on the first floor. The laundry room is located at the front entrance overlooking the playground. A full-time housing manager and staff provide support groups and parent-child activities. These are funded by "Enhanced Management Program" funds from the provincial government which was convinced that a high percentage of special-needs residents required more management time. Residents were involved initially in programming for the building, especially in making suggestions about the kitchens in units. Residents are also involved in planning programs for the 60 children who live in the building and in setting policy for the building. Residents are limited to women only, including women in temporary housing who need support services, abused women and those with psychiatric problems, female-led families and single women. Eighty percent of the units are subsidized.

In 1991, the Peterborough YWCA constructed its 40-unit, \$4.5 million dollar project as a suburban community located in a cul-de-sac adjacent to luxury condominiums and single family homes. It was completed in 1991 and differs from the typical suburban subdivision in its mix of townhouses and stacked townhouses, the playground in the central court, and its self-standing community service building that houses offices, a community room, community kitchen, food co-op, and a laundromat. It is adjacent to a community college, new suburban shopping plaza, and seven-acre park. Since the housing is for women leaving abusive relationships, only women can be tenants. All but two units are subsidized. There is an on-site housing manager funded by the Ontario Ministry of Housing and two community development and youth workers funded by the Ontario Ministry of Community and Social Services.

Community groups that serve women have also expanded their mandate to include housing in recent years. Jessie's Non-Profit Homes in Toronto was sponsored by Jessie's Center for Teenagers, an organization that has provided services to teenage parents for many years. This group experienced major difficulties in obtaining permanent, adequate, and affordable housing. The non-profit organization designed a building that would serve a multi-purpose. The first two floors would provide a new and expanded community center; the top four floors would provide 16 units of non-profit housing. They chose a downtown site, close to public transportation and services and hired an internationally known architect, Jack Diamond, to design their building. The community center provides counseling and referral services, a school room for young mothers, a free store for clothing, medical offices for visiting doctors and

nurses, and a nursery for 20 children. The housing units are two- and three-bedroom units. They share a meeting room and children's playroom on the roof and a roof garden that goes all the way around the building and provides a view of the lake and the downtown. The housing is managed by a non-profit housing society that manages other housing in the community and is run by a board which includes residents and the staff of Jessie's.

Women's Non-Profit Housing Cooperatives

Across Canada, more than 60,000 units of non-profit co-operative housing have been built over the past two decades. Among these are housing cooperatives developed by women for women. The process has been similar to that of non-profit groups wishing to develop non-profit housing for women. The difference is that *ad hoc* groups of women from the community have been able to incorporate as non-profit housing co-operatives and obtain state funding for a housing project that they will jointly own and manage. Because this is a non-profit program, co-op membership fees are nominal (often \$25), and the resident does not have to invest any capital, but there is also no "profit" or capital gain when the resident leaves the housing. An initial co-op board is set up which is involved in all stages of the development process, including the choice of site, choosing the architect, and working with the architect and builder to determine the final housing design. Most non-profit housing co-operatives are self-managed by the residents.

One of the first non-profit, women-initiated housing co-operatives in Canada was Grandir en Ville in Quebec City, developed in 1981. A group of women who were single parents organized to stop the demolition of a large convent complex in the financial district of the city which was owned by the provincial government. They convinced the province to use the 300-year-old stone buildings for cooperative housing, and six co-ops were planned for the site. Grandir en Ville is one of these with 30 units, a roof garden, and children's playroom (Figure 3). A child care center and grocery store is shared with the other co-ops on the site. This is not a project only for women, as the initial founders of the project determined to maintain a household mix by establishing a quota system for different types of households. Rents are low compared with market rents and the location in the center of the city is unsurpassed (Figure 4).

The Constance Hamilton Co-op in Toronto was opened for occupancy in 1982. Its founding board consisted of professional women in the community who wanted to



Fig. 3: View of converted chapel, Grandir en Ville, Quebec City.



Fig. 4: Street view of Rental Units, Grandir en Ville, Quebec City.

create permanent housing for women only. There are 30 units and a six-bedroom transitional housing unit for women who have been in shelters. Women were involved in the design process, working with architect Joan Simon to develop housing that would respond to a range of needs. There are seven different unit designs. There is a shared courtyard and the co-op is part of a larger neighborhood of other non-profit, cooperative housing projects. The housing co-op is managed by the residents who have established committees for social activities, maintenance and policy (Figures 5 and 6).

The Women's Community Co-operative in Hamilton, Ontario was completed in 1988. It is a six-story brick building with 47 units located in a suburban neighbor-

hood adjacent to a regional shopping mall. The architect was Ellen Allen. The objective was to provide housing for women aged 40-59 at the time of application—women who were not well served by existing housing in either the social housing sector or in the private market. Eighty percent of the units are subsidized. Committees of residents are responsible for maintenance, interviewing applicants, and organizing social events. This co-op provides residents with extensive informal social support networks and services that include regular communal meals, buying trips, and outings.

Ujama Housing Cooperative in Scarborough, Ontario, a suburb of Metropolitan Toronto, will be completed in 1992. The architect is also Ellen Allen. This is a project

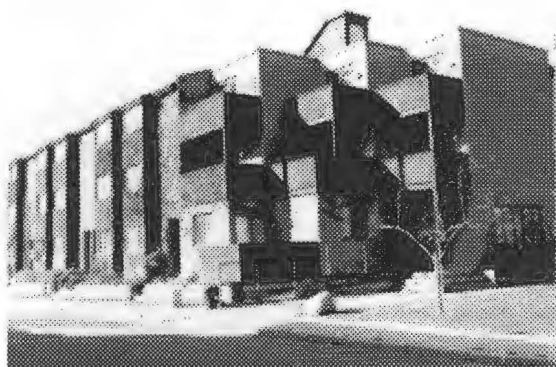


Fig. 5: Constance Hamilton Co-op. Toronto (1982).



Fig. 6: Constance Hamilton Co-op. Toronto (1982). Entry Detail.

of 56 units in a five-story apartment building. Eighty percent of the units will be subsidized and the housing is for women of color who will be responsible for self-managing the housing project.

What Issues Are Raised by the Experience of Women's Housing Projects?

The experience of women's housing groups in Canada have much to teach women interested in providing housing for women in other countries.

Innovative Funding Strategies

To get housing built, women have come up with an assortment of arrangements far from standard in the housing field. They have forged alliances between human service providers and housing providers to invent new funding mechanisms to pay for support services for residents. Because women's groups are unfamiliar with the housing field, they are also unaware that housing agencies and social service agencies do not generally speak to one another. They have insisted that services are needed and received exceptions to the rules in demonstration projects where housing agencies and social service agencies work together. These have become significant models for other housing agencies. One group established an agreement between a women's service organization and a public housing authority to lease housing to the group for \$1 a year. Some groups have developed scattered-site housing with housing workers from the agency providing support services to residents. One group mortgaged a member's house to come up with the initial capital to buy a building.

Combining Housing and Services

Non-profit housing providers, especially those serving homeless men, argue that shelter should not be tied to service. But women's providers argue that women's needs might differ from homeless men or other groups. When residents are single parents, teenage mothers, abused women, or older women, it is unrealistic to assume that they have the time and the mobility to obtain needed services wherever they may be located in the community. Services for these groups are more appropriately located on site as long as residents have the option to use them or not.

Shift From Advocacy to Housing Provider

In the eighties, small women's organizations began to use their limited resources to develop and manage permanent housing. Often this replaced their former activities of writing briefs to government, lobbying for change, or organizing their constituencies for political action. In this way, governments that do not respond to women's housing needs co-opt community women's groups and deflect them from their role of criticizing and prodding governments. When groups shift to providing housing, they compete with other groups for scarce resources instead of building coalitions. This means that instead of communicating with one another, each group competes for the small pool of available funds and housing.

Women's Groups as Landlords

Women's groups that develop and then manage housing become landlords and this can be a drain on a organization's resources and staff for decades. These organizations must now continue to concern themselves with upkeep of the housing and its management. Many of the women's groups that have developed permanent housing are committed to some form of facilitative management whereby residents and the organizational sponsor co-manage the building, and residents are integrally involved in policy making and in key decisions that affect their day-to-day lives. Non-profit housing organizations providing housing for women tend to fall between the housing system and the movement. Frequently, they are not connected to the formal housing system nor are they linked to other housing groups across the country. Their connections are to the women's movement where housing is still largely marginalized. Women's non-profit housing providers may become isolated in these circumstances.

Non-Profit Housing Co-operatives Developed by Women: Housing for Women Only

In Canada, some non-profit housing providers and non-profit housing cooperatives limit tenants to women only, often because women have been at risk from male partners and women need time and space to heal and develop their own sense of self-esteem and community. In some cases, women prefer the sense of community possible in an all-women's environment. This has raised

problems, including how this affects male children: are they members of the housing cooperative? And what happens when a woman develops a relationship with a male partner? The terms of the tenancy are tied to family status, in this case. The question often arises whether women's housing creates ghettos or whether it provides a positive alternative for those women who value housing defined and controlled by women.

Retaining a Women's Community

The goal of some women's housing projects is housing as a base for community building. There is a concern about what will happen over time as initial founders move on. Does the project maintain its unique culture and identity or does it become just another place to live? When funding does not permit services or space to provide opportunities for community to develop, it is difficult to develop a sense of community; but funding constraints often support shelter to the exclusion of other spaces.

Conclusions

Women's housing projects have given women the opportunity to become active agents within a housing system that excludes them as developers, builders, managers, or owners of housing. Across Canada, women's groups and individual women have become empowered by this experience—creating affordable, secure housing that meets their needs. For these women, developing housing is not a mysterious or specialized process but within the capabilities of most women.

Women's active involvement in the housing system has created a new model of empowerment rather than the conventional image of women's victimization by the housing system. Across Canada, women have learned the lesson that if some women have been able to do it, others can as well. They have learned that women can take charge, learn new skills, and infiltrate a non-traditional field for women. The idea that women can control and manage their own housing has been powerful in consciousness-raising and in giving women the courage to demand greater control over their own housing environments in other sectors of the housing system.

Women's housing projects have generated new housing alternatives: new ways of putting together housing and services; attention to community; an emphasis on facilitative management where residents are integrally

involved. Women have rejected the notion that housing is a commodity and have focused on what it can do in women's lives by supporting the development of greater self-esteem and providing a secure base for growth.

Women have taken a holistic view of the housing system, insisting that social services be linked with housing, and that housing become a priority for women's movement groups.

Finally, the Canadian women's housing projects are linked to international movements to empower women through control of housing both in other industrialized countries and in developing countries. The Canadian projects are examples of self-help housing that is self-managed and linked to other women's self-help housing initiatives throughout the world.

These initiatives have met with substantial success. Within very limited budgets, women have done what women always do—made do, scrounged, persevered. They've set up new housing that had never been done before in their communities. They've learned to play the housing system and did not take "no" for an answer from housing bureaucrats. They've come up with innovative funding options and demonstrated that combining housing and services makes good sense for families in need. Best of all, women will control this housing for a long time and be an inspiration to all women who want to control their own housing environment rather than be dictated to by a housing industry for whom housing is primarily a commodity rather than a place to create a home.

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