# WOMEN'S HOUSING PROJECTS IN EIGHT CANADIAN CITIES

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## ABSTRACT

This study provides the first in-depth analysis of women's housing projects in Canada. It analyzes and compares ten non-profit housing projects located in eight cities which have been developed either by or for women. Five of these projects are housing cooperatives; five are second-stage facilities where either battered women or single parents and their children can live for a specified time period.

This report focusses on the development process and physical design of the housing, and on residents' experience of living in this housing. It tells the story of these projects from their earliest beginnings - how groups came together, how they found funding, how they defined their housing needs and translated them into physical design. Through interviews with founders, housing resource people, and housing officials in each city, this report documents how each group created housing to serve women. The report also examines how these projects work from the residents' perspective. Residents recount their housing histories - where and how they lived before coming to their present home; their satisfaction or dissatisfaction with their current housing; and their hopes for the future. A comparative approach permits a focus on residential patterns rather than unique local circumstances.

The study found that the model created by the Non-Profit Housing Program has worked reasonably well in addressing the needs of women with special circumstances and the projects examined in the study are successful examples of how these needs have been met. The study also found that there are barriers to fully meeting the housing needs of women, including the lack of coordination between agencies responsible for the delivery of housing and those responsible for the delivery of support services.

The report makes seven recommendations designed to alleviate the problems in developing housing responsive to the needs of women housing consumers identified in the study.

## EXECUTIVE SUMMARY

In cities across Canada, the federal Non-Profit Housing Program has been used to develop housing targeted at a new "special needs group" - women. This study documents ten housing projects which have been developed either by or for women, including non-profit housing cooperatives and non-profit housing run by community organizations which provide second-stage housing, i.e. housing for a limited length of stay for battered women and single parents. These ten projects represent a considerable achievement by local groups which have mobilized to respond to the problems of homelessness and lack of housing options experienced by Canadian women in cities across the country.

### The Co-ops: Physical Design

Participating in the development process from idea stage to obtaining funding, finding a site, negotiating with architects and builders, selecting residents, moving in, and finally, managing the project, is a tremendous accomplishment for the small voluntary groups that have built women's non-profit housing cooperatives. One co-op kept costs down by doing much of the rehabilitation work through members' contribution of sweat equity, that is, members themselves did basic renovation work such as tearing down walls, plastering, and insulation.

A high priority was the quality of the housing environment: co-op groups chose durable materials which would require less maintenance over time, energy conservation features to save on heating costs, and interior layouts which would serve the needs of a diversity of household types. Through design, they tried to balance concerns with privacy and opportunities for sharing. Creating appropriate facilities for children was another concern, and two of the co-ops provide childcare on-site.

Funding constraints inherent in the Non-Profit Housing Program required groups to make certain tradeoffs in materials, and frequently in communal space. Under this program, funding was not available for services such as childcare which is under provincial jurisdiction.

### The Co-ops: Creating Supportive Communities

The women's housing co-ops attracted low- to moderate-income residents, the majority of them single parents with at least one child. Although housing costs are set at low end of market, high construction and land costs in core areas of cities resulted in housing charges higher than many women can afford. There is considerable demand for subsidies in these co-ops, with waiting lists closed in all of them.

Co-op residents have previously rented accommodation, often in inadequate and substandard housing. Over 80% of these residents report experiencing

discrimination by landlords because they are single parents, have children, receive social assistance, or are women living alone.

Security of tenure and the opportunity to participate in making policy and managing their own housing are two features that draw women to these housing cooperatives. There is a high level of satisfaction with the physical environment of the co-ops. Residents are most pleased with elements of the housing which are houselike - private balconies or outside open space; separate entrances; two-storey units; private parking. They have the most complaints about noise, units that are too small, and poor quality construction which makes units hard to heat or maintain. Many of these complaints are directly attributable to the tradeoffs made by sponsor groups to keep costs within the Maximum Unit Prices of the Non-Profit Housing Program.

Residents are often attracted by the promise of a supportive community rather than by the housing itself or the location. By their very nature, non-profit co-ops provide conditions which foster community. There is a territorial base which residents control, where the sharing of space and facilities supports the formation of other ties. Residents also control the social composition of the co-op by selecting new members. Even more so than in other non-profit cooperatives, residents in these women's co-ops engage in a wide variety of shared activities with other members, ranging from informal socializing, to shared babysitting or meal-preparation, to a very high participation in the management of the co-op. The residents place great importance on the emotional support that they provide for each other, as well as the material support gained from living in a co-op.

## Second-Stage Housing: The Development Process

Second-stage housing, where women and their children can live from a few months to a year, was developed by three women's groups in response to the difficulties experienced by women living in transition houses for battered women who could not find permanent housing. Housing that was transitional between a battered women's shelter and housing in the community was designed to provide additional supports to women who needed time to develop a plan for their lives, take educational upgrading courses, or regain self-esteem. One of these second-stage projects is managed by the YWCA, two are managed by voluntary groups of women. The other two housing projects have been developed expressly for single parents: one was managed by a human service organization which evolved from a 19th century home for orphans; the other is a public housing project purpose-built for single parents.

The projects differ substantially in their philosophy: they range from second-stage housing which is firmly rooted in feminist ideology and the battered women's movement, to housing which is intended to support families within a Christian framework.

Second-stage housing serves hard-to-house women: women on social assistance or very low incomes, women with children, women with needs for additional support services. These women would find it difficult, if not impossible, to find housing on the private market. Since many of them have come from abusive family situations, housing for these women is not only shelter but a matter of

physical survival. Without housing, some are forced to return to abusive partners.

Second-stage housing provides these women and their families with a breathing space: a time to gather strength, learn the social service system, find a job, and make plans for the future. The women are overwhelmingly positive about the gains they have made while living in second-stage housing. The drawback is that this limited-stay housing does not solve their problems in finding permanent accommodation.

## Conclusions

The housing projects developed by and for women are examples of successful collective action at the local level to meet the housing needs of women. All the projects were developed in consultation with CMHC local offices, and housing sponsors sought to incorporate certain design innovations, communal space, or services which were interpreted by local offices as falling outside the guidelines and mandate of the Non-Profit Housing Program. Given the need for supportive services, especially in second-stage housing projects, these examples signal a need to examine how shelter and service provision might be better coordinated. It also highlights the need for training for CMHC project officers responsible for special needs housing projects.

There is currently an increase in the number of groups developing second-stage housing. Many of these are church and community groups with no prior experience in housing development, landlord-tenant relations, or ongoing housing management. If they are to be successful in the long run, there is need for workshops and manuals to assist both their sponsors and the resource groups which advise them.

This report is dedicated to the memory of Joan Simon

## PREFACE

In the early 1980's, when I wrote about three American women's groups and their attempts to house themselves, it was considered remarkable for women to develop their own housing or get their hands dirty by taking on large-scale renovation projects.[1] I knew of no similar projects in Canada. By the end of the 1980's there were more than a dozen Canadian women's housing projects existing across the country. In 1980, the Constance Hamilton Cooperative, a women's housing co-op, was being organized in Toronto. I was involved in several meetings with the Board of Directors and participated in interviews of potential architects on the basis of which Joan Simon was selected to design the project. Five years later, Joan Simon and I collaborated on a study of open space planning in the neighbourhood of co-ops and non-profit housing which included the Constance Hamilton Co-op. We began to discuss the feasibility of interviewing residents of Constance Hamilton to see how living in this new form of housing - a women's housing co-op - was working out.

In reviewing my files of women's housing, I found that I had fragmentary information on six women's housing projects. I proposed that we do a study of <u>all</u> the women's housing projects we could identify as there was only a small number of projects housing between six and 44 residents apiece, scattered from Victoria to St. John's Newfoundland. In designing the study, we learned of other projects either completed or in the planning stages, so our final population consisted of ten housing projects for women in eight Canadian cities.

Fortunately, both Joan and I had sabbaticals in 1985-86. This allowed us the time to travel together to different parts of the country. We assumed the study might take six months to a year to visit all the projects, find out how they had been developed, and interview residents. We never dreamed that it would take two years or that our hopes of studying the entire population would be unattainable, as new women's housing projects were being developed at a rapid pace.

Initially, we had planned this research as a rather straightforward housing study with two elements: an analysis of how the housing was developed and a report of women's experiences living there. Instead we learned about far more than women's housing conditions. We were taken into women's homes and lives, and told of heartbreaking sorrow, abusive partners and discriminating landlords. During interviews with women in their homes, Joan and I were moved to tears of rage and frustration by the difficulties they face in finding basic shelter. Sometimes we felt shell-shocked after an interview, amazed that such a woman could still function and even be optimistic about her life. Our interviews taught us about the immense strength of Canadian women.

Joan was an ideal travelling companion. As we walked together through eight cities, Joan pointed out building forms, the work of famous architects, examples of good or bad site planning and street design. Joan's interest was primarily in housing; mine was chiefly in the development of women's communities. We were both interested in how people use and adapt built form to their own needs. We expected to sift through our data together and debate

vigorously some of our findings and conclusions. Joan Simon was killed in a car accident on a rural road in November 1986. Of necessity, the analysis of the data is my own. Where possible, I was guided by our discussions of early results and I hope I have done justice to Joan's concerns.

A study of ten case studies at multiple sites necessitates the assistance and participation of many people. Foremost, I am grateful to the residents of the housing projects who agreed to be interviewed and gave generously of their time despite hectic schedules. Initial founders, current board members, coordinators of projects, staff of co-op resource groups, housing officials in each city, directors of women's shelters all willingly answered our questions and provided us with insights into the development and building of housing for women and of local housing conditions. Joan Michel, past Administrator of the External Research Program, CMHC Head Office, deserves special thanks for her patience and support. Luis Rodriguez, my project officer in the External Research Program, was meticulous in his attention to detail and helpful in clarifying CMHC programs. Hugh Graham, Portfolio Management Division, CMHC, was helpful in sorting out changes in CMHC programs and provided useful comments on the report. Charles Simon spent time when he could least spare it in tracking down files and plans. Janet Thompson, Nancy Johnstone, Teresa Manini and Helen Gross did word processing. They not only gave the work their usual great care, but also got involved, expressing outrage and gladness on behalf of the women revealed in the interviews. Charlene Mahon spent a long hot summer providing computer printouts and Charis Wahl provided editorial advice.

I am especially grateful to the interviewers in each city: Kay Charbonneau and Peggy English in Victoria; Kaye Mellship in Vancouver; Joan Stumborg and June Torrance in Regina; Mark Bell in Moose Jaw; Sylvia Novac, Julie Guard, Doris Schwar and Milana Todoroff in Toronto; Dominique Masson in Quebec City; Liz Green and Karen O'Connell in Halifax; and Mary Doyle in St. John's. Their task required perseverance, tact, and empathy and they did it well. Claude André, Toronto, deserves special thanks. He coordinated the research in Quebec City and supervised the coding and data entry which, given the length of the interview schedule and its complexity, was a formidable task. Sylvia Novac took major responsibility for coordinating the interviewing in Toronto and the data analysis. Our many discussions about feminist research, women's housing, and the meaning of our findings helped develop my own ideas in new directions. When my colleague Joan died, Claude's and Sylvia's support and encouragement kept me and the project going forward.

Finally, I could not have done this research without the cooperation and assistance of my husband Slade Lander. He willingly and cheerfully took on double parenting and domestic duties and coped with the disruptions to our family life caused by my constant travelling during this study. He has supported me wholeheartedly and encouraged me to finish the project. My daughter, Bryn, who was only five when this study started, sometimes found it hard to accept that her mother was spending so much time talking with women and children far away when there was a child at home who needed her. But she will understand better later on why this study was important to do.

NOTES

1. Gerda R. Wekerle, 1981, "Women house themselves," Heresies, 11:14-16; Gerda R. Wekerle, 1982, "Women as urban developers," Women and Environments, 5 (2): 11-14.

## CHAPTER ONE

## INTRODUCTION

Daily reports in newspapers across the country chronicle the ever worsening housing crisis for women, especially women with children living on limited incomes. These reports from Vancouver, Calgary, Toronto or Halifax are depressing not only in their similarity, but in the escalation of the problems they reveal - ever longer waiting lists for subsidized housing; mothers without shelter forced to give up children to the Children's Aid. In desperation, homeless women and their children camp in front of City Hall in Toronto or organize a tent city and marches on the legislature in Halifax. In view of these almost daily accounts of hopelessness, it is easy to lose sight of the positive achievements of women who have surmounted the insurmountable to house themselves. Across Canada, there are dozens of examples of women's organizations and small groups of women who have developed and now control their own housing. Theirs are stories of foresight, endurance and cooperation. They are examples of women taking control of their lives by making housing the focus of developing women's culture and community through housing.

Where women's groups have undertaken to provide housing, their vision extends beyond shelter. They focus on what housing <u>does</u> in women's lives rather than viewing housing to be merely a roof over women's heads.

Of Western industrialized nations, Canada leads in developing women's housing projects. They are located across the country in large and small cities, in urban and rural areas. They comprise groups of unrelated individuals, feminist organizations, and social service and church groups. They differ in their goals and organization. They include new construction and rehabilitation projects, several of them in inner-city heritage buildings. There are small projects of less than six units and a 109-unit multi-storey apartment building. The range of solutions - both social and physical - provides a natural laboratory for exploring many questions about women's housing.

The first question people generally ask is whether women have specific housing needs as women or whether the problems women face in the housing market are primarily a function of their lower incomes. A related question raised is whether women, if given the chance, would design their housing environment to accord more with the needs of daily life - especially the demands of housework and childcare. Dolores Hayden's two books, The Grand Domestic Revolution and Redesigning The American Home,[1] chronicle the historical and contemporary examples of housing and community design by feminists of the 19th and 20th centuries which sought to alleviate women's domestic work, often by creating opportunities for cooperative housekeeping. She provides examples of housing designs for single parents and collective households that go beyond the needs of the isolated nuclear family in the single family house to include collective solutions. Feminist planner Jacqueline Leavitt has drawn up plans for the "New American House"[2] that include space in new dwellings for home-based businesses and various configurations of "family." The U.S. National Congress of Neighborhood Women and the Women's Institute of Housing and Economic

Development have designed a multi-generational house that has attracted substantial attention.

Recent feminist research chronicles how women are disadvantaged by the segregated land use of the modern city and the growth of suburbia[3] because they have more limited access than men to automobiles and are more dependent on public transportation. For women housing consumers, this means that location of housing and its convenience to jobs, shopping and recreation take on added significance.

Throughout Western industrial nations, there is widespread interest in second-stage housing and in the special housing needs of single parents. The needs of women who have escaped a violent domestic environment and the needs of single parents are similar in two ways: both are undergoing major transitions and may require financial assistance and additional social support and services for a period of time.

The term "second-stage" was coined by the proponents of shelters for battered women to describe longer-term housing, often with associated services, for battered women after a short-term stay in crisis housing. Women's shelters have grown in number during the last decade and are now an accepted part of the social-service system in all Canadian provinces. However, only a small number of spaces is available and the length of stay for women and their children limited. As the housing crisis has worsened across Canada, battered women are often forced to return to an abusive partner solely to obtain a roof over their heads. This has forced shelters to concern themselves with women's housing

needs in the period immediately after leaving a shelter. Across Canada, transition houses are considering and debating the pros and cons of providing longer-term housing.

In addition, there are a few widely publicized examples of housing for single parents that also provide housing plus a range of services from on-site childcare to job and family counselling. These are responding to the many studies documenting that single parents have the greatest difficulties in finding affordable housing, convenient childcare, and a supportive community to assist in reconstructing their lives. Existing examples include Nina West Homes in London, and the Mother's House, Hubertusvereniging, in Amsterdam which has been covered extensively in the architectural magazines because it was designed by a world renowned architect, Aldo van Eyck.[4]

In Canada, we have working examples of all these types of women's housing and several not found elsewhere. We have second-stage housing that grew out of the women's shelter movement: e.g. W. Williams in Halifax or Munroe House in Vancouver. There is supportive housing for single parents: e.g. the Bishop Cridge Centre for the Family in Victoria or the public-housing project designed for single parents in Moose Jaw. We also have housing cooperatives designed by and for women and controlled and managed by women which have been built under CMHC's Non-Profit Housing Program since the late 1970's. These women's housing cooperatives are unlike women's housing found anywhere else in the world and are exciting demonstrations of how women's grassroots initiatives can translate into substantial physical and social innovations. Women's housing cooperatives are found right across Canada from British Columbia,

through the Prairies, in Ontario, Quebec, and the Maritimes. They are one of the major successes of the Canadian women's movement - and its best-kept secret.

This report provides the first in-depth analysis of women's housing projects across Canada. It tells their story from their earliest beginnings - how groups came together, how they found funding, how they defined their housing needs and translated them into physical design. Through interviews with founders, housing resource workers, and housing officials in each city, this report documents how each group created housing for women.

Secondly, and more importantly, it tells the story of the women who now live in these housing projects. In their own words, they describe what it means to them to live in a women's project. The women recount their housing histories - where and how they lived before coming to their present home; their satisfaction or dissatisfaction with their current housing environment; and their hopes for housing in the future.

They discuss the physical design of their housing - what works and what they'd like to see improved. They describe their participation in decision-making and management; and their involvement in community life and the supports available to them. They relate what they have gained by living in a women's housing project and their hopes and plans for the future.

These in-depth chronicles of residents' experience of living in women's housing projects have been largely missing from previous reports of women's

housing, which have focussed almost exclusively on physical plans rather than the social construction of reality. This report focusses simultaneously on the development process and physical design and on residents' experience of living in this housing. Instead of an in-depth case study of one project in one city, it compares ten women's housing projects in eight Canadian cities in seven provinces. Five of these projects are second-stage housing; another five are housing cooperatives. Three of the ten projects are targeted to single parents. This comparative base allows me to examine some of the questions raised about women's housing, while focussing on patterns rather than unique local circumstances. The women's housing projects found across Canada are a creative and positive response to the housing crisis experienced by women across the country. While small in number and able to house only a small number of the women in need, their existence is an inspiration to other women.

NOTES

1. Dolores Hayden, 1981, The Grand Domestic Revolution (Cambridge, MA: MIT Press); Dolores Hayden, 1984, Redesigning the American Dream (New York: W.W. Norton).

2. Jacqueline Leavitt, 1985, "A new American house," Women and Environments, 7 (1): 14-16.

3. Brent Rutherford and Gerda R. Wekerle, 1988, "Captive rider, captive labor: spatial constraints and women's employment," Urban Geography (forthcoming); William Michelson, 1983, The Impact of Changing Women's Roles on Transportation Needs and Usage (Washington, DC: U.S. Department of Transportation); Marion Fox, 1983, "Working women and travel: the access of women to work and community facilities," JAPA, Spring:156-170.

4. Hermann Hertzberger, Addie van Roijen-Wortmann, and Francis Strauven, 1986, Aldo van Eyck (Amsterdam: Stichting Wonen).

## SECTION I

## CHAPTER TWO

# WOMEN'S HOUSING COOPERATIVES: THE DEVELOPMENT PROCESS

Do women develop housing that looks and feels different from mainstream housing? Are women's housing projects organized and managed differently? Is control over their own housing a source of empowerment for women? These are the questions we asked women living in housing developed by and for women in many parts of the country. We engaged them in conversation and found them eager to discuss their experience of one of the most important aspects of all our lives - home, the loss of home, a search for home and the creation of homes and communities. These are important matters to all women and the search for shelter or lack of homes - homelessness - is a critical issue for public policy in Canadian society.

Only recently have women been developing housing for women using the federal Non-Profit Housing Program. Participating in the development process from idea stage to obtaining funding, finding a site, negotiating with architects and builders, and finally moving into the completed building is a tremendous accomplishment for small voluntary groups of women, most of whom have not had previous experience in developing housing. The process is often lengthy, exhausting, and demanding of many compromises; but for members there are also

rewards: of working collectively, learning new skills, and creating custom-built housing within the constraints of funding to meet the needs of members.

## Opportunities and Constraints in Women's Use of the Non-Profit Housing Program

Under Section 56.1 of the National Housing Act,[1] a program eliminated in 1985 and superceded by federal-provincial agreements, the actual development of cooperative housing projects was placed in the hands of non-profit community groups. They were eligible for development-cost start up funds and 100% mortgage insurance from the federal government through the Canada Mortgage and Housing Corporation (CMHC). If the project went ahead, these start up funds were incorporated into the capital costs and became eligible for subsidy. Each co-op received a financial subsidy that covered the difference between monthly amortization costs at market-rate interest and an interest rate of 2%. This subsidy covered both capital costs and operating expenses. For year one housing costs for units were set at the "low end of market" compared with market rents in the adjacent community. In subsequent years, occupancy charges were set by co-ops themselves.

In 1978, Maximum Unit Prices (MUPs) based on reasonable land and construction costs for specific types of housing and in a defined market area, were established for each city and region. CMHC defines MUPs as "maximum program costs by housing form and bedroom count used to control the cost of housing produced under various NHA programs."[2] One requirement in establishing MUPs is to "define modest housing for each housing form within the size limitation criteria in the context of the local market."[3] Within a city or region, MUPs

are reviewed and/or revised twice yearly. To encourage energy-efficient building, MUPs were increased if cooperatives incorporated energy-efficient features beyond the norm used in the establishment of MUPs, and where they could demonstrate that a saving in operating costs would off-set the additional capital costs. MUPs were also increased for projects that incorporated handicapped access.

Federal assistance under Section 56.1 was designed too be limited to the shelter portion of projects as defined under MUPs. This created some difficulties for projects, especially small co-ops, that wanted to incorporate non-residential or commercial space as part of their residential environment. The Program allowed for funding through equity or NHA loans of non-residential space representing no more than 15% of the capital costs and 20% of the floor area of the shelter portion of the project, providing that such space would be self-supporting, would be rented at full market rent, and no deficit charges would accrue to the residential space supported by federal assistance.

A key element of this system is that co-op sponsoring groups were given the Maximum Unit Price for their project but asked to make tradeoffs themselves among such shelter components as site location, materials and quality of finishes to keep the project viable under MUPs. According to one CMHC official, "MUPs are a control measure to allow for the development of projects without high grading. MUPs allow the sponsor group flexibility to decide on what elements they want to incorporate into the CAP."

The Non-Profit program has two imaginative provisions to facilitate the creation of community-based initiatives. First, start-up funds are a fundamental part of the Section 56.1 delivery process and a key to the program's success. The program recognized that community groups require assistance in planning and developing proposals to construct or rehabilitate dwellings for low-income individuals and families. If a project does not proceed, the funds provided to undertake needed studies and other preliminary professional assistance are treated as a grant; if a project does proceed, the development costs are included in the capital costs of the project.

Second, the Community Resource Organization Program (CROP) funded resource people who could be called upon by the community groups to take projects from idea to completion. The CROP groups understood the stages of the development process and quickly developed expertise needed to deal with government officials, lawyers, architects, and bankers. They understood the steps involved in the development process and assisted the local co-op groups to fill in applications and hiring consultants, and they were skilled in working in the participatory manner typical of volunteer groups. THe CROP groups were paid by the co-ops from start-up funds. Within three to five years, the resource groups became self-sufficient from the revenues received from the co-ops and government funding was withdrawn.

The federal program required that at least 15% of units be subsidized and targeted to low-income residents, who would not pay more than 30% of adjusted family incomes for shelter. Each co-op controlled a "subsidy pool" and the manner of its distribution was decided by the membership. Some co-ops provide

"deep subsidies," which decrease the rents of a few very low-income residents to 30% of income; others spread the subsidy around and provide a small amount of assistance to a greater number of residents. Some co-ops participate in federal/provincial and cost-shared rent supplement programs to provide housing subsidies to residents not covered by the internal subsidy pool who must establish their eligibility by means testing and family composition criteria. This frees up subsidy money for other low-income residents.

Women are attracted to non-profit cooperative housing by the low membership fee (often less than $100) and housing costs that are directly subsidized or somewhat lower than market rents. Single parents, in particular, are disproportionately attracted to co-op housing. Nationally, 25% of residents living in non-profit and cooperative projects are single parents.[4] In Metropolitan Toronto, a recent study of thirty-seven non-profit cooperatives found that 20.4% of households are single parent families.[5] In Vancouver, the proportion of single mothers living in co-ops is fairly constant: from 15% to 20% of the total membership, although two co-ops have close to 30% single mothers. The percentage of single mothers on social assistance joining cooperatives is about 33%.[6]

Single parents are also attracted because of the mix of incomes in co-ops which do not have the stigma of public housing. Moreover, in their emphasis on equality, equity, and mutual self-help, housing co-ops do not appear to practise the discrimination against women heads of families that is so prevalent elsewhere. The drawback of co-op housing is implicit in its structure: with as much as three-fourths of units charging market rents, this

housing provides only a limited solution to the affordability problem facing many women.

As women housing consumers are more likely to rent housing than to be homeowners, they are the beneficiaries of the positive aspects of collective ownership: greater housing security and freedom from eviction for housing conversions or demolitions. Over the long term, co-op housing remains appealing because co-op housing charges are not expected to rise as quickly as rents in the private market and because women on low or stable incomes do not anticipate owning their own home. Staff of single-parent centres and transition houses, as well as residents of second-stage housing and non-profit co-ops, declared housing co-ops to be the housing to which many women with children most aspired. The flexibility of the Non-Profit Housing Program is demonstrated by the range and diversity of women's housing projects developed under the program, ten of which are documented in this study.

## Starting A Women's Housing Cooperative

Women's co-op housing has been developed by people from diverse backgrounds: groups of women themselves, professionals and social service workers, and politicians. Not surprisingly, several co-ops were initiated by single parents who had experienced difficulty in obtaining affordable housing for themselves and their children. According to Cathy Mellett, the Halifax Women's Cooperative was founded in 1981 by four single mothers who were not able to find suitable affordable housing. Wanting to live communally for mutual support, their solution was to renovate existing housing on three sites close

to downtown Halifax to create a co-op of 12 units; one building was a communal house.

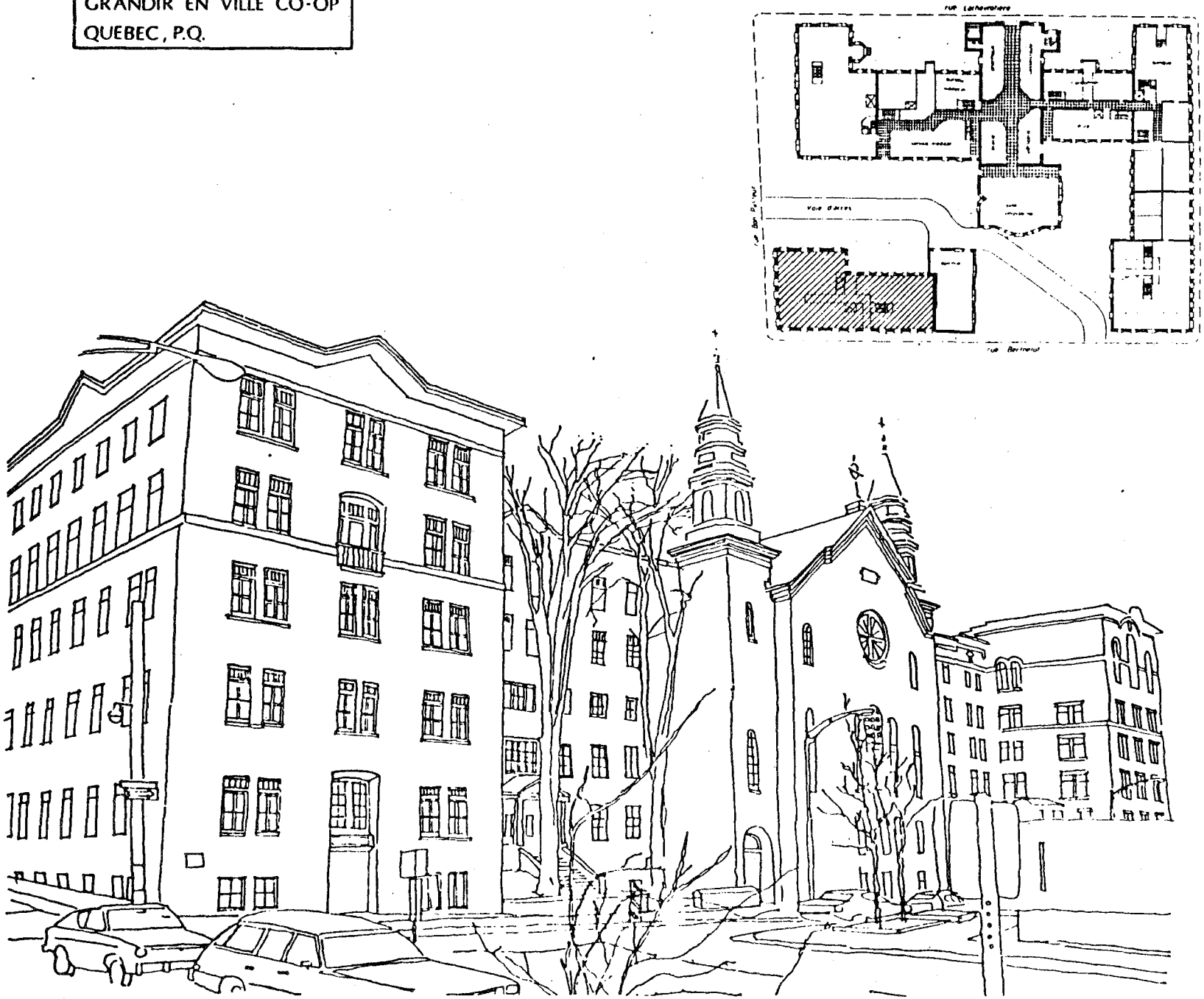
Similarly, Marie Leclerc, one of the founders of the Grandir en Ville Non-Profit Housing Cooperative in Quebec City in 1979, was motivated by the difficulties she experienced in living alone with a child. She says: "I was very conscious that I had difficulties in living with my child, not because of my lack of skills but because I could not function like others. I thought that if I was living with people similar to me - single mothers - it would be easier.

"I knew of a few models of housing that were done for that purpose. They had services and facilities that were common. I had friends who formed housing projects where they had a lot of common facilities - swimming pools, laundry rooms, daycare centers - but they were wealthy.

"I thought that I was too poor to live like these friends, but that with a little help from the government, I could lead a similar life. It was not a fantasy; it was a need.

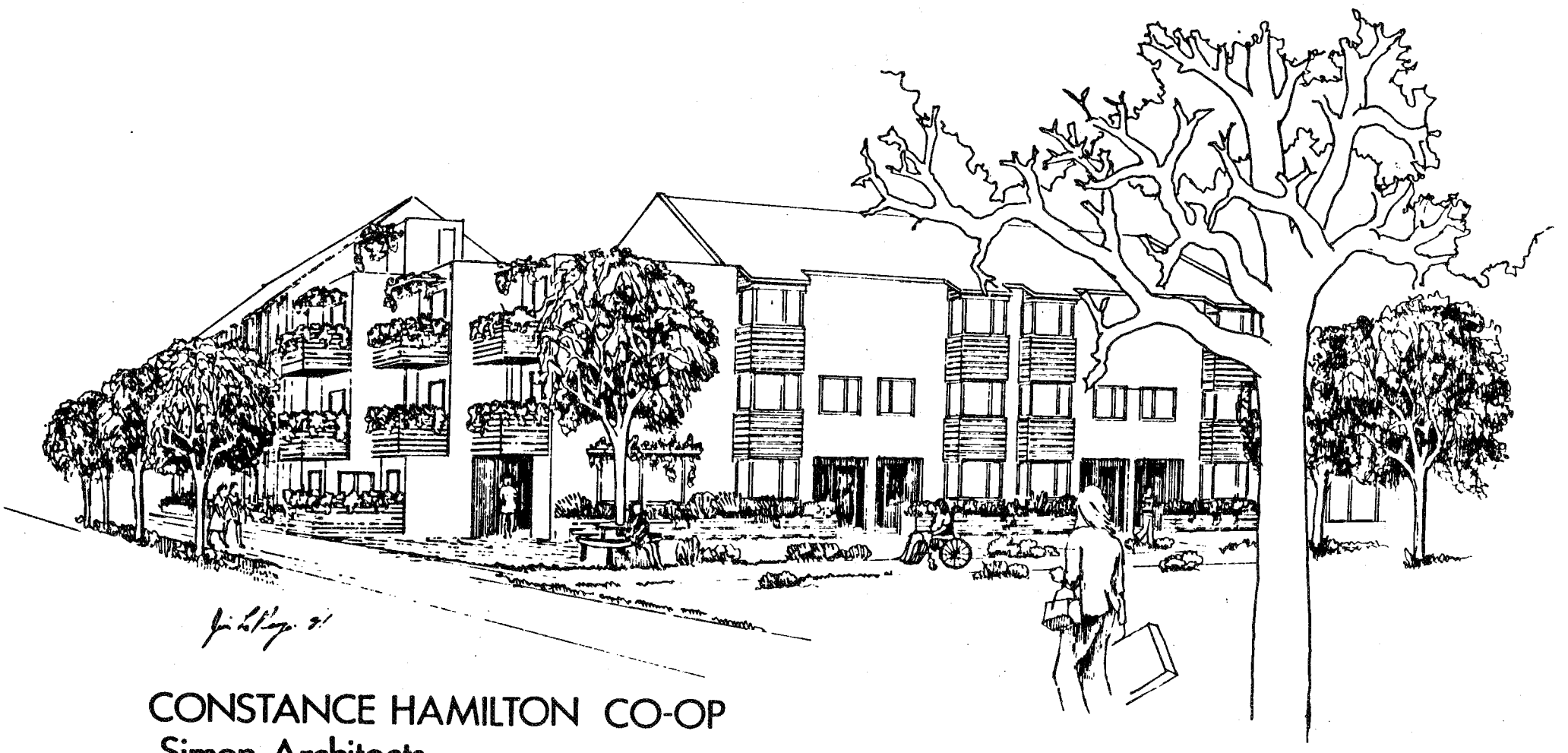
"I joined three other women who were single parents. We had the same kind of preoccupations; we knew we could build something together, own, restore. So we did research to see what kind of project would suit us. It did not take long to figure out that cooperative housing was the way to go. To share responsibilities, rights, democracy - it was a good model for us."

GRANDIR EN VILLE CO-OP
QUEBEC, P.Q.



The Joint Action Co-op in Regina, Canada's oldest women's housing cooperative, was incorporated in 1972. It began with the efforts of a Regina couple, the Browns, who began in 1966 to rent housing to single parents. Over time they began to assist with other problems. Mrs. Brown began to babysit and subsequently operated a full-scale day nursery. In 1968 the Browns bought a 30-unit apartment building with space for a childcare centre. In 1969, the residents of the building formed the Regina Single Parent Improvement Association (RSPIA), which registered as a non-profit company, Central Community Services Inc. (CCSI). In 1971, members of this group formed the Joint Action Co-op to purchase a more modern building. The following year, the group bought four 12-unit apartment buildings in a suburban Regina neighbourhood. They received a loan for a down payment from the Saskatchewan Co-op Credit Society and mortgage financing from CMHC. With limited funds for repairs and no assistance from co-op resource groups (which had not yet been organized), the group had to figure out how to manage and run its buildings on its own. While initial proposals called for a full-time manager and maintenance staff for each building, and a resource person to assist single parents, funding was not available for these purposes.

The Constance Hamilton Co-op in Toronto, a 30-unit townhouse project with an attached 6-bedroom second-stage communal house for single women, was spearheaded by women's hostel organizers and a municipal politician. In 1979, at a series of meetings, representatives of various women's hostels working on the Metro Toronto Social Services Long-Term Housing Committee[7] discussed the feasibility of a structure that could acquire and run long-term housing for women. City of Toronto alderman Janet Howard initiated the idea of using CMHC



# CONSTANCE HAMILTON CO-OP

Simon Architects

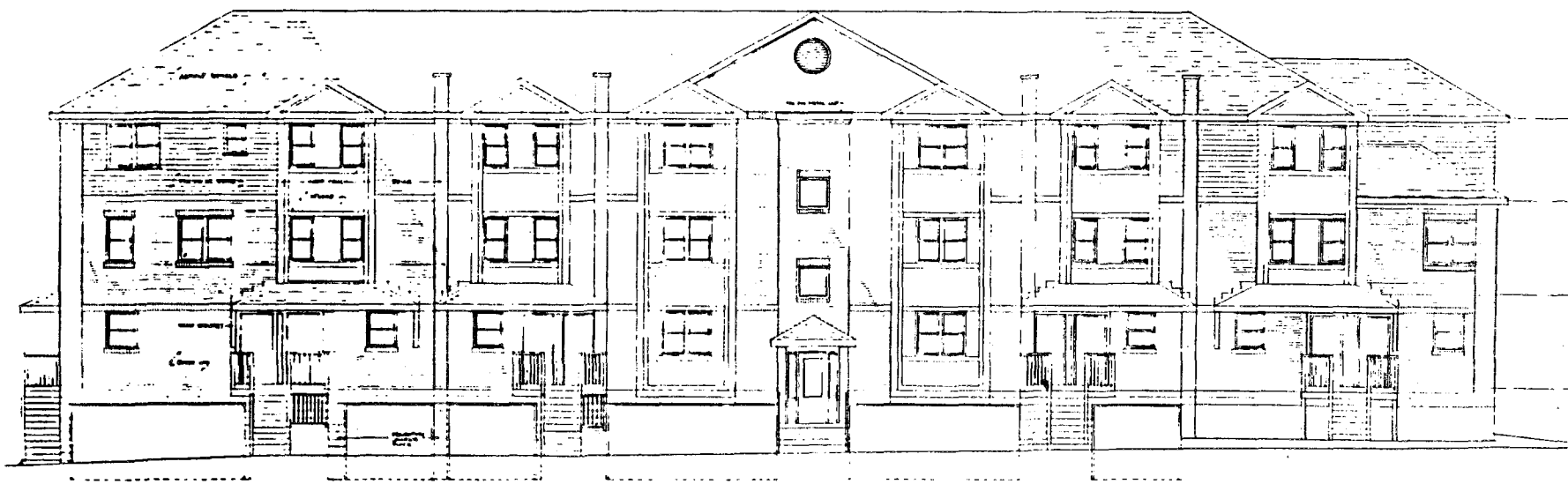
funding to form a housing cooperative for women, and a voluntary board of women, many of them professionals in the social service field, incorporated the Constance Hamilton Co-op, which opened for occupancy in 1982.

A second Toronto women's housing cooperative, the Beguinage,[8] followed closely with the completion of 28 units of stacked townhouses in 1984. Again, the motivation was the housing problems faced by women. Under the heading "Why a women's housing co-op?", an initial flyer for the co-op stated: "The current crisis in housing inevitably has the greatest effect on the most vulnerable members of society. At a time when the proportion of women-headed households is on the increase, the availability of adequate affordable housing is declining. Sole-support women of all ages, with and without children, are faced with serious housing problems. The Toronto Women's Housing Cooperative is one answer to the housing needs of women."[9]

Kye Marshall, one of the founders of the Beguinage, says she and several other women active in the Toronto women's community started meeting in the fall of 1980. Their initial idea was to build housing for elderly women, but as they learned more about the co-op program their target evolved to include empty nesters, women with children and women-identified women.

## Gaining Acceptance for a "Women's Co-op"

The first obstacle for the three all-women's co-ops was gaining acceptance for a "women's co-op," even though there were precedents in existing co-ops where groups based on ties of ethnicity, religion, or trade-union membership had used



FRONT ELEVATION

415 SHUTER STREET

# THE BEGUINAGE

the non-profit co-op program to create "thematic co-ops": living environments that reinforce group values and build on existing social networks. According to Lynn Hannley, Director of Communitas, a co-op housing resource group operating in Edmonton since 1972, "If you are using a responsive model, it attracts people who know each other. This was not a program requirement, but happened in various areas." Within the co-op housing sector, thematic co-ops have aroused considerable debate because by their very nature there is some element of exclusion and segregation. At the same time, building on pre-existing ties keeps a group together over the lengthy period (sometimes as much as five years) that it takes to develop a cooperative. It is the selection of members that also gives residents control over their community and the opportunity to build housing tailored to their particular needs.

CMHC local offices across the country had some experience in working with co-ops where members shared pre-existing ties. These included co-ops based on ethnicity, such as the several Chilean co-ops developed in Edmonton and Toronto in the late seventies, or work affiliation, such as a co-op founded by workers in a Canadian Parkers meat packing plant in Toronto. Despite this prior experience, when women's groups began to make applications for new housing co-operatives, local offices had to develop a response to these new projects where membership was based on gender or stage of the family cycle such as single parents. In each case, local offices were able to work with initiating co-op groups to resolve these issues.

The Constance Hamilton Co-op illustrates how the concept of a women's co-op was sold. Gay Alexander, the co-op's project officer at the Toronto branch of CMHC

in 1982 said: "The initial contact was very important. In the spring of 1980, Janet Howard approached CMHC and she was passed on with skepticism. Janet has some credibility at CMHC because she was involved with DACHI (Don Area Cooperative Homes Inc.). The initial skepticism centred around comments that 'we can't discriminate; we can't just house women to the exclusion of other groups.' The reaction at CMHC was out of all proportion to the project. It has calmed down now and the project is seen as different because of the hostel and not because it is women. The women's co-op idea was softened because of the hostel component. No one questions the need for hostels. The report from Metro Social Services carried some weight as did their recommendations for longer-term hostel care. If it had been only a women's housing co-op, there would have been a lot more trouble. It would have gone through because they were persistent, but it could have been held up while management questioned whether there should be co-ops exclusively for women. They modified the (co-op's) charter to get away from charges of discrimination.

"The major concern of Constance Hamilton was that women be in charge of the project and that women sit on the Board. CMHC had no comment about that. Constance Hamilton obtained credibility from the hostel and from [the coordinators] who were cooperative and competent people. Some of the women on the Board are strong social-worker types and known in the community. All that stability impresses. I felt I could support it because it was a very solid group of people."

One of the striking similarities in the stories of the development process of the various women's housing co-ops is the use founders made of women's networks

and interconnections among women active in the women's movement, women working in the co-op movement, women professionals in the community, and women bureaucrats at CMHC and in city housing departments. For instance, Gay Alexander was made project officer of the Constance Hamilton co-op because she had been active in organizing a women's group within CMHC and was seen to be an advocate for women. She subsequently became the project officer for the Beguinage when it sought CMHC funding and later became the development officer for the Perth Avenue Co-op, a third women-initiated co-op in Toronto, when she took a staff position with Lantana, a Toronto-based resource group. The Constance Hamilton project was initiated by women active in providing transition housing and carried forward by Janet Howard, a City of Toronto alderman active in housing and neighbourhood reform. Initial board members included Jean Woodsworth, former Director of Victoria Daycare Services, who had prior experience with housing for sole-support mothers; Moira Armour, active in the Toronto feminist community and in the National Action Committee on the Status of Women; and Annette Salem, a feminist with experience in construction. Several board members of Constance Hamilton subsequently became founding members of the second Toronto women's housing co-op, the Beguinage.

On her experiences with the government approval process for the Constance Hamilton Co-op, architect Joan Simon commented: "Throughout we have found women who have been supportive of the project, some of whom had known that it was in the pipeline and were fostering it, some of whom just happened to be in the approval process and were intrigued by the idea. As women became aware of the co-op and asked to be involved, they became so supportive it was hard to distinguish them from board members in terms of their attitude and concern."

In areas of the country where vacancy rates were relatively high, CMHC encouraged co-op sponsors to renovate existing buildings or purchase already built projects on the market. The Halifax Women' Housing Co-operative is unusual in our sample of women's co-ops insofar as it is a scattered site co-op of four buildings renovated by co-op members.

Cathy Mellett, one of the early members of the Halifax Women's Co-operative, describes its formation: "The co-op was formed at a time when it was still relatively easy to get a unit allocation from the local CMHC office and when it was acceptable to acquire existing housing and do renovations. Also, at the time of acquiring most of our units, interest rates were at their highest levels (19 1/2% - 20 1/2%) and there was little competition in the market place, so unit prices were relatively low. Existing housing suited the needs of the women in the co-op because it meant that housing could be acquired in areas of the city where women were used to living and close to all the amenities such as daycare, work, transportation, etc. that low-income women need access to."

But the co-op had trouble from the beginning because its structure did not accord with that of more traditional co-ops applying for funding. Sharon Chisholm, the Director of Access Housing, the resource group that assisted the co-op, says, "CMHC wanted a name change of the Halifax Women's Co-op because it sounded discriminatory; but they didn't get it." Cathy Mellett adds, "The incorporation documents showed decisions would be made by consensus, not by a board; we wrote them up as the gender-specific 'she.' A lawyer said the legal

gender-specific term is 'he.' But no men ever applied, so 'she' was inclusive."

The experience of Grandir en Ville was rather different. The co-op group became part of a larger political struggle to save a financial district heritage building, the Bon Pasteur Convent in Quebec City, from demolition for office towers. Marie Leclerc, a founder, says: "We knew about the Bon Pasteur Convent. A group was putting up a fight to keep it as is and use it for something else. We knew that the fight was important. We thought it would be a nice place to live and we knew that the PQ government was favourable to stopping the parliamentary hill construction of just offices and they were also favourable to co-op housing. We were the first group to propose a project, followed by a senior citizens' group."

Although few women have prior experience in developing housing, these examples illustrate that women have been successful in developing housing co-ops by drawing upon the sympathetic support of key women in the non-profit housing sector, government housing bureaucracies, and the voluntary sector; by allying themselves with neighbourhood movements; and by being willing to invest sweat equity to create their own housing.

NOTES

1. Established in 1973 under Section 56.1 of the National Housing Act, the federal Non-Profit Housing Program has been used extensively to develop cooperative housing projects: between 1979 and 1985, approximately 30,000 cooperative housing units were developed across the country. This non-equity form of collective ownership provides residents with greater security of tenure and more control through democratic decision-making and self-management than residents in rental housing have.

2. P.V. Smith, Manager, Appraisal Services, Professional Standards Divisions, CMHC National Office, "MUP definition/approval process," March 8, 1988.

3. Ibid.

4. Fran Klodawsky, A.N. Spector, and C. Hendrix, 1983, The Housing Needs of Single Parent Families in Canada (Ottawa: CMHC).

5. Myra Schiff, 1982, Housing Cooperatives in Metropolitan Toronto: A Survey of Members (Ottawa: The Cooperative Housing Foundation of Canada).

6. Columbia Housing Advisory Service, 1985, "Survey of co-ops" (mimeo).

7. Metro Toronto Department of Social Services, 1979, "Long term housing needs of women" (mimeo).

8. The Co-op explained its choice of name. "The building we purchase will be called the Beguinage. In seeking a name for the Co-op we discovered that during the 13th and 14th centuries, there were groups of women in various European countries called beguines. The beguines lived in communal houses called beguinages. The beguines were sole-support women who purchased their own homes and shared their lives with other women. Our home, to be purchased by women, renovated (where possible) by women, maintained and sustained by women, will carry the name Beguinage, in honour and memory of those early beguines" (Toronto Women's Housing Cooperative Inc., 1982).

9. Toronto Women's Housing Cooperative, Inc., 1982, flyer.

## CHAPTER THREE

## DESIGNING WITH WOMEN: THE CO-OP EXPERIENCE

The sparse literature on the physical design of women's housing needs focusses primarily on single parents rather than on the range of households headed by women. Much of the design literature emphasizes the importance of physical space for communal activities, especially meal preparation and dining,[1] and/or flexible dwelling units that will respond to a diversity of household types.[2] Existing housing for single parents, such as Nina West Homes, The Amsterdam Mother's House, and Warren Village in Denver, provides childcare on-site and some counselling. A project constructed by the Women's Institute of Housing and Economic Development in Boston incorporates space for women to develop businesses at home; this is also a key element of Leavitt and West's design for the "New American House" Competition, a prototype of which is being built in St. Paul, Minnesota.[3]

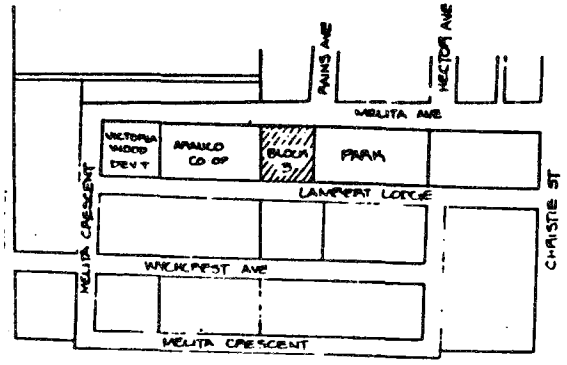
In a comprehensive summary and critique of the literature on the housing needs of single parents, Klodawsky, Spector and Rose[4] conclude that eight elements are critical. The most important is affordability. Two other non-physical elements are security of tenure and procedures that ease the transition and the move in. Five elements of the physical environment are accessibility based on location; the provision of appropriate facilities for children; minimal household maintenance; the creation of opportunities for sharing and support among residents; and privacy.

The women's housing cooperatives described in this chapter incorporate these elements or combinations of them; they also emphasize certain other features of physical design depending on the social composition of the co-op.

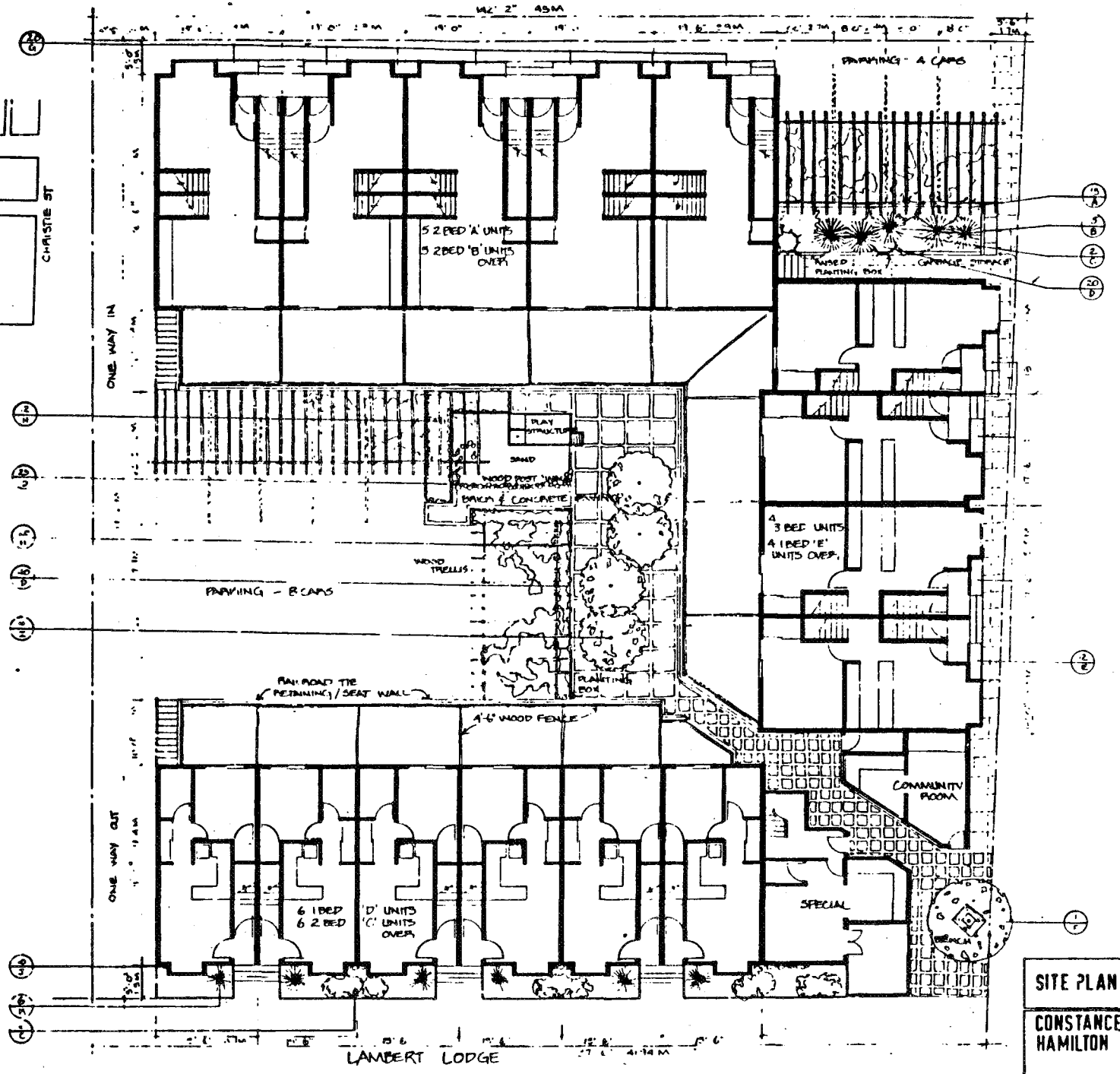
## Control of the Development Process

Founding members of several of the projects were familiar with the literature on women's needs in housing and spent considerable effort to define how women's activities translated into design. A priority for the Constance Hamilton board was to maintain control of the design and development processes rather than giving over decisions on these matters to a resource group. In a 1982 interview, Janet Howard, the initiator of the co-op, describes that early decision to maintain control. "Early on, the co-op made the decision to maintain control of the development process and, in particular, to hire its own architect rather than giving over the building process to a resource group. It never would have entered our heads to do a thing like that. We were developing a co-op. We wanted to work with an architect and have a large say in how the units worked. We hired a resource group to save us time to free us to develop our membership. The Labour Council was hired and they were tactful enough not to send a man. Our priorities were in the software of this co-op and the resource group could be very helpful with change orders, etc.

"We were looking for someone used to working with a group; someone experienced with a community setting, not just building beautiful isolated housing; someone experienced in working with CMHC. It was nice if it was a woman, but not




KEY PLAN




## PLANTING LIST

| KEY | LATIN NAME | COMMON NAME | NOTES |
|---|---|---|---|
| A | | | |
| B | | | |
| C | | | |
| D | | | |
| E | | | |
| F | | | |
| G | | | |
| H | | | |
| I | | | |
| J | | | |
| K | | | |

SITE PLAN

CONSTANCE HAMILTON CO-OP

THE SIMON PARTNERSHIP
ARCHITECTS & PLANNERS
42 WELLINGTON STREET E
TORONTO ONTARIO M5E 1

mandatory; someone with sensitivity to a client group, someone aware that this was a development by and for women and realizing any special considerations this entailed. (When we interviewed her) Joan Simon had a certain amount of say about household traffic - who is where in a house and when. She showed slides illustrating the thinking behind that and is someone considering the users of the architecture. Our experience with her has been excellent. She has never tried to bully us; she has concerns about the convenience of women."

Jean Woodsworth, who chaired the founding board of directors, recollects: "We found two pieces of land. One in the East of Toronto and one at Frankel/ Lambert. There was not a lot of difference." They got one of the last sites left at Frankel/Lambert, a 1900 square metre site, which was tight to build on and restricted on the configuration of the building and outdoor open space. An advantage was that the site was part of a community of other co-ops and overlooked a park.

The development was done by volunteers. In hindsight, Jean Woodsworth says, "We reinvented the wheel. We could have learned from a consultant and gotten on with the job. But we agonized over the number of apartments, the size of the project. It was too much and took too much time. Our dream was a series of co-ops; but we were all tired when Constance Hamilton was up. There were only two original board members left, and we had to stop."

The initial euphoria of getting the co-op approved for funding gave way to the realities of working within CMHC's building guidelines under Section 56.1. "We had fairly normal problems," says Jean Woodsworth. "We felt drawn out, felt

irked by restrictions on the kind of building we could put up. As volunteers, we had no conceptions of space. Joan [Simon] would show us plans but she was talking to the deaf and dumb. The limitations on what we could build accounted for the loss of personnel from the board and subsequent blaming of the developer for flaws. All we could do was face the fact that the project would be small and expensive."

In contrast to Constance Hamilton's desire to construct a building, the Beguinage started with the ideal of renovating a stately downtown apartment building that had some existing character. The board found several buildings: CMHC turned down one for structural reasons; a second was rejected because the building costs exceeded the Maximum Unit Prices. Because the search for an acceptable site stretched over several years, the group was ready to give up on the project. However, they were concerned about their financial liability to CMHC as they had used up the initial feasibility grant of $10,000 and actually spent $30,000, much of it on an architect's preliminary designs for the site CMHC did not approve. Rick Tyssen, the project officer at the Co-op Housing Federation of Toronto, says, "CMHC didn't allow a writeoff of the startup costs for the earlier project. Usually this is forgivable if the project does not proceed to the development stage. In this case, CMHC interpreted this as applying to the group and not the site. That had never happened to me before. It does not often happen that a small group incurs that many costs. So in this case, the early costs had to be incorporated into the total project costs." While it is a normal part of the development cost for groups to incur costs in selecting sites for building, costs which are incorporated into construction costs if the project proceeds, the unusually large number of sites and lengthy

search process experienced by this group resulted in higher than average startup costs which made it difficult for the group to consider abandoning the project altogether.

Kye Marshall recounts how the group finally found a site. "Rick Tyssen, our resource person from the [Co-op Housing] Federation, phoned just as the group had decided to forget the project. He said that we had been accepted by CMHC for an allocation. Rick knew of a property on Shuter Street on which a developer had an option. There were conditions on the land which limited what could be built. It had been assembled for the Trefann Court Urban Renewal scheme and some sort of social housing had to be built. The group was not keen on the area (near skid row) for reasons of safety and fear of a backlash against independent women. There was a lot of resistance, but the group was also worried about liability to the architect (who had worked on a previous site). We owed the Federation much money because of the length of time it took in finding the sites. The group felt the project was out of control, but the only way to pay back the money was to take the project that was offered."

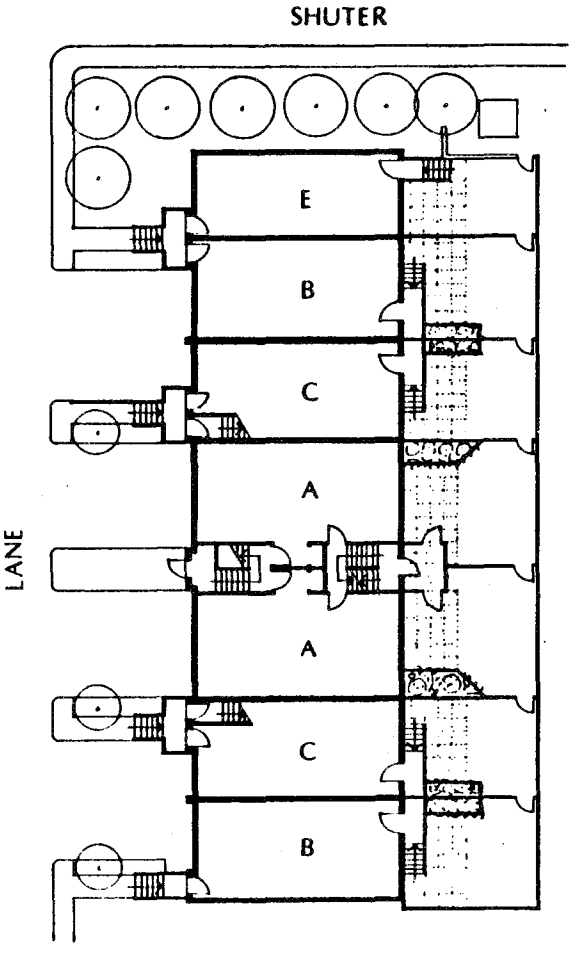
Unlike the other women's housing co-ops, the Beguinage was a turnkey operation. Rick Tyssen explains: "The Beguinage was a modified turnkey. The owner of the land made an agreement of purchase and sale with the city. The land was purchased by the co-op. The developer agreed to do the construction and carried the interest during the construction. The architect was hired by the developer but there was a clause in the agreement that he was working on behalf of the co-op. The co-op didn't have money to hire an architect. There are advantages to turnkey operations. The builder meets CMHC requirements and has

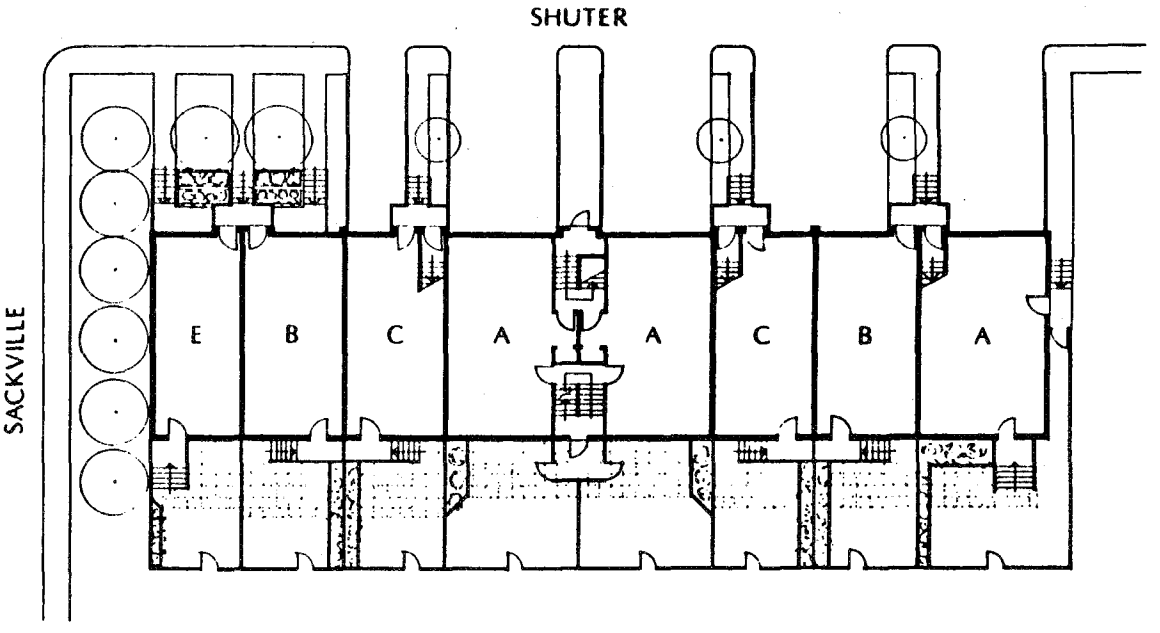
to correct deficiencies. The builder is liable. If the co-op group hires an architect, the group has to go after the problem."

The resource-group project officer for the Beguinage was very knowledgeable about the development process and building materials, and he negotiated hard with the architect and developer. Kye Marshall says, "The developer produced a design which had 40-50 units on two sites separated by some other buildings. This was totally unacceptable. Rick, our project officer, was wonderful in negotiating. He kept pushing the developer until they fixed on twenty-eight units."

Phil Goldsmith, the architect for the project, comments: "There really were no plans before the group existed: there were modest sketches and modifications were made to suit the group. Most of the constraints came from the site: setbacks front and back, and density. There was little flexibility for adjustments.

"I found working with a women's group interesting. I found the initial founding Board keen to learn about construction. They didn't know a lot but learned a lot on the project. It was kind of fun having a group of women involved. In the construction industry there are not many women and few women have learned the skills. They didn't always know the terminology. What I look for is intelligence and good thinking. I had to listen carefully and talk it through. I had to take more of an educator's role and spend time teaching them."




SITE PLANS

THE BEGUINAGE

The end result met the group's expectations, says Kye Marshall. "When I first saw the project I was thrilled. I like it. It is well built. The women there feel it fills the function it was designed for. We quite like the architects. They were nice guys and did a wonderful job on the outside. The developer and architect may have decided to make this their showpiece."

The experience of the Grandir en Ville Co-op differed from the two co-ops in Toronto, as the group was involved in a collaborative project with six other co-op groups to restore a major historic building. The Grandir en Ville Co-op was officially founded November 17, 1979, although the four original founders had met the previous January.[5] While working with a resource group (GRT) they learned that the Bon Pasteur Convent was to be transformed into housing. (The Quebec Government had decided to offer the buildings to cooperatives because it was a subsidized sector and would bring down development costs.) Grandir en Ville was the first co-op allocated space within the old Convent. A corporation of six co-op groups was being formed to renovate this space. The Quebec provincial government donated the building and the equivalent of one year's maintenance costs to the corporation.

Odette Bellveau, one of the founders, comments on how the group decided on thirty units and on a particular building in the complex: "Le chiffre de 30 logements pour la co-op était en partie arbitraire. Ce chiffre semblait une chiffre 'magique' pour la SHQ (CMHC). Bien entendu, les contraintes physiques, tels grandeur et forme du bâtiment, ont jouées pour beaucoup.

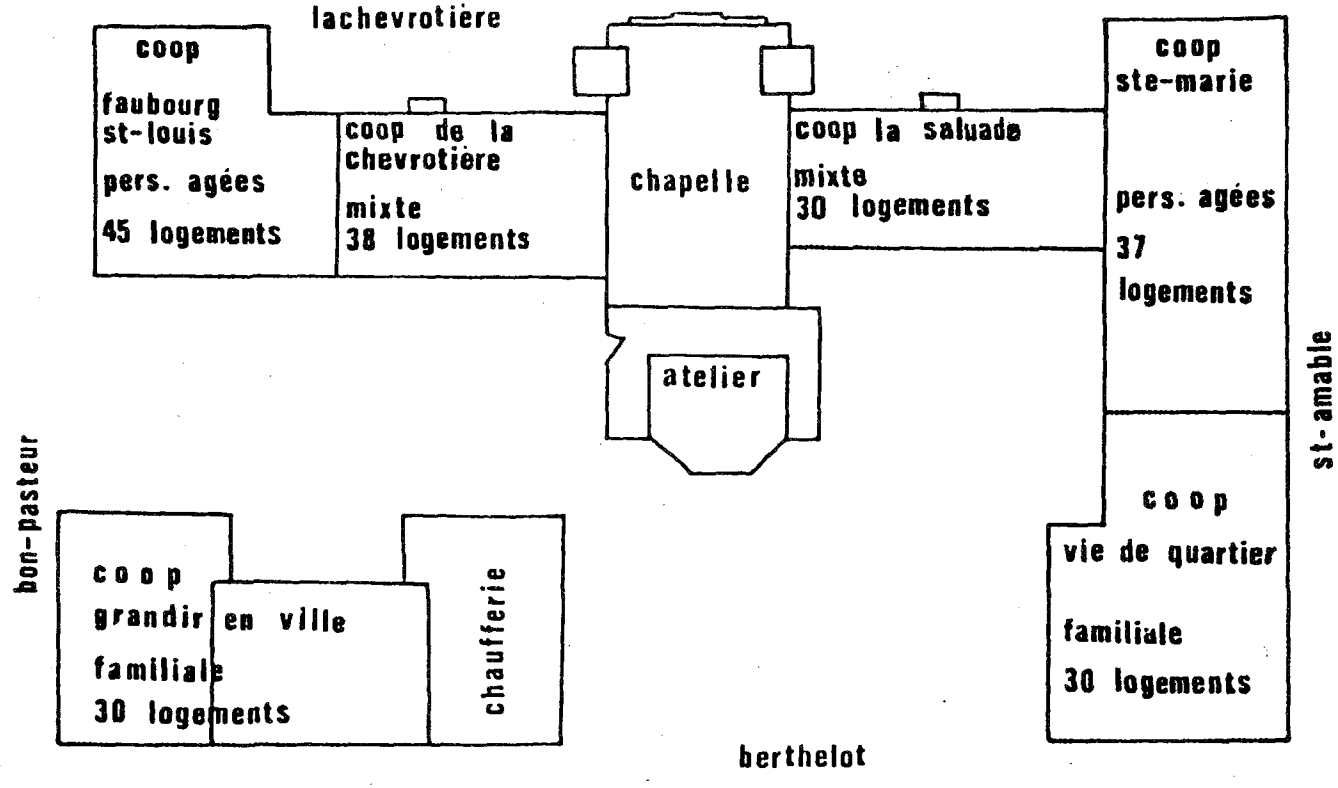
"La raison pour laquelle nous avons pris ce bâtiment c'est qu'il était détaché. C'était attrayant pour la SCHL car si le projet avait mal tourné ils auraient pu s'arrêter à 30 unites."

The space the co-op chose was the easiest to convert. It was at one end of the complex. It had been the convent laundry and it was constructed to industrial standards. Because Grandir en Ville was the first group to start, there was great concern to demonstrate that the rehabilitation was economically feasible. Costs were kept to a bare minimum $29,000 per unit.

Jean Côté, the architect of Grandir en Ville and four other co-ops in the complex, was part of the group campaigning to preserve the building. He was also instrumental in obtaining a $200,000 provincial grant for a study of possible adaptive new uses. Côté's feasibility study recommended a combination of residential and commercial uses, including a daycare centre, for the building.

The provincial government gives to each co-op an additional grant of $3000 per unit that they can use in a number of ways, from putting it in the bank and using the interest as an operating subsidy to upgrading the quality of construction. Côté's scheme for the complex included commercial development on the basement level. He recommended (and the co-ops accepted) that they use the provincial funding for the capital costs of developing the commercial component. An umbrella non-profit corporation could manage the facilities and would be financed by rents from the commercial spaces. In this way, the co-ops would receive ongoing income from their original investment.

Noms des coopératives



Jean Côté reported that one of the problems he had in working with all the co-ops in the project was their lack of development experience. "The women's co-op," he says, "is far more democratic in its decision-making process than the other groups. This meant that it was more time-consuming to get decisions. Also, there was a problem, common to co-ops, that the members of the board changed from the beginning to the end of the project. At first there was a group of five or six women who made all the development decisions. As the planning and design were progressing, they were also recruiting new members. During the construction stage, a male engineer was the president of the co-op. He recognized the need to make quick decisions and did so. As the group got larger, the new members began to contest some of the original design decisions."

As a scattered-site co-op, renovated through sweat equity, the experience of the Halifax Women's Housing Cooperative differed significantly from that of the other projects. When four single parents and some friends formed the co-op in 1981, they decided that the non-profit co-op housing program was the ideal solution to their housing needs. They spent a year in organizational matters and used a resource group, Access Housing, to provide advice on how to fit into the program. The group decided to buy existing units close to downtown housing that had not been gentrified (and where prices were comparatively low) but had potential for becoming upgraded.

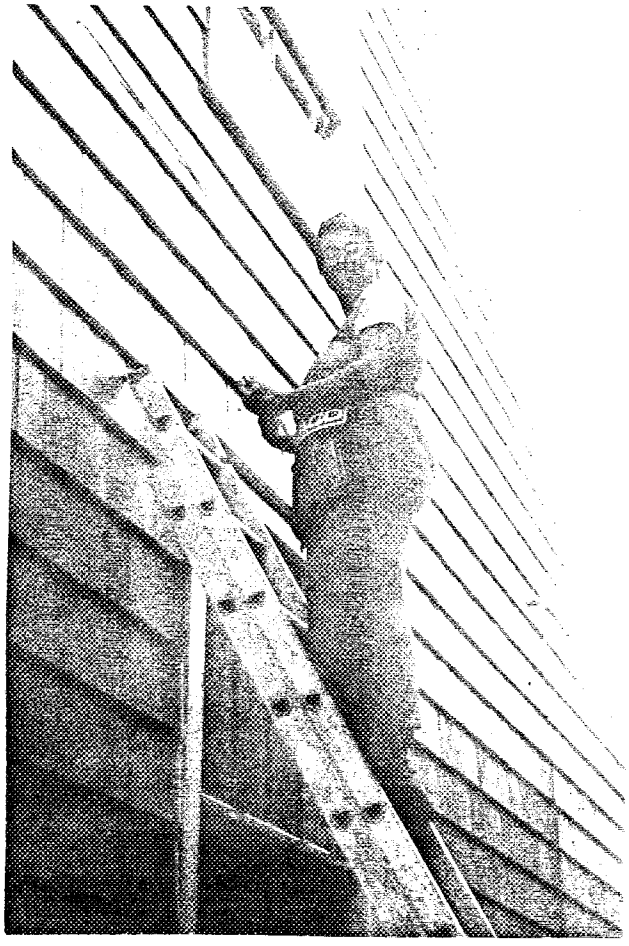
Cathy Mellett says, "The selection of the various buildings was left very much to the women who were to live in the units. Once the guidelines of

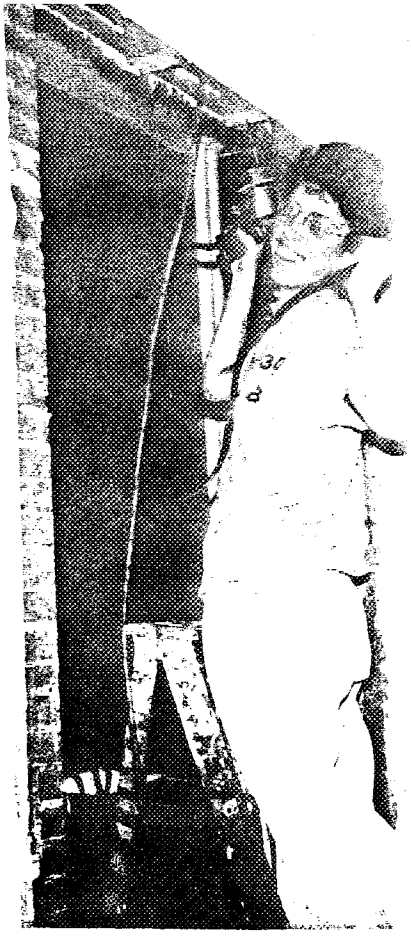
affordability and structural integrity were outlined and everyone was fairly familiar with how cost of the units and repairs would reflect in rentals, the various housing groups went out into the market to find the suitable units. The only constraint on this freedom was that no offer to purchase could be placed unless two members who were not going to be living in the building inspected and approved the purchase. This worked out quite well." The group bought four properties over a period of two years, carefully choosing affordable buildings as the average income of members was $12,000 a year. Although they had CMHC approval for 18 units, the co-op ended up with twelve units on four sites, three within walking distance of one another in Halifax, the fourth in Dartmouth: a six-unit walk-up apartment building, two duplexes, and a single-family five-bedroom house (counted as two units).

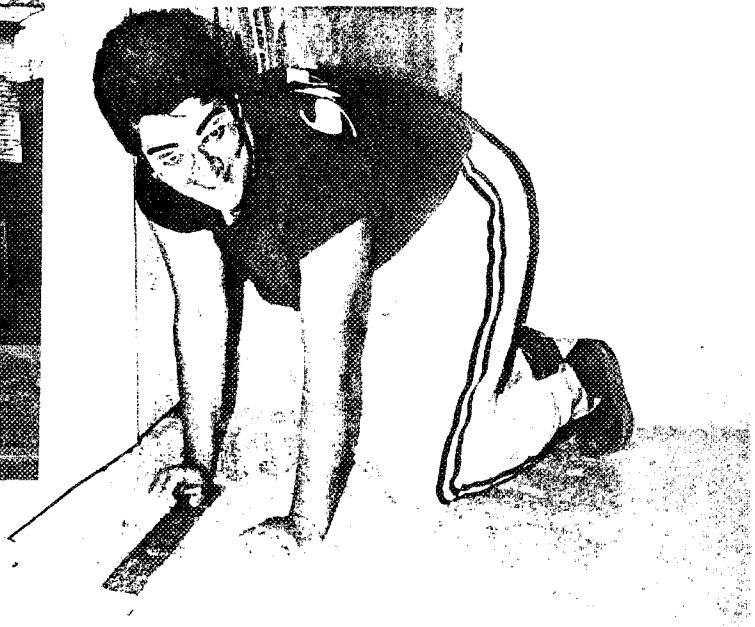
Because the Halifax group placed a high priority on group process and maximum involvement by co-op members in all the initial phases of project development, including the purchase of houses, at times these goals conflicted with the time frames available and the procedures in place for obtaining housing allocations. Mellett comments, "There is no doubt that it has been difficult to maintain the objective of collectivity with the co-op program and the guidelines set out and administered by Canada Mortgage and Housing Corporation, the federal housing agency. The program and its decision-making fit traditional structures and organizations with a more hierarchical base. The process of consensus often takes time. Time is one commodity that it is hard to find. When we were told that all our allotted units must be bought by the end of the year, decisions had to be made immediately and tensions rose. There is a strict time factor involved in making bids in the real estate process that has, at times, created

Sweat equity:
Halifax Women's Housing
Co-operative.

Photos by Dian Graham.







problems. None of these difficulties were insoluble but they have tested our commitment to the project and to each other."

Even though the Non-Profit Housing Program was targeted to the production of moderate cost housing units, members of the Halifax Women's Housing Cooperative felt compelled to keep unit costs below the Maximum Unit Prices allowed by the Program in order to accommodate low income women and in recognition of the fact that members' incomes might remain relatively stable rather than increasing over time. "Very early on the members decided that to keep the rentals at the 2% fully subsidized rate affordable for the low-income members, we could not purchase units anywhere near the Maximum Unit Price allowable under the program. This was the first major disagreement that the women had with the resource groups offering services to the co-op. It was a conflict between their ideas of what our income potential should be and a push to spend the maximum available under the program, with our evaluation of what our incomes were likely to remain and the need to make the housing as affordable as possible. Some very astute purchases were made by the members and good housing at the lowest possible price was achieved by buying units in areas not yet 'desirable' for renovations. The second way that quality and price were controlled was by putting in an enormous amount of sweat equity into the renovations of the units. CMHC never allowed enough capital for extensive repair to these older buildings. So, in order to maximize the amount of renovations that could be done to the units, most of the labour was done by the women."

In addition to CMHC-insured funding for capital and operating costs, the group also received funds from the RRAP Program for repairs to three of the buildings. This program addresses substandard housing in need of major repairs. Residents spent twenty or more hours a week on repairs and renovations for more than a year. They ripped out walls, plastered, and sanded floors. By the end of the process, only one single parent remained in the project - the upheaval had been just too great.

In all these women's housing cooperatives, the primary goal was to make affordable housing available quickly and on budget. The groups shared a concern to involve members in a participatory process that included site selection, choice of the architect, and decision-making on design alternatives. They differed substantially in the extent to which co-op members were required to be involved or gained hands-on experience: residents' participation ranged from the Halifax Women's Co-op's sweat equity requirement to the Beguinage's turnkey project. Within the constraints of each particular process and physical form, each group fought for certain features that it felt would contribute to the livability of the project.

## Quality Materials, Long-Term Maintenance

In all the co-ops, residents felt compelled to make specific tradeoffs to bring capital costs of units in under the MUPs established for their project. While each group was able to incorporate certain priority items into the final project, this process also meant that other desired features had to be left out due to financial constraints. Sometimes co-op founders stated out with high expectations of the kind of housing they would be able to built since, as a group, they were in charge of establishing the program and selecting the architect. Lacking previous experience in housing construction, they were sometimes surprised and even disheartened by the tradeoffs they were forced to make to bring projects in under the Maximum Unit Prices formulas designed to fund modest housing.

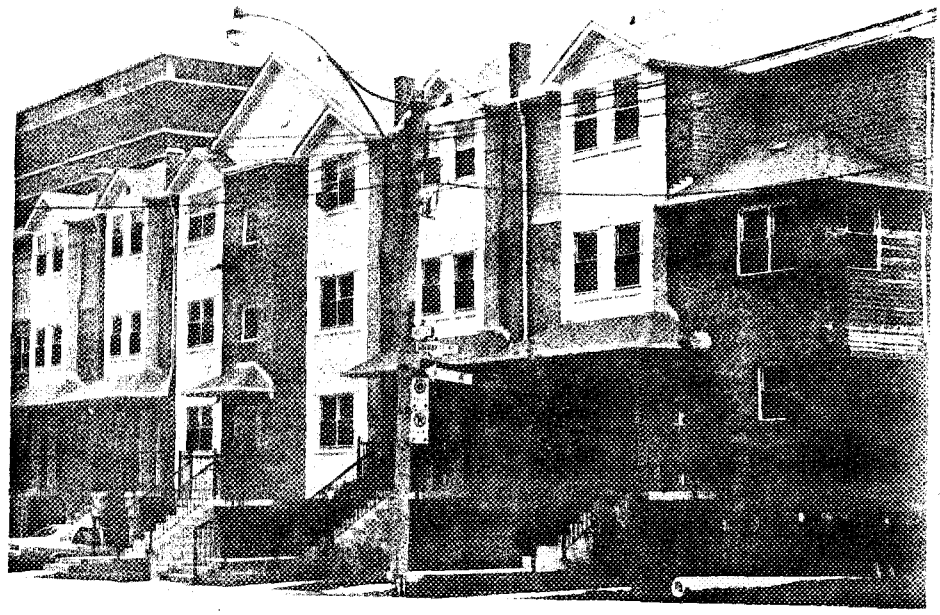
The use of quality materials and long-term maintenance and durability were a key concern for women's co-op groups. Joan Simon discussed the attitude of the Constance Hamilton Co-op Board: "The Board was very concerned with the habitability of the units. If we were working for a private developer, attention would have frequently been on gimmicks and trim rather than basic quality. The Board wanted to maximize living space and make houses better for people to actually live in."[6]

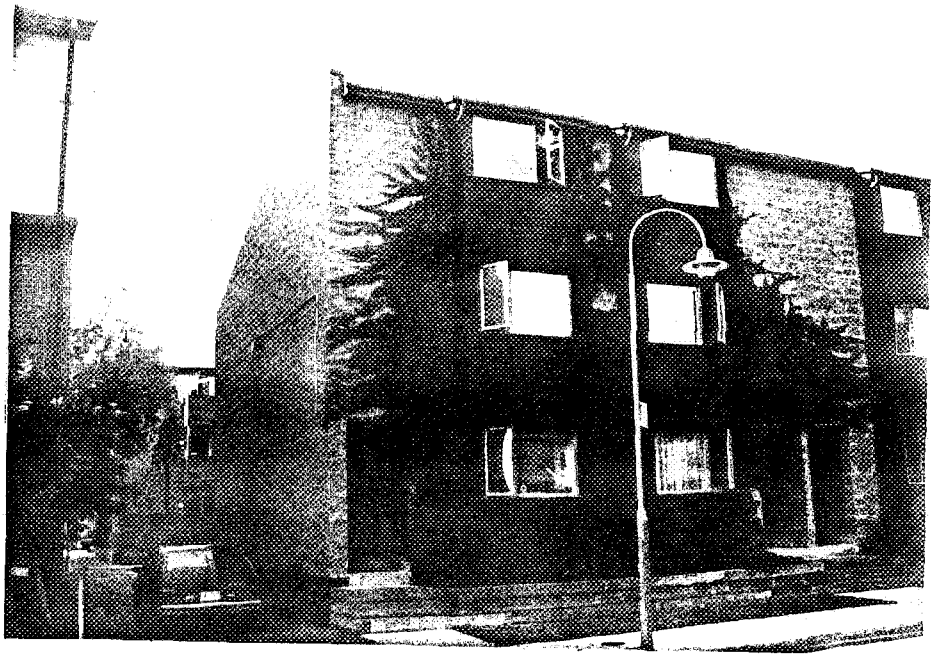
By using concrete brick instead of clay brick walls, ($1 cheaper than budgeted), money was saved for other features: priorities were higher levels of insulation and wood windows instead of the aluminum windows sometimes

installed in co-ops to reduce capital costs. Both features were designed to reduce heat loss and operating costs. Attention was also paid to design that could be adapted. "We know that people in a co-op will live there for a long time," said Joan Simon. "They can upgrade their housing. We got various detailing in on the tender. If you can do it in the initial detailing, the co-op can add on with less effort. We detailed a roof garden for the women's hostel and got that in under the base price on the tender. We also detailed the front doors of the units so that the vestibule can be added on later."

Joan Simon commented that Constance Hamilton was an example to other co-ops: it was possible to provide higher-quality materials within CMHC's existing cost guidelines. "Women are used to pinching pennies. This co-op is capitalized the same as any other co-op where frequently women's groups are trying to do it on a total shoestring. The Board was concerned with long-term maintenance and the cost to women. They were very conscious of getting the best possible quality materials - landscaping for long-term wear, good quality light fittings, better quality vanities in the bathroom, floor tiles, and underpaid for the carpet because this is sound insulation. Kitchen cupboards are standard but they can upgrade them later. CMHC questioned the open shelving in the kitchen - now provided over the sink. I've prepared a handbook detailing how everything functions and what needs regular maintenance. I've met with the maintenance committee."

After the building was occupied, residents had complaints about building quality, especially sound transfer between the units and condensation in the attic. The co-op hired consultants to give advice on the sound and

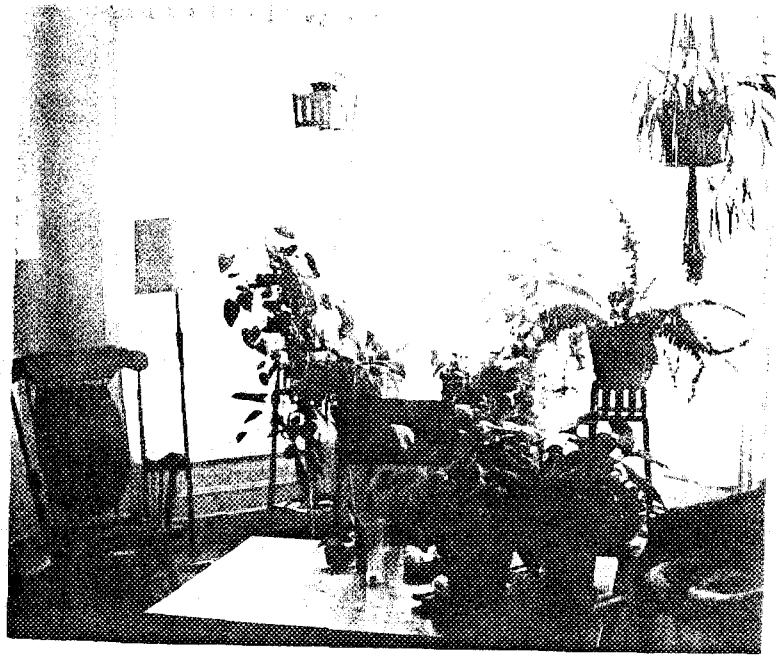




Top: Gables, and parking under units. The Beguinage, Toronto.

Centre: Concrete block to look like stone facade; wood windows and quality landscaping. *Constance Hamilton* Co-operative, Toronto.

Bottom: Custom interior design by residents. Halifax Women's Housing Co-operative.



condensation problems and subsequently spent $70,000 to improve ventilation in the attic space. They added another layer of drywall between the units, blew insulation into the space between units, and insulated and boxed in the pipes. "There have been a lot of improvements in the sound," says Lyn Adamsun, coordinator of the co-op, "but there are limits on what can be done on a retrofit." While it is unclear how these deficiencies arose, the co-op is currently engaged in a lawsuit with the builder regarding liability.

From her perspective as the CMHC project officer for the co-op, in 1982, Gay Alexander comments: "One issue about non-profit housing is the concept of 'modesty.' CMHC is always telling projects that they have to get rid of immodest features. What that means varies from project to project but it means 'you don't deserve fancy things.' Quality is on the medium to low side. Maximum Unit Prices are supposed to cover basic things like plumbing and insulation, not fancy gables or trimmings. Constance Hamilton had to strip down the project. The architect felt quite disappointed that she could not include more energy-saving features. For instance, electric heating was installed rather than gas because it was easier to install. The Board stripped down everything in the project before they put it out to tender. It came in well under the Maximum Unit Price allowed and CMHC let them use a sum of money for some extras."

The Beguinage had a tight site allowing for row construction or stacked townhouses on two separate parcels within the same block. Phil Goldsmith, the project architect, describes the construction: "They are stacked townhouse units designed in a contextual manner with form and materials meant to reflect

the existing neighbourhood. The design includes peaked roofs, a covered porch, gables, brick siding and stucco - all elements found locally in the remaining historic buildings." He describes the group as hard negotiators. "They were pushing to get as much as they possibly could. And the developer wanted to make a living too. The group would have liked bigger units, better finishes; we talked about heat recovery units, better quality windows. MUPs have not gone up since 1982.[7] MUPs are just enough; they're very tight. You're always working right to the edge of the precipice with fear of cost overruns. The government does not allow these unless in very unusual circumstances for something not foreseen. MUPs can only afford so much: this is a reality for all assisted housing, not just women's co-ops."

For the Beguinage, minimizing noise transmission and conserving energy were priorities. Rick Tyssen, the resource group development coordinator, notes: "In the past, the biggest problem in stacked townhouses has been noise and privacy. Constance Hamilton had a real noise problem and some people who had lived there were involved with the Beguinage. We solved the Constance Hamilton problems here. It is a good job for the money for sound and energy conservation. It is different from other stacked townhouse projects; we stuck to simple forms, the party walls line up; unit separation is as simple as possible; interleafing gives separation for sound.

"Soundproofing took special design. There are 3/4" Gypcrete floors between the units, over wood floors. For the walls, we hired a sound consultant; we used block wall construction with cement over one side to make a solid surface. In framing, we used extra heavy joists. We put 1x2 strapping on both sides and

insulation to create an air chamber. This is a 58.60 rating. The stairs are extra heavy construction and hung from floor to floor and not touching and vibrating the walls. A resident can play a stereo and not be heard."

Architect Phil Goldsmith adds, "We were careful about the plumbing installations - insulating between the plumbing and the walls where one unit is above another. We took care with acoustic installations and with how pipes are hung. We used rubber gaskets to separate the plumbing from hangers and made enclosures tight. More care was taken than in other residential construction. Usually you use metal straps on the pipes attached directly to the framework. We took more care to reroute the pipes and isolate them from the living spaces. We made sure that the pipes don't touch wood. Carpenters hate to stop and put a rubber gasket in. This sounds like a small thing to do, but you're fighting the trades in residential construction who are not used to doing this. As an architect you have to be insistent that it's there." Goldsmith acknowledges that the co-op received better-than-average quality usual in residential construction by keeping up the pressure and making soundproofing such a high priority. "On normal projects there is always a certain level of noise insulation. But the Co-op Federation pushed for solutions that went beyond the norm. They got most of it. There is a better level of noise insulation in this project than in other projects. As far as I know, there have been no complaints from residents."

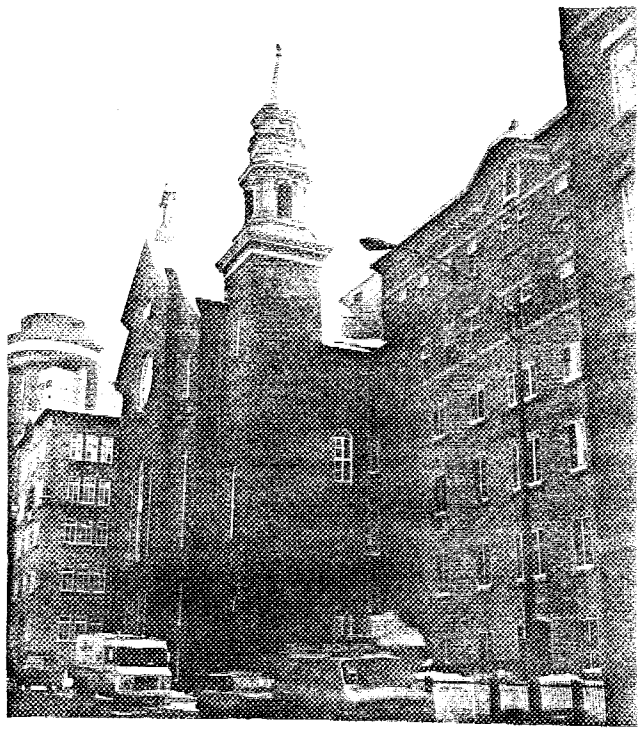
To assure energy conservation features, the builder used 2x6 construction with an extra two inches of insulation. There was insulated sheathing on the outside and wood windows were installed. Basement walls were insulated. A

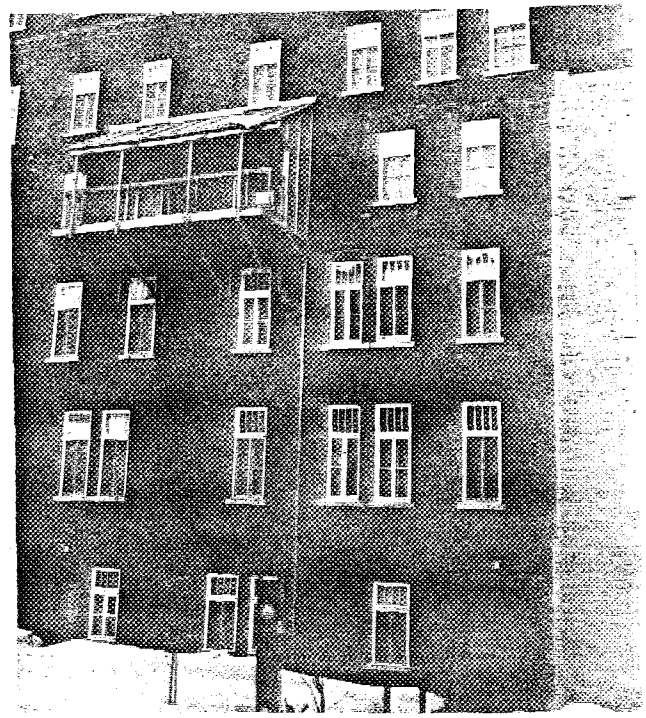
cheap but effective ventilation system consisted of variable speed fans running constantly. Soundproofing and energy conservation are not glamorous design priorities, but they do reveal the pragmatism of the Beguinage and concern for long-term costs and livability.

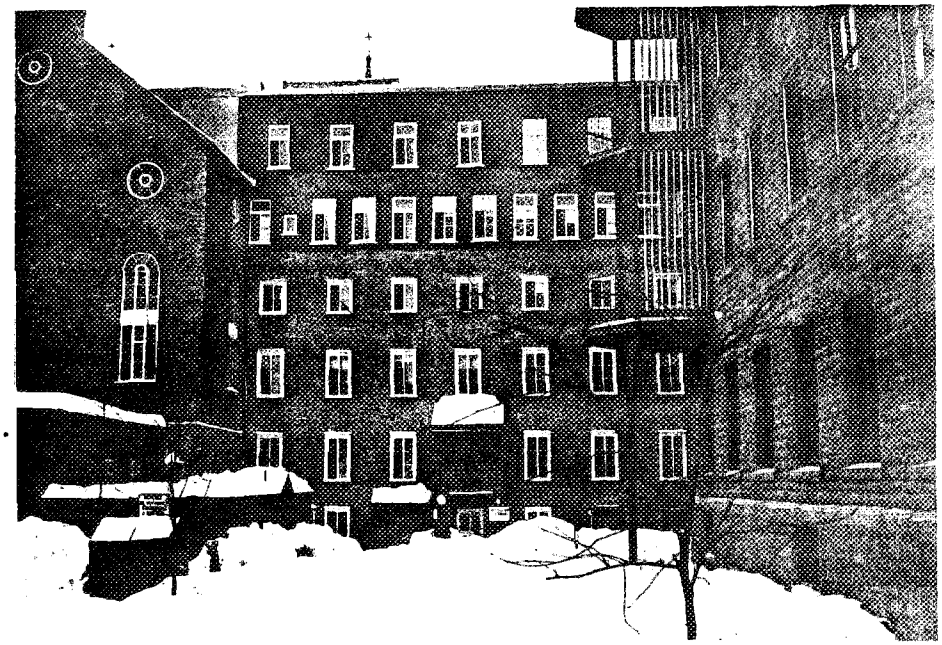
Grandir en Ville had both unique constraints and opportunities in renovating an historic site; as much of the original stone building as possible has been retained. The four-storey building has an elevator to the third floor which comprises two-storey apartments. All the apartments face a double-loaded corridor; only the ground-level apartments have direct access to the outside. The main lobby has an intercom system and one apartment's window is in direct line with the lobby to provide some supervision of the area by the apartment's resident.

Each unit has been designed individually; there is no plan for a typical unit. Apartment ceilings are approximately 11 feet; French windows, original to the building, are approximately 9 feet high. Jean Côté, the architect, says, "The apartment layouts are unconventional. Living rooms are located in the corners of the building to give them double exposures. As a consequence, in some of the apartments you have to walk past the bathroom and bedrooms to get to the living room. This was a disturbing aspect to CMHC but the residents don't mind and they opted for this layout to get better living space."

As in other co-ops, heating and sound transmission are concerns. "The co-op had some concerns about the heating costs. Costs relate to the decision to





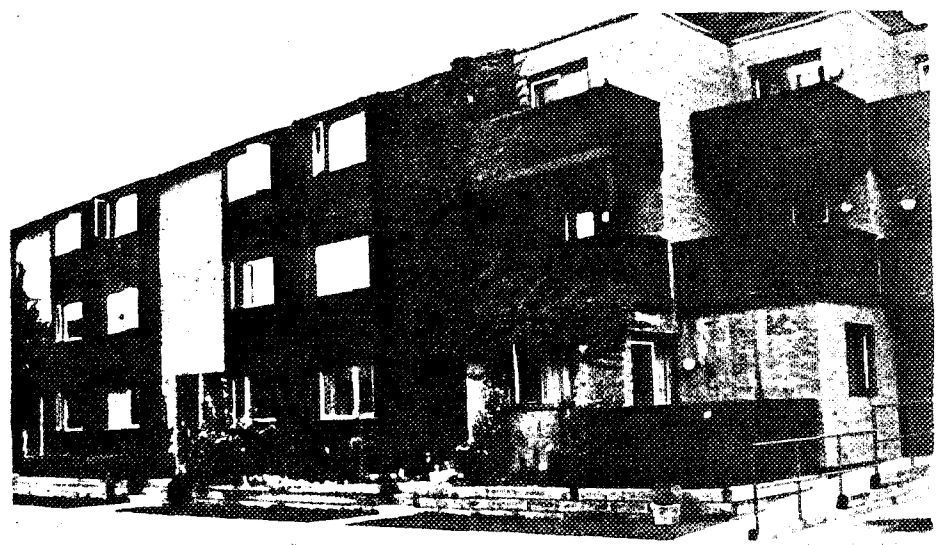


Top left: Bon Pasteur Convent Chapel adjoining Co-op building.

Top Right: Adaptive re-use. Add-on balconies on Bon Pasteur building.

Centre: Grandir en Ville, part of Bon Pasteur Corp. (Quebec City)

Bottom: Constance Hamilton Co-operative, Toronto.

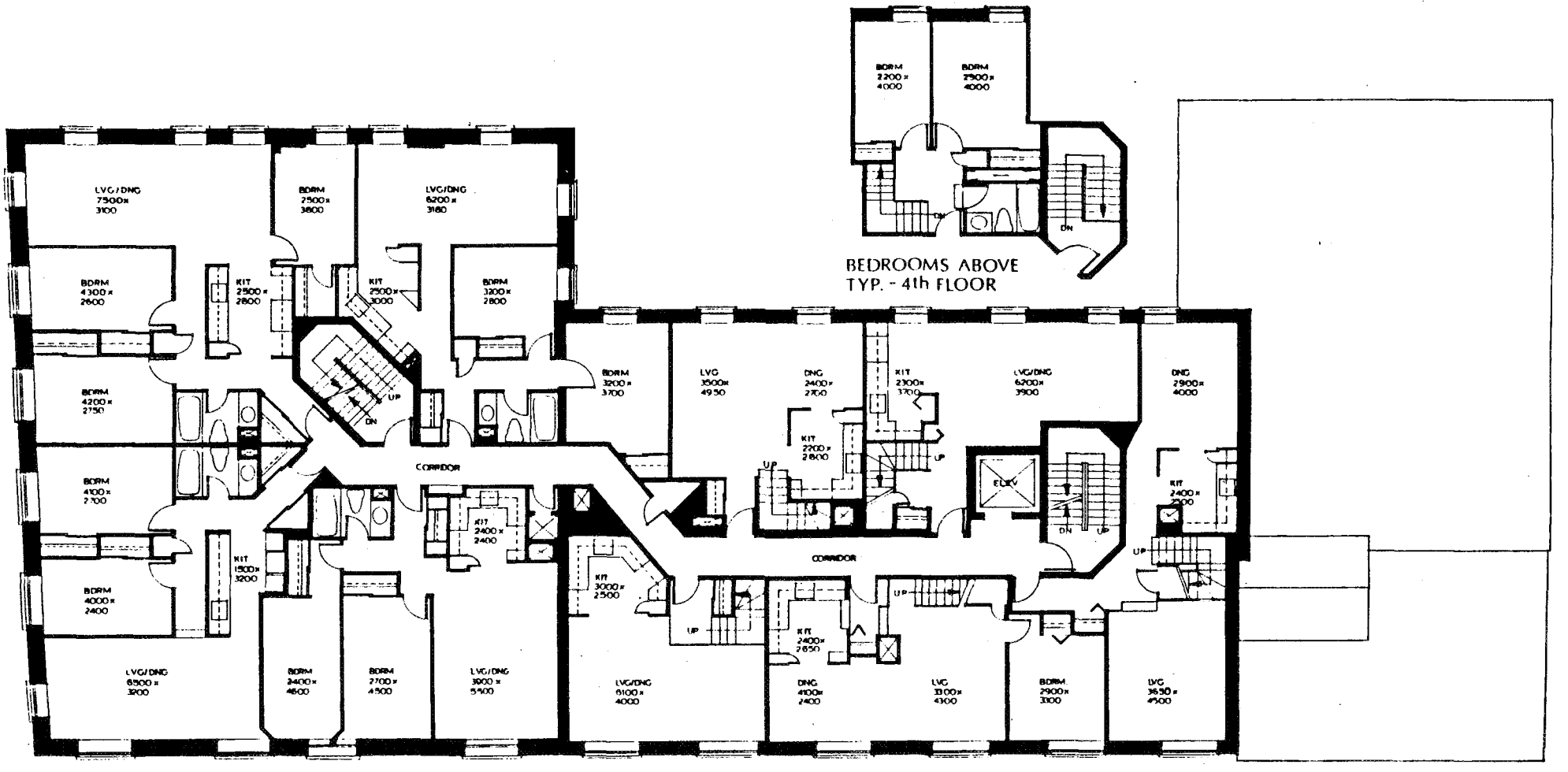


keep the original windows for their historic and aesthetic value. But they do tend to be draughty."

Sound transmission is not a major issue but it causes problems for some residents. Although the architect recommended carpeting to help soundproof apartments, residents opted for hardwood floors. "They had a considerable battle with CMHC over this because CMHC said parquet was a luxury feature," says Jean Côté. Initially, the group planned to involve members in some of the construction. "The co-op did its own painting to save money," says Jean Côté. "It was hoped that artisan members would do a lot of work in the complex, but people didn't trust other members' workmanship, which did vary a lot."

The Joint Action Co-operative in Regina, Saskatchewan,, was developed under Section 34.18, a Non-Profit Co-operative Housing Program which pre-dated the Section 56.1 program under which the women's housing co-ops in Toronto, Halifax and Quebec City were developed. Non-profit cooperatives developed under section 34.18 between 1972 and 1977 differed from the subsequent program in several key features: direct uninsured loans of up to 100% of costs for up to 50 years were made to the co-ops at a preferential interest rate. Rents were based on break-even costs, usually below market rents for comparable accommodation. Generally no subsidies were available for needy tenants.[8]

In 1972, the Joint Action Co-op purchased four walk-up apartment buildings under Section 34.18 of the National Housing Act. The buildings are in a prime location: on a public thoroughfare with a bus stop in front of the buildings, across from a major shopping mall, adjacent to a good residential




GRANDIR EN VILLE
THIRD FLOOR PLAN

neighbourhood, and close to the university. Judy Gayton, the development officer (Co-op Housing Association of Saskatchewan), says: "It's such a great location that the previous mayor offered the co-op a brand new building downtown in trade for the site. The co-op wasn't interested." Minimal repairs were made in order to keep housing costs as low as possible.

Because the housing was substandard and in need of repair, in 1975, the co-op received a RRAP grant of $190,000 with $120,000 forgivable over a ten-year period. The co-op required substantial upgrading of wiring, plumbing and new boilers. The grant paid for a new fire-alarm system, smoke detectors, fire doors on every floor, new mail boxes, new entrances, and end windows. Although some cosmetic changes were made - such as refinishing floors - but outmoded kitchens were not upgraded, major renovations were not undertaken: the co-op coordinator's office remained a basement apartment with fixtures intact but decaying, and the childcare space in four basement apartments of one building was only minimally renovated.

In the ten years since those renovations, there has been little ongoing maintenance of the buildings. The new boilers were not properly maintained. Paint is peeling from the facades, there is no proper fencing of the property, and the lack of landscaping contributes to the "project" look. Although there is a full-time co-op coordinator, she is an ex-resident not trained in maintenance. Only in 1985 did the co-op institute a reserve fund for repairs. Now they plan to put $6000-$9000 into reserves each year during the next five years.

The gradual decline of the physical infrastructure and the bad repute of the project in the city concerned both CMHC, which still holds the mortgage, and the Co-op Housing Foundation in Ottawa, which sees itself as the watchdog of the co-op reputation. In 1985, the Cooperative Housing Foundation made a grant to the Joint Action Co-op to do a physical assessment of the buildings and evaluate their membership needs. The Co-op Housing Association of Saskatchewan (CHAS), a resource group, was called in to do the study.

Judy Gayton, the resource group staff person assigned to the co-op, says: "CHF provided $2000 to do an evaluation of the co-op. I met with the Board and asked what they want; whether the buildings are worth saving? I told them they could pick engineers to do the physical audit. No one ever asked them their opinion before. No one knew what to do. It sat for a year. The buildings are structurally sound. I made a proposal to do renovations and provide member education. We would help them through the renovations which would cost more than $400,000 covered by a second mortgage. There was a lot of Board turnover due to internal conflicts. At every meeting I would have to start over again with someone new. Finally, there was an unanimous decision at a general meeting to increase the housing charges $100/month to pay for the renovations."

Improvements proposed for the building include landscaping and fencing, improved fire-safety features such as new doors, bringing units up to present-day electrical code standards, and a more efficient heating system. Substantial changes to bring units up to standard architecturally include replacing windows with double glazing to eliminate extreme condensation in winter, painting, carpeting, repairing flooring, replacing kitchen cabinets,

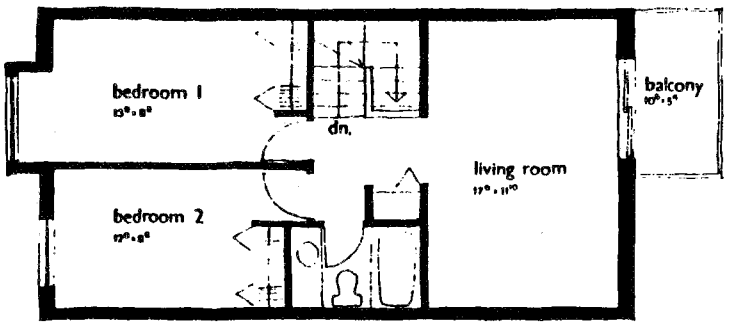
Joint Action Co-op, Regina.
Lack of maintenance shows.


Joint Action Co-op.
On the bus line.

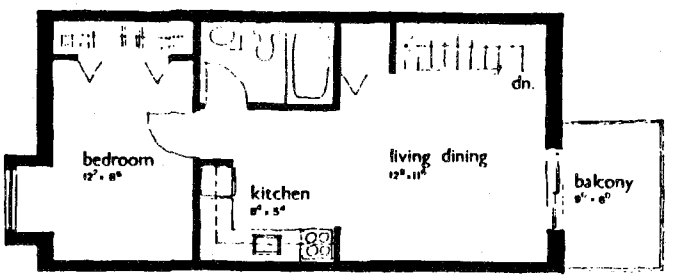
were no resource groups; the co-op was not able to call on outside expertise to advise it on physical modifications, long-term maintenance, and how to set up a workable management structure. Since that time, the group has fallen through the cracks. It was not plugged into the co-op housing sector. The local CMHC office, located across the street from the project reviews the financial statements of the co-op annually and inspects it every three years. When the co-op had difficulty managing its finances some years ago, the Saskatchewan government's Department of Cooperation appointed an outside bookkeeper, who still controls the budget. Even though it is a co-op of low-income single parents, it is also not connected with the local women's community. This group has floundered on its own trying to manage and maintain a 48 unit project.

Design for Diversity

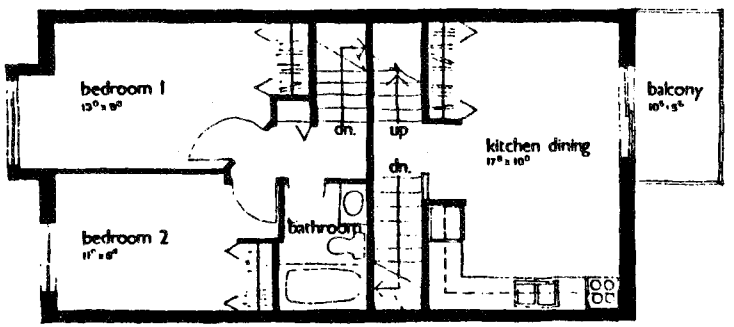
An objective of all the co-op founders was to provide units that would meet the needs of a broad range of women. In this way, they hoped to develop housing which was responsive not only to the needs of founding members of the co-op, but also to changing needs over time as members moved through the life cycle and new members joined the co-op. In the Constance Hamilton project, there are five different unit designs. Joan Simon commented: "We designed units to suit a large number of lifestyles: 2-3 women sharing, multi-generational families, two single parents, etc. I split the living areas and put the living room on one floor and the dining room and kitchen on another so that both social spaces could be used at the same time. This meant the kitchen moved to the front of some units. The Board wanted dining kitchens and not separate galley kitchens. The plan allows for a linear kitchen on one end of



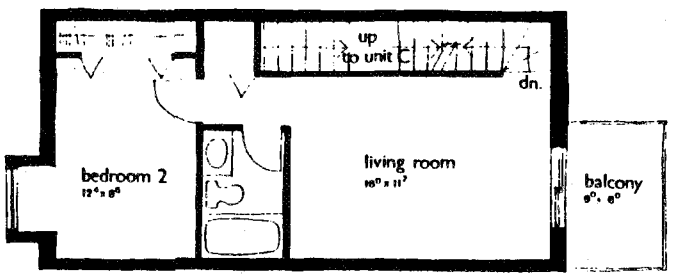

Unit A Third Floor



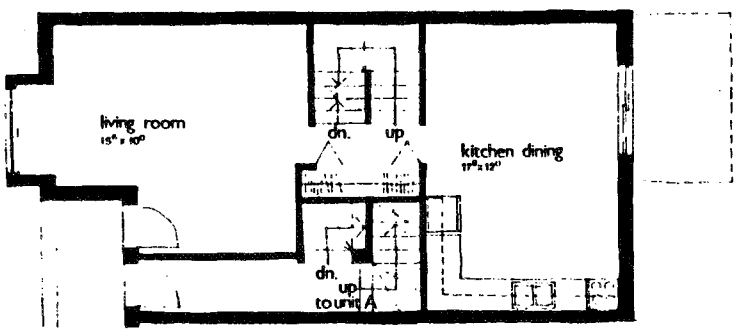

Unit C Third Floor



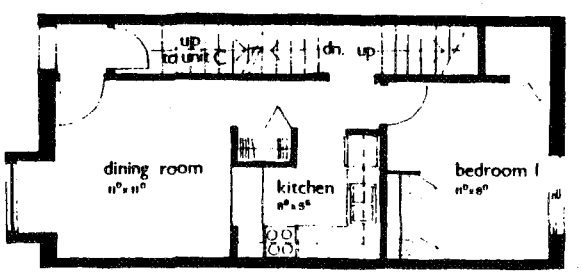

Second Floor




Second Floor




Unit B Ground Floor

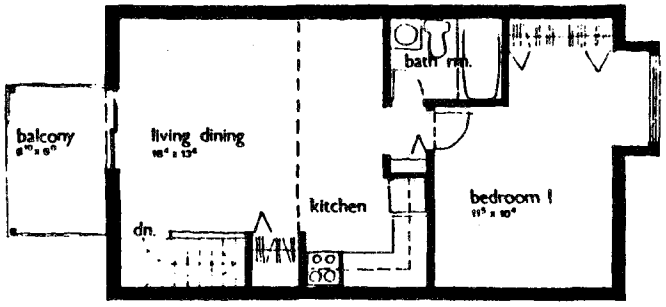



Unit D Ground Floor

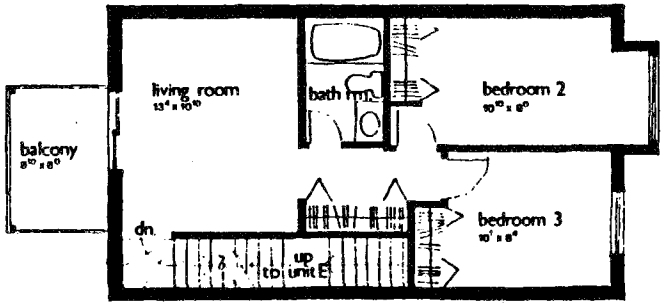
# Constance Hamilton Co-operative Housing

Toronto, Ont.

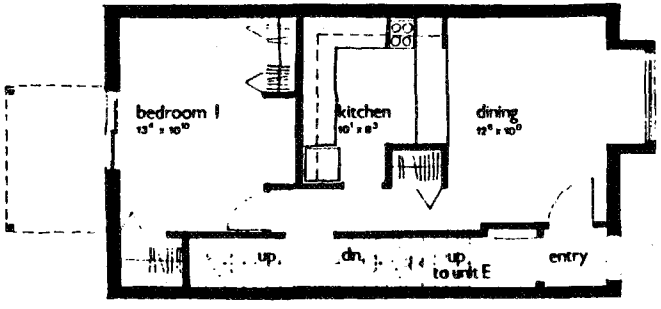
## Unit Plans



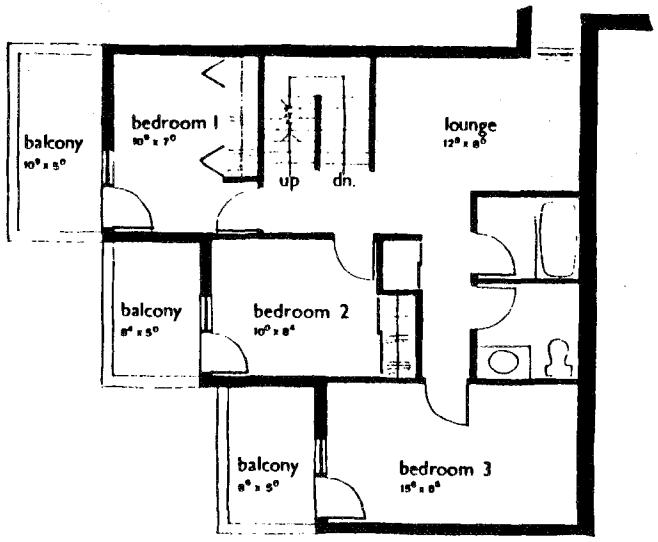

Unit E — Third Floor



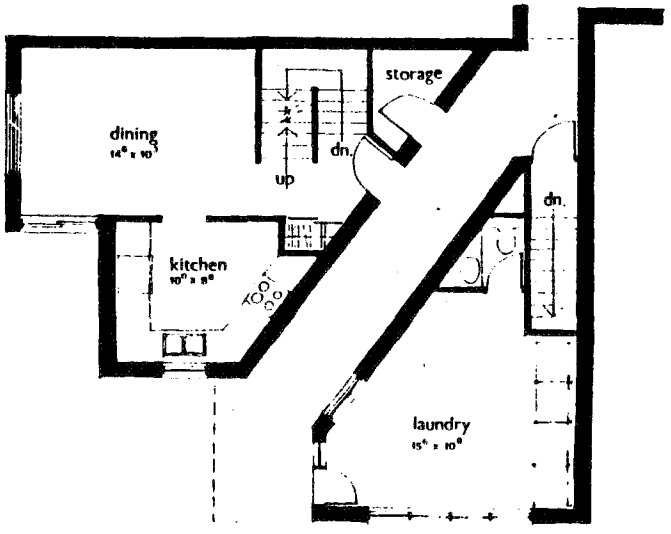

Second Floor




Unit F — Ground Floor




Second and Third Floors




Special Unit — Ground Floor

# Constance Hamilton Co-operative Housing

Toronto, Ont.

## Unit Plans

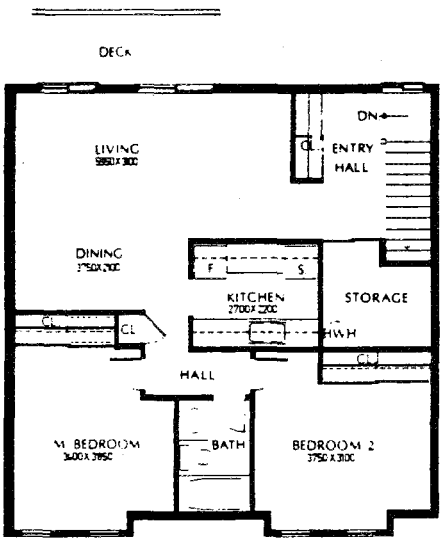
the dining room. The entrance to the units is often in the kitchen. Almost all the men in the approval process commented on this, while all the women who looked at the plan thought it was sensible. There is also a toilet in the laundry room for kids in the park, which had to be deliberately designed."[9] In the program statement, Joan Simon elaborates: "To facilitate sharing arrangements, the living areas in all the family units are on different floors. This is to allow individuals to maintain separate social lives, or for teenagers, grandparents, etc. to watch t.v., do homework or entertain friends separately from their mothers. The pressure of non-stop parenting which is characteristic of single parenthood is recognized by allowing a degree of privacy within the dwelling."

The stacked townhouse building form placed limits on the flexibility of the units, especially for elderly and physically handicapped residents. All units have staircases to a second level: family units on the first floor have bedrooms and washrooms on a second level; one and two bedroom units have doorways at ground level, but the units are up a steep flight of stairs.

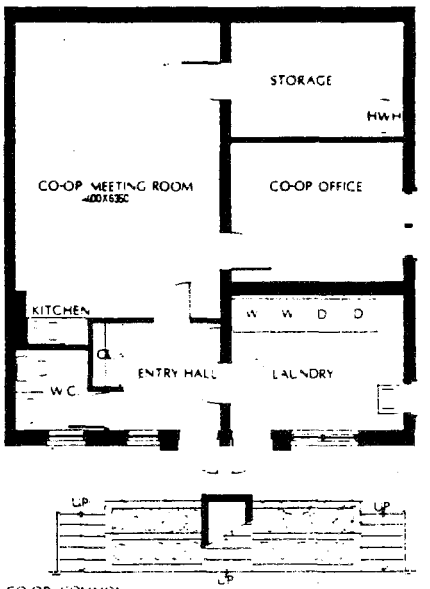
Jean Woodsworth, who chaired the founding Board, says: "We wanted housing for different ages and stages - not just sole support women but older women. Last I heard there were few older women, maybe due to the cost." Janet Howard, one of the founders, describes how the physical form also limited the range of needs the co-op could serve: "We didn't like the one-bedrooms stacked over the larger units because it required two sets of stairs and this excluded households like the elderly. We couldn't include the handicapped unit because of the grading."

Attached to the co-op but completely separate is a six-bedroom transition house designed for single women. Simon's program statement describes this unit: "The six-bedroom hostel is designed to balance privacy and integration. The kitchen and living room allow for small group interaction, while large bedrooms and private balconies permit privacy. The open space for the hostel is in a roof garden which other co-op members are invited to use for sunbathing."

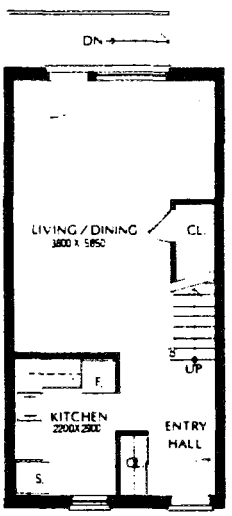
At the Beguinage, Phil Goldsmith, the architect, created a complicated mix of units: (1) there is a core of six one-bedroom units in the central block which is like a walkup apartment building; (2) there are standard two-storey townhouses with access to the street; (3) there are units stacked above the townhouses. This was done to provide a variety of rental rates. Because the Board assumed that two women might share the larger units in order to afford the rent, the group made an issue of bedroom size. Instead of accepting the conventional layout of two-bedroom apartments, in which "master" and "junior" bedrooms denote family status, the co-op insisted upon same-size bedrooms to denote equal status. Phil Goldsmith says, "There was some discussion about how the apartments would be used - whether for single or dual occupancy. We ended up with a unit for dual occupancy. Women may have more use for that but it is not exclusively for that group. On the third floor, we provided two identical-sized master bedrooms in some units for shared accommodation. There are six of these: two in one building and four in another. There are different kinds of two-bedroom units." According to the co-op members, it took considerable effort to convince CMHC and the architect to incorporate this small




UNIT F above units B & C

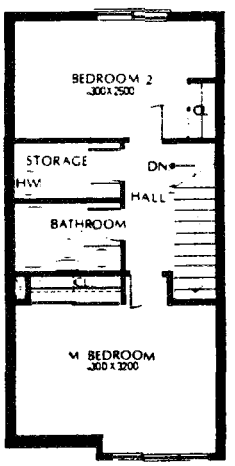



CO-OP COMMON



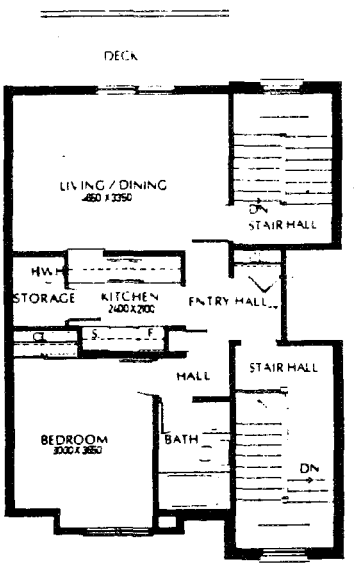

MAIN FLOOR PLAN

UNIT B




SECOND FLOOR PLAN

UNIT B




UNIT A

# THE BEGUINAGE

modification since conventional practice in the building industry is to reflect family status in bedroom size.

At Grandir en Ville, the nature of the renovation produced thirty unique apartments. There is a range of unit types, although, with only one bachelor apartment, there is little provision for singles. There are attempts to allocate ground-floor apartments to families with children.

At the Halifax Women's Co-op, the need for a diversity of units was answered by the creation of a co-op on four sites and in three types of housing. There is a five-bedroom house in which women live communally, two duplexes, and a six-unit apartment building. As members were involved in buying and renovating the buildings in which they were going to live, they made the decisions about kitchen layouts and fixtures.

The Regina Joint Action Co-op, in order to keep costs low, bought existing rental apartment buildings with a third of the units one-bedroom apartments. This has built-in inflexibility and the units are considered too small to comfortably house single parents and their children over the long term.

All of the co-ops were designed to accommodate a diverse range of household sizes and family types. Founding members recognized that women's needs vary and change over time and at different stages of life-cycle. They tried to avoid the homogeneity of household form enforced by suburban single family housing developments by carefully working through in physical terms the social mix that they sought to encourage in their co-ops.

## Privacy and Opportunities for Sharing

A key concern of co-op residents is the balance between household privacy and opportunities for sharing created by the physical structure. A priority of all the founding groups was to create a physical space that was as house-like as possible and reflected market housing in the community.

The Joint Action Co-op provides the most conventional housing - 44 individual one- and two-bedroom units in four two-storey walkup apartment buildings. Residents share only what they would share in rental housing of a similar type: small vestibules, hallways, a laundry room. The four buildings have a common outdoor space, much of which is asphalt and devoted to parking; there is a children's play area with equipment in the outdoor space in the centre of the four buildings. Four basement apartments in one building have been rented to a non-profit childcare centre initially formed by the residents but now a separate co-op. Another basement unit is used for a coordinator's office.

The co-op has some problems with security. There is no buzzer system for the apartments. Bonnie King, the co-op coordinator, says, "Sometimes a husband comes looking for his wife and breaks down the security door."

The Halifax Women's Co-op, the smallest of the co-ops, has not planned for communal space. With only fourteen units, as Cathy Mellett says, "We have no need for communal space; we can meet in any unit at any time in a member's living room." Each of the four buildings has a backyard and residents have

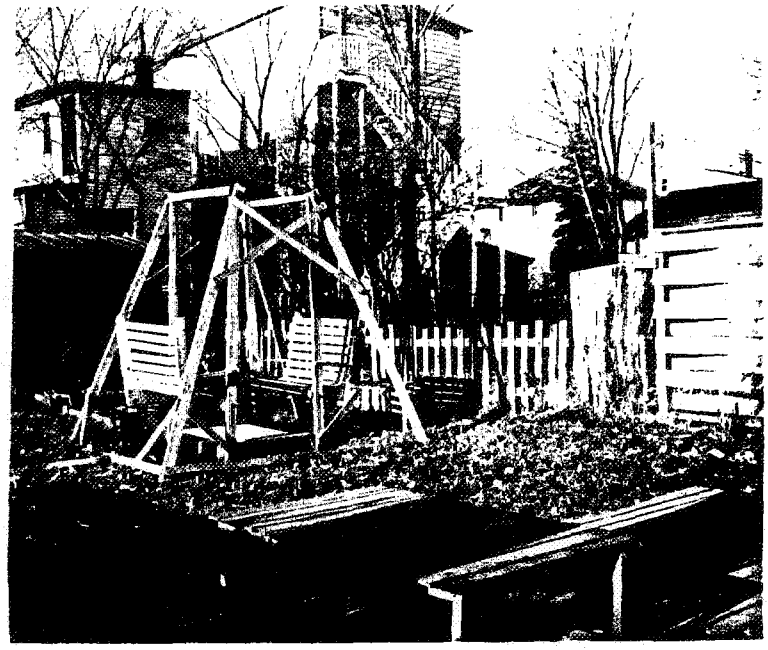
cooperated in planting flowers and vegetable gardens, and in building garden furniture.

The co-op is sensitive to the need for considerable security because it is a women's co-op. Cathy Mellett says, "Being a scattered site co-op is a real advantage. There are some special security features: the apartment building has outside buzzers, solid-core doors, deadbolt locks. We have compromised in the areas we chose. These are up-and-coming areas. They allow us to blend in better than in a family-oriented neighbourhood. We attempt to keep a low profile; we are hesitant to say where we live."

At the Constance Hamilton Co-op, concern for the privacy needs of each household resulted in each unit having a front door with direct access to the street; each unit has a small outdoor space at ground level or a private balcony. All two- and three-bedroom units have a private basement area accessible from within the unit for storage, private laundry facilities or an indoor play area for bad weather.

Communal outdoor space was created by squeezing other uses. Joan Simon's program statement says: "Parking areas were squeezed and fragmented to create a community courtyard where the co-op members can come together informally. The courtyard is planted with large trees to balance community and privacy."

Security is of concern to residents of the Constance Hamilton Co-op. Lyn Adamsun, the co-op coordinator, says, "No special security features were built in; no special attention was paid to the fact that this was a women's co-op.



Privacy and commun .ce:

Above: Private ba. back yards. ck-
The Beguinage, Tor

Top right: Courtyard.
Constance Hamilton
Co-operative, Toronto.

Centre: Back yard.
Halifax Women's Housing
Co-operative.

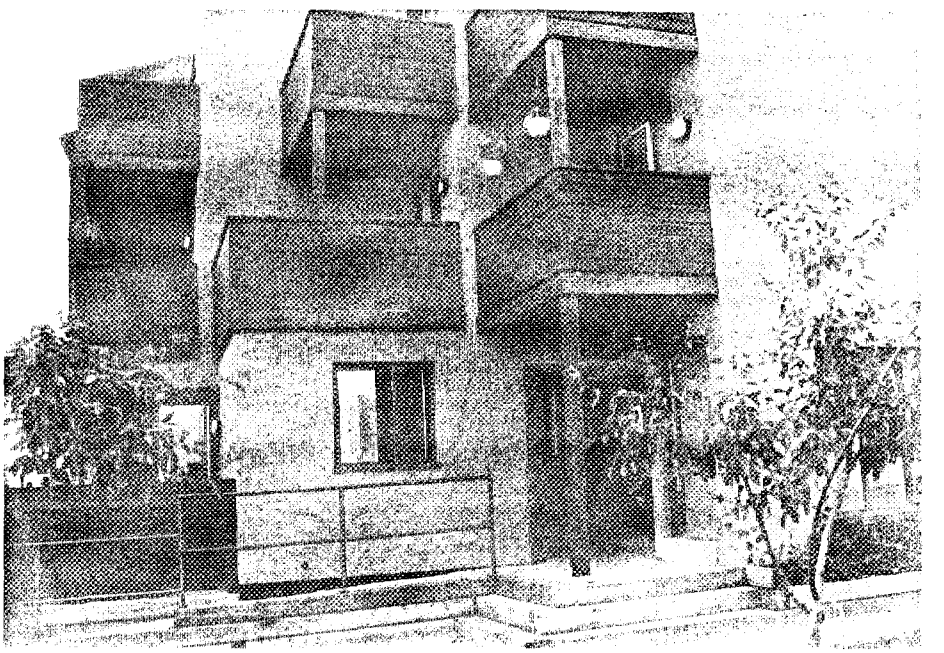
Bottom: Private entrances.
Constance Hamilton
Co-operative, Toronto.

The co-op had to put peepholes in the doors. Sliding doors to the courtyard on the ground floor units are a problem when that is the only ventilation to a bedroom. There has been one severe assault (when the man got in through an open sliding door). The co-op put in more lighting in the courtyard and parking lots. This was not in the original design."

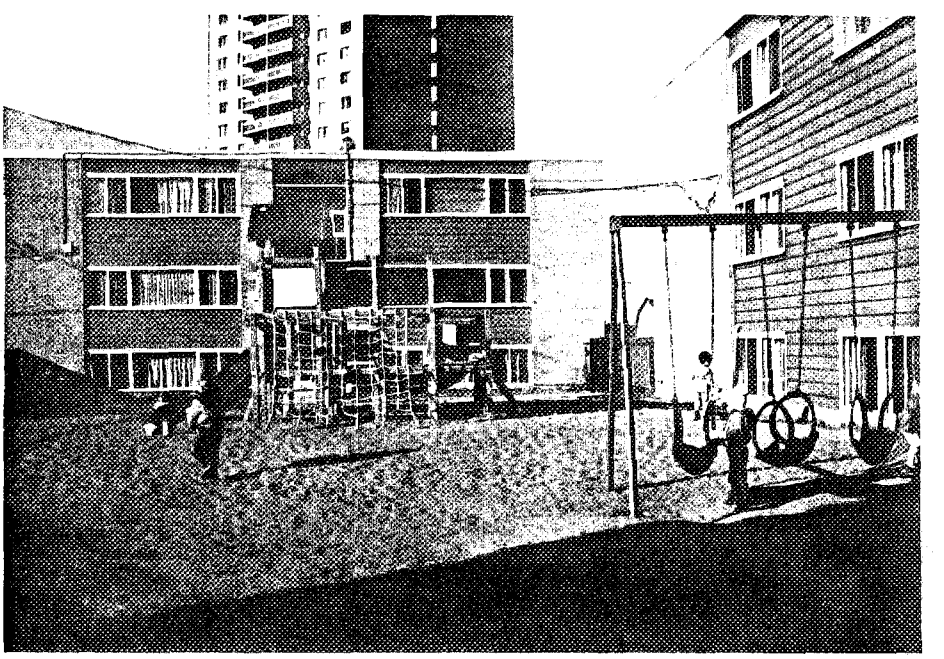
One of the requirements of non-profit cooperatives is that members participate in decision-making and managing their own project. Yet an ongoing complaint of co-op residents is the lack of space within the projects for meetings and shared activities. This is also a drawback in the women's housing. Joan Simon described the dilemma faced by the Constance Hamilton Co-op in Toronto: "To make the co-op work, we needed space for the co-op members to get together. There is not much flexibility in a small co-op to build a meeting space. We maximized the use of the laundry room as a community room by keeping it at ground level, so as to be able to supervise children in the park from there. The laundry room is also opposite the entrance to the women's hostel." The coordinator's office is in a small dark office in the basement; the only inside communal space is a tiny basement room, which would accommodate four people comfortably. A courtyard provides a large communal outdoor space which is heavily used for periodic co-op celebrations, barbecuing and socializing, a communal herb garden, and a young children's play area.

Jean Côté, architect of Grandir en Ville in Quebec City, discussed the issue of communal space: "When the project started, the group had an idealized vision of how they wanted to live which could not be translated into physical reality. On a practical level, one of the features that the group would have

Private balconies.
Constance Hamilton
Co-operative, Toronto.



Shared open space.
Joint Action Co-op, Regina.



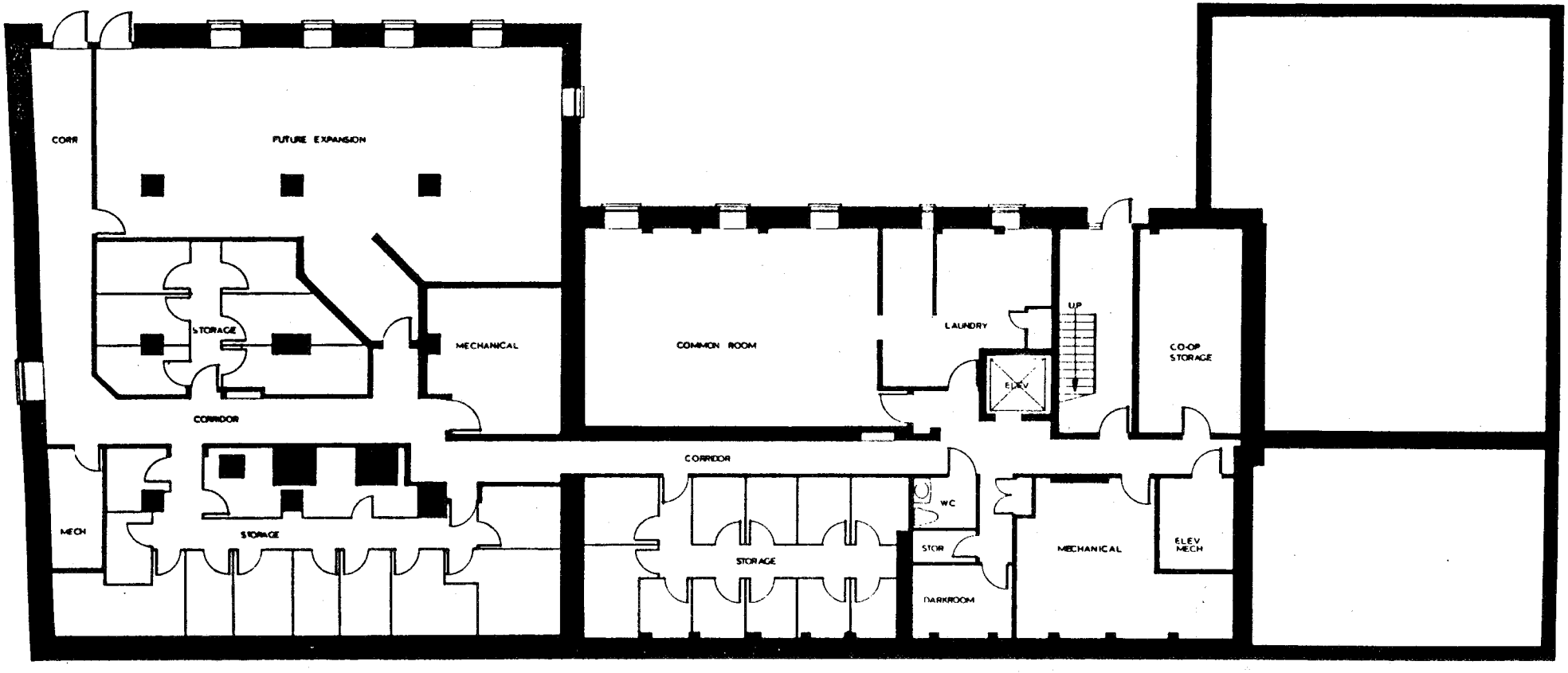
liked was an extra room on each floor to be used as a community space or when people have house guests. It might have even been possible to use this space as a temporary extension to an apartment. Under MUPs [Maximum Unit Prices] this sort of space was not economically feasible. There was constant pressure from CMHC to produce a 'normal, conventional' apartment building. The co-op did manage to get some communal space in the guise of a bachelor apartment that had to be squeezed in at the end to bring the unit costs under $30,000 per unit. This has never been rented as an apartment and is used as an office and communal room."

This apartment serves other purposes: it is a guest room that can be used by any tenant when friends or relatives visit, the only requirement being that the tenant reserves the apartment in advance. It also serves as a meeting room for adolescents, a group whose needs were neglected in the design process. There is a laundry room in the basement and a playroom adjacent to it; a window joining the two rooms allows supervision of children. Odette Beliveau reports that initially the group hoped to include space for home-based work: "Nous aimerions créer des espaces pour les travailleurs autonomes. De cette façon, une personne pourrait avoir un bureau ou espace de travail a l'intérieur du bâtiment." Jean Côté comments on concerns with security: "Locating the main door of the co-op on the courtyard rather than the street side was done for security reasons. Also one of the lower-level apartment windows was positioned to overlook the main street. Another major security problem was traffic. The co-op was successful in lobbying to get one of the minor streets closed to improve the access to a small park for their children and the daycare which uses the park as their outdoor open space. The major security problem in

the area is caused by drunken tourists in the summer and during Carnival. The complex is a residential island with commercial uses on two sides, government offices on another, and a major arterial road on the fourth."

At the Beguinage, townhouse units have direct access to the street; the core one-bedroom units share small vestibules. Parking spaces are provided under the units for half the residents. Phil Goldsmith comments on the members' concerns with security: "Because it was a women's co-op, there were some security issues, but these were simple. For example, they chose an anonymous name, 'The Beguinage,' and got rid of the Toronto Women's Housing Cooperative because they did not want to attract nuts. The kinds of locks on the units are better than average. Peepholes are provided in each unit; this is not always done in townhouses."

All the outdoor space in the Beguinage is private space attached to a dwelling unit. Large balconies are provided for upper units to satisfy the CMHC requirement that each unit have personal outdoor space. "There was a discussion about backyards," says Phil Goldsmith, "whether there should be small patios and shared space. They decided on individual backyards rather than communal space. We had long chats and they were most satisfied with it divided off. There was a possibility of creating a large communal backyard of the core six-unit walk-up building. But the group decided to assign the backyard space to the bottom two units and split the space in two. That could have been a substantial communal space."

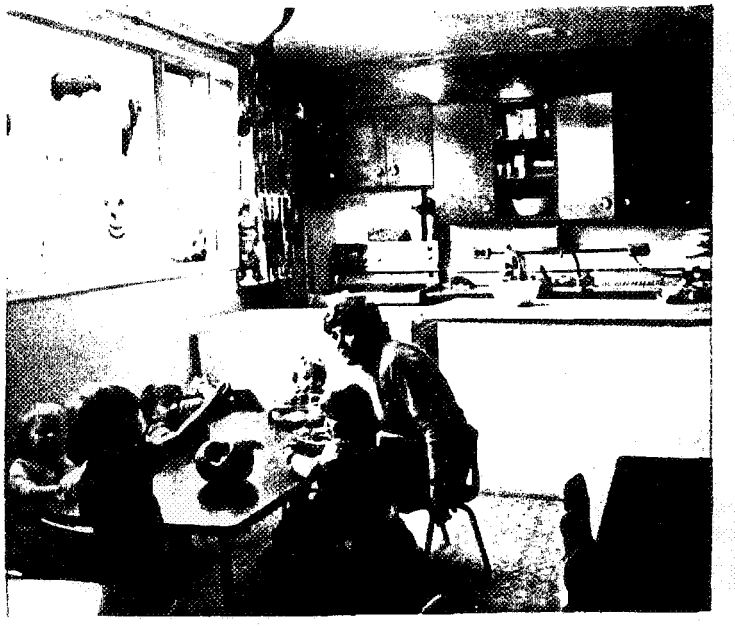


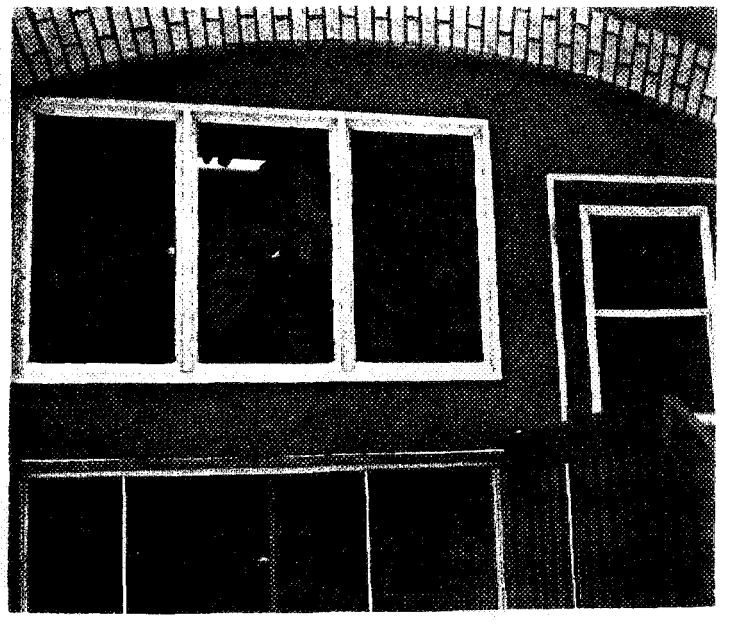

GRANDIR EN VILLE
GROUND FLOOR

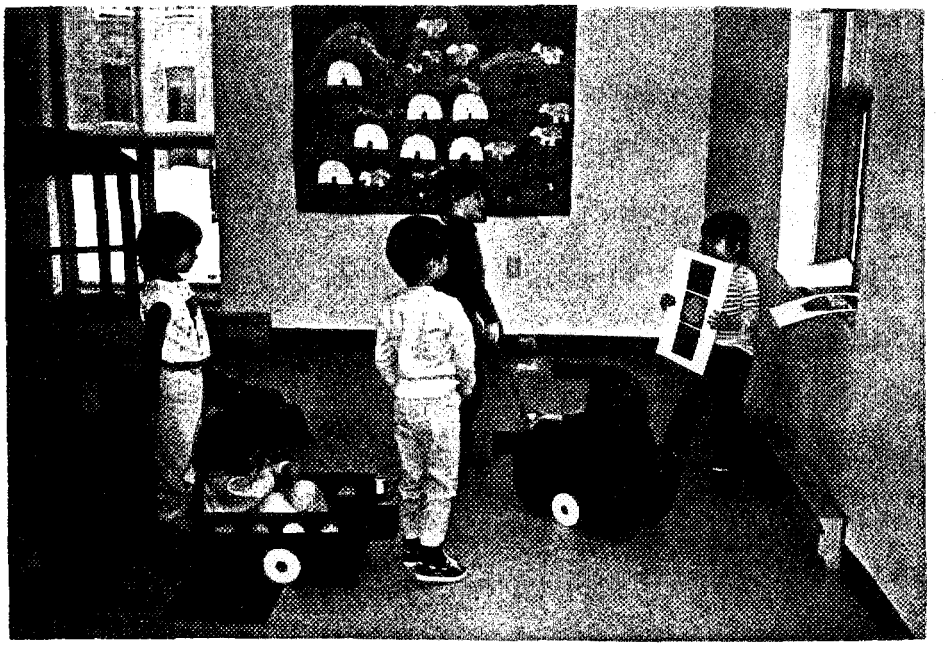
There is no outdoor communal space that accommodates all co-op members for summer barbecues or celebrations. Indoors, there is a small co-op meeting room, a coordinator's office and one laundry room for the whole complex. Phil Goldsmith reflected that the issue of communal space didn't come up. "Maybe because it's hard to translate ideology into physical terms; maybe they were just tired after four years and accepted what most people would want; maybe they were forced by MUPs which doesn't support communal space. It funds units, not communal space. Maybe it was a function of the resource groups. They have ideas of what is normal and appropriate and what they are used to dealing with."

Appropriate Facilities for Children

It is uncommon for non-profit housing cooperatives to provide childcare on-site. Seventy percent of Toronto area co-ops do not provide any organized childcare.[10] All the women's co-ops we visited were concerned with the availability of childcare but only two were able to provide it. Grandir en Ville members reported that at the beginning of the design process they tried to take children's needs into consideration; but they found it difficult to translate these needs into design, and the only tangible result is a basement playroom beside the laundry room. Jean Côté says, "When people first moved in, there were some difficulties with the children. For example, there is a roof terrace over the daycare centre which is a communal space belonging to the co-op. Some of the mothers wanted the space enclosed with chain-link fencing so the kids couldn't get onto the adjacent roof. I argued that streets aren't







Childcare space:

Top left: Joint Action Co-op, Regina.

Top right: Daycare entrance. Grandir en Ville, Quebec City.

Centre: Childcare centre. Grandir en Ville.

Bottom: Playground. Joint Action Co-op, Regina.

fenced and kids have to learn to live with the environment. There haven't been any problems."

The provincial government runs a childcare centre in space rented from the complex. Spaces are reserved for co-op residents, and government employees working in the area also use the centre.

The Joint Action Co-op is the other co-op with a childcare centre. Its presence in the housing complex and the priority given to co-op residents attracts single parents on low incomes to live in the Co-op.

The Constance Hamilton Co-op provides no formal childcare: the co-op is adjacent to a small park, which provides play equipment and wading pool; interior layouts were designed to facilitate supervision of small children. The Beguinage and Halifax Women's Co-op have no childcare facilities nor do they provide shared outdoor play space.

## Conclusions

Participation in the development process was a high priority for the women's housing co-ops. (The exception is Joint Action, which purchased an existing building and made minimal changes.) But the extent of members' participation varied substantially. At one end of the continuum is the sweat equity contributed by members of the Halifax Co-op who made substantial repairs on their building. At the other end is the Beguinage, which settled for a turnkey building. But amount of time - and sweat - invested does not always translate

into residents' satisfaction with their homes. The contrasting experiences of the Constance Hamilton Co-op and the Beguinage bear this out.

The Beguinage started out with plans for considerable participation by members in the design process, from selecting a site to choosing the architect and designing the units. Ironically, the group ended up with a turnkey operation in which decisions as to site, developer and architect were already made. Yet the level of satisfaction with the building is high; a key factor in this satisfaction was the resource group's ability to negotiate with architect and developer and the architect's willingness to play an educative role with his clients.

The Constance Hamilton Co-op Board maintained control throughout the development process: choosing a site, an architect, and opting to dispense with the services of a resource group except for very technical details. Paradoxically, this group was far less satisfied than the Beguinage with their final product. The Constance Hamilton group is suing the builder with regard to construction flaws and they engaged in costly retrofitting to solve problems of condensation and noise transmission. Despite the Board's best efforts, they were inexperienced in construction and might have benefitted from the third-party negotiation with architects and builders that a resource group provides. A high level of participation by co-op groups in the development and design process does not necessarily translate into maximum satisfaction with the final product, especially if the group is inexperienced.

None of the projects described here will be written up in architectural journals as was Aldo van Eyck's Mother's House in Amsterdam,[11] for there are few design innovations. Small concessions - Constance Hamilton's kitchens that blend into the living room or the equal-sized bedrooms at the Beguinage - are considered major victories. CMHC staff point out that guidelines for producing non-profit co-ops under Section 56.1 of the National Housing Act never dictated specifications for particular items or materials beyond the basic requirements of the National Building Code.[12] Each sponsoring group was required to make its own choices and tradeoffs as long as they kept costs under the Maximum Unit Prices set for their project. However, as the experience of the co-ops in this study reveals, co-op groups often felt these choices were more illusory than real since they had to make tradeoffs among such basic items as space, soundproofing, type of heating, windows, floor covering - items that they felt would contribute to the long term quality and viability of the project. Several people alluded to what they perceived as pressures to construct "normal, conventional" housing, even though the group started with a critique of conventional housing and its inability to meet the variety of needs expressed by women housing consumers.

CMHC staff are reluctant to approve design features that appear to meet the needs of any specific client group too closely. They feel they must ensure that the housing produced with public funds is marketable over the life span of the buildings, and especially in the eventuality that the initiating group leaves the project and is replaced by users with other characteristics. This concern, while perhaps protecting the public investment in the stock of social housing, is also inherently conservative since it favours conventional

solutions and may work against the approval of housing designs which fit the requirements of special needs groups or ethnic groups who desire a physical environment which corresponds with shared cultural values.

Four of the five co-ops reported on here were developed in core areas of large cities - areas where land costs and construction costs were high. To produce housing which qualified under MUPs, these co-ops felt severely constrained in where they could locate and what they could build. To get their projects built, they were required to make tradeoffs accepting less desirable sites, units which were often smaller than they would have liked, and especially giving up dreams of shared communal space which MUPs could not be stretched to cover in co-ops of less than thirty units. The co-op groups in this study were frustrated by capital costs and operating grant formulae which limited funding for non-residential space to 15% of capital costs and 20% of floor area of the shelter portion of the projects. Since these are all small projects, with the four developed under this formula (Section 56.1) all under 30 units, this means that the non-residential portion becomes so small that is not viable. Surprisingly, the oldest co-op, developed under another co-op program, Section 34.18, had greater flexibility and was able to incorporate a non-profit childcare centre into an existing building by eliminating some residential units. Residents of the co-ops developed under Section 56.1 point out that under existing guidelines they cannot even incorporate a meeting room large enough to hold all co-op members even though membership meetings and committee meetings are essential to transacting normal co-op business and developing a supportive community.

Even the co-op resource groups may not give communal space the priority it deserves. Karen Macmillan of Lantana, a Toronto resource group, says: "In the co-op sector, there has not been a lot of thought given to community space. What there is comes from notions of property management, so that spaces provided include offices, space for meetings, a kitchen for socials, washrooms, and a laundry room. The co-op sector approaches the mainstream model of privatized space. We do not have a model of community space. We fight with CMHC over community space: CMHC squeezes common space when the economics of a project dictate it. They argue this is less maintenance. It accords with the homeownership ethic, yet the norm of co-op housing is that people are sharing."

Because the federal Non-Profit Housing Program provides funding primarily for shelter, with support services the responsibility of the province and municipality, these small housing co-ops, felt severely constrained in their ability to provide for childcare opportunities, or to incorporate space for employment and job retraining or counselling and referral services.

Lynn Hannley, Director of Communitas, an Edmonton resource group, comments on the difficulties of achieving any design innovations under the co-op housing program: "With low MUPs, it is difficult to do good quality anything. If you want to do anything innovative, the next step is to fight with CMHC. They are traditional and are reluctant to have things that are different. CMHC says innovations cost more then they get uptight. If something is unusual, they talk about this program funding 'modest housing,' which is not seen to be innovative." Karen Macmillan of Lantana continues: "The environment forces uniformity - the economic environment and the construction industry. The

ideologies of resource groups are often business-oriented and it's hard to break through. The characteristics of user groups are such that only those which are particularly strong-willed and idiosyncratic get what they want.

Women are not usually like that; they are often more compliant. We find that when we make innovations up front, for users this is a one-time success; but the developer won't do any more co-ops. And so the resource group loses."

Despite these constraints within the housing program, groups of women have been able to use the opportunity to participate in the development of women's housing that is innovative and sensitive to women's needs. The founding members of the women's co-ops had a vision of housing that incorporated far more than just basic shelter. they felt constrained by high housing costs and funding constraints to make tradeoffs in physical design and facilities. At the same time, these five groups were successful in using the federal housing program to develop housing that was affordable and responsive to women's varying circumstances.

NOTES

1. Dolores Hayden, 1981, The Grand Domestic Revolution (Cambridge, MA: MIT Press); Dolores Hayden, 1984, Redesigning the American Dream (New York: W.W. Norton).

2. Jacqueline Leavitt, 1985, "A new American house," Women and Environments, 7 (1): 14-16.

3. Ibid.

4. Fran Klodawsky, Aron Spector and Damaris Rose, 1985, Single Parent Families and Canadian Housing Policies: How Mothers Lose (Ottawa: CMHC).

5. Yves Hurtibise, 1985, Vivre en Co-op Au Québec (Québec: Centre de soutien a l'action et au développement populaires).

6. Joan Simon, 1982, personal interview.

7. While the architect's perception is that MUPs lag behind costs of land and construction in Toronto, where housing prices escalated sharply in the early 1980's, CMHC Head Office officials insist that MUPs are reviewed and updated, if necessary, every six months. One review, usually early each year, is a mandatory review.

   The discrepancy between the two views points to the difficulty co-op groups and architects experience in keeping costs within MUPs, while at the same time, satisfying their own desires to provide housing that is both aesthetically pleasing and of high quality. The perception of co-op sponsors is that MUPs are never high enough and that they lag behind inflation. From the point of view of CMHC officials responsible for administering the federal Non-Profit Program, on the other hand, the Program is viewed as generous insofar as it covers both capital and operating expenses.

8. CMHC. 1988. "Social housing programs and the National Housing Act." (draft).

9. Simon, 1982, interview.

10. Cooperative Housing Federation of Toronto, 1985, "Co-op questionnaire results" (Toronto).

11. Hermann Hertzberger, Addie van Roijen-Wortmann, and Francis Strauven, 1906, Aldo van Eyck (Amsterdam: Stichting Wonen).

12. Under the new Non-Profit Co-op Housing Program, (1985), arrangements with the provinces allow guidelines to be modified to meet individual needs.

CHAPTER FOUR

## WOMEN BUILDING SUPPORTIVE COMMUNITIES[1]

Women build communities, not housing. In all the women's housing cooperatives, founders and members pay as much or more attention to the organization of the co-op and its ongoing management as they do to the shelter component. Residents of the Grandir en Ville Cooperative in Quebec City explained this attitude very succinctly. They emphasized that the building was only one element of the project. In developing their co-op, they felt that what was not accomplished through design would be accomplished through the organization of the co-op. The federal Non-Profit Housing Program gave the women's co-op groups an opportunity to create housing environments which incorporate a high level of resident participation both in the initial design phases and in the subsequent day-to-day management, and to control the recruitment of new members. Although the provision of adequate affordable housing was a predominant objective, the expressed goal of all the women's co-ops was also to create a community supportive of women where residents know one another, friendships form, and a level of mutual aid develops that is more intense than is usually found even in other housing cooperatives.

## The Housing Histories of Women Living in Co-ops

The residents who move to women's housing cooperatives are not typical of all cooperative residents: in our group of five cooperatives, 63.5% of all residents are single parents with at least one child. This compares with the approximately 25% of single parents attracted to housing cooperatives in cities such as Toronto or Vancouver[2] and the 13% of all families headed by single parents nationwide in 1981.[3] Such a heavy concentration of single parents in women-developed co-ops may be indicative of certain needs that go beyond shelter: for housing subsidies and affordable housing; for sharing with other adults, especially around childcare; for mutual aid and a supportive community. Only a very small proportion of all households are the typical nuclear family of a woman with a partner and a child (14.4%). Women's housing co-ops also attract women living alone (20.6%) and women who share housing with roommates (10.3%).

Family Composition of Residents in Co-ops and Second Stage

(% of respondents)

| | Total Sample | Co-op | Second Stage |
|---|---|---|---|
| Women living alone | 13.2 | 20.6 | 1.6 |
| Women with a roommate | 6.3 | 10.3 | 0 |
| Single mothers with children < 12 | 13.2 | 14.4 | 11.3 |
| Single mothers with children > 12 | 50.3 | 38.1 | 69.3 |
| Single fathers | 1.3 | 2.1 | 0 |
| Women with partner and child | 15.7 | 14.4 | 17.7 |
| Respondents | N = 159 | N = 97 | N = 62 |

While women living in housing cooperatives have a wide range of individual incomes (from $5,000 to $52,000 yearly), their average income of $17,414 (with a median of $15,000) is modest and reflects the low-to-moderate socio-economic mix which the non-profit housing program was designed to serve. Women's low incomes make it difficult for them to financially support themselves; responsibility for children usually necessitates financial assistance, and subsidized housing is one way of accommodating this need. To give some idea of housing affordability for this group, an average of 23.6% of household gross income was spent on co-op housing charges. (This covers only what the co-op collects for the mortgage and management costs and does not include utilities, which in some co-ops include heat, and parking.)

The average housing cost for the five co-ops underestimates the housing costs paid by members of the Beguinage and Constance Hamilton Co-op, the two new

construction projects in Toronto. In these two co-ops, residents pay an average of 32.9% of individual gross income on housing charges. An indication of how low residents' income is in comparison with housing costs is that more than one adult was sharing in 38% of these households and the housing charge was subsidized to some degree for 31% of residents. Housing charges at the Joint Action Co-op in Regina are much lower because residents have stinted on long-term maintenance to keep rents artificially depressed. Housing charges are lower in Halifax because residents bought older buildings and renovated themselves. They are low in Quebec City because the land was donated and not counted into the housing costs.

Household Income and Housing Costs

Co-op Residents

| | Mean | Median | Minimum | Maximum |
|---|---|---|---|---|
| Household Income | $17,414 | $15,000 | $ 5,000 | $52,000 |
| | | | Range | |
| | | | $ 781 | |
| Housing Costs (per month) | $ 392 | $ 313 | | |
| Affordability (% of income spent on housing) | 27% | | | |

To serve women on lower incomes and to keep residents whose incomes fluctuate due to contract work, part-time employment, or layoffs, the co-ops subsidize at least 15% and as many as 30% of units. Each co-op controls a subsidy pool and the manner of its distribution is decided by the membership. Some co-ops provide "deep subsidies" which decrease the rents of a few very low income residents to 30% of income; others spread the subsidy around and provide a

small amount of assistance to a larger number of low-income residents. The Beguinage provides eight permanent subsidies ranging from $100-$600 per month. A deep subsidy unit is reserved for a woman coming out of psychiatric facilities. The co-op provides two emergency subsidies to residents on a short-term basis when they lose a job or have unusual circumstances which make it difficult to cover the rent. In addition, the Constance Hamilton Co-op participates in a provincial rent supplement program to provide housing subsidies to residents not covered by internal subsidies, who must establish their eligibility by means testing and family composition criteria. The Joint Action Co-op was developed prior to Section 56.1 and does not provide special subsidies but very low rents by local standards. Rent levels must be approved annually by CMHC. As roughly half of residents are on social assistance, their housing charges are covered by social assistance payments from the province.

The waiting lists for household subsidy are consistently long, with preference going to current members whose insecure and low incomes necessitate intermittent support. The remaining residents are paying relatively low market rents, but this still presents an affordability problem for several of the women.

The low incomes of the women's co-op residents and their corresponding difficulties in paying high housing costs are even more surprising in light of their relatively high levels of formal education - 62% have been to college or university. This is a higher level of formal education than revealed in the survey of housing co-op members in Metro Toronto,[4] where 25% were reported to be university graduates, and is much higher than in the population at large;

yet there is no reflection of this high level of formal education in the income level of the women. Their occupations are singularly difficult to stratify because of the discrepancy between levels of responsibility and remuneration. Some of the women work within the arts world (theatre and film) and several work in feminist organizations (e.g. shelters) for fairly low pay. For instance, the director of a small community-based social service agency, work which involves a high degree of responsibility, has an annual income of $22,000. The socio-economic mix of co-ops allows women to live in close proximity on the basis of shared values and choice, regardless of their income. Single parents are attracted by this income mix of co-ops, when the alternative is living in large income-segregated public housing projects.

In 1980, more than 64% of Canadian women had yearly incomes of less than $12,000, with 18% earning less than $4,000.[5] The effect of Canadian women's lower income is reflected in their tenure profile. A re-working of the 1980 Statistics Canada data (broken down by gender) shows that women-headed households are largely renters.[6] The ratio of renters to owners for women is nearly the inverse of the ratio for all other households. Almost two-thirds of women on their own are renters, while a similar proportion of men, married couples, and their families are owners. So it is not surprising that the majority of women's co-op residents had previously lived in rented housing (92%).[7] This is also a common pattern among other housing co-op residents, as Schiff's study of Metro co-op residents shows that 83.7% had previously rented accommodation.[8] Of those residents in our study who had not formerly rented, only four (8%) had come from privately owned houses, of which three had shared ownership with their former husbands.

In relating her housing history, one woman noted with surprise that she had never in her life lived alone, and related this to the economic necessity of sharing housing.

R. Funny thing is (said with some amazement), I realize I've never lived alone. I think of myself as a loner type, and I've never lived alone. That's quite amazing, given my age (laughs).

M. That hasn't been a conscious choice?

R. No, not really. It just sort of worked out that way. I mean, for one thing - money. Like, up until recently I was never earning enough. Well, even now, I'm earning sort of a reasonable income, but before, most of my adult life in fact, I wasn't, and so economically it always made sense to share.

Residents of the co-ops often cited economic difficulties as a reason for moving from a previous residence. This was almost always expressed as a push or negative factor (e.g., rent increase and loss of income), although occasionally as a pull or positive factor (e.g., an increase in income). When asked whether they had experienced barriers in trying to find a place to live, a third of the responses dealt with some aspect of affordability problems. Frequently a change in co-habiting relationship resulted in a change in economic status when the person who leaves also stops contributing to the rent. One woman remarked, "It was really hard after I separated from my husband because I was in very bad shape. It was hard to find something affordable." (Among these co-op residents, 12% reported leaving a partner because they were being battered.) Another recounted a common problem for women who find that eligibility requirements for public housing exclude them when they have changed residence from one province to another: "I spent three months in rooming houses separate from my child who was for a time with a

sister in Quebec; then I boarded with a friend. I (had problems) just when I moved back to Toronto. I had to be a resident in Ontario for one year for OHC (public housing). Cityhome (municipal non-profit housing) had a very long waiting list. Affordable rental apartments were awful."

Homelessness has been a reality for 20% of the co-op residents: more than 40% of them were homeless at some point in their residential history because of separation from a partner; 20% were without a home because they were between apartments or evicted. Watson and Austerberry[9] emphasize the centrality of family and home to understanding the roots of women's homelessness, for women's shelter is often tied to a relationship either with parents or partners. These women were homeless for an average of nine months. They coped primarily by staying with friends or relatives (58%). Since living on their own, almost half (47%) have gone back to live with parents or relatives when they could not find housing. But for half these co-op residents, going back to the family home is not an option: some have no relatives nearby or relatives do not themselves have extra room; others have parents who are not supportive. Many want to remain independent.

In every city we visited, women voiced complaints of discrimination by landlords - especially against single mothers with children, but also against single women, women receiving social assistance, women of colour, and lesbians. Among the co-op residents, 84.5% said they had experienced trouble with landlords. Most of the concerns focussed on the reluctance of landlords to rent to families with children. Some described discrimination because they are single parents; others said landlords were generally reluctant to rent to any

women. One woman complained of sexual harassment by a landlord.[10] For many single parents with children, landlord discrimination is hard to prove. "The majority of places won't take children or if you are low-income, on social assistance, or you are a single parent. They don't come right out and say it, but I don't hear back and know I'm rejected. Discrimination is rampant in this city; it's a landlord's market." Another woman says, "The world of landlords does not like single parents." A third woman comments, "I've had many experiences of this - it's O.K. to fill out the application, then when they found out I had children, they said, "No, we don't accept children here." Even pregnancy is a drawback when looking for housing: "I disguised the fact that I was pregnant when I was looking, but I got into this co-op."

Blocks in Finding a Place to Live

(% of all responses)

| Blocks | Total (N=143) | Co-op (N=86) |
|---|---|---|
| No | 22.0 | 16.9 |
| Cost too high | 28.8 | 33.3 |
| Landlord discrimination against children | 16.6 | 14.7 |
| Landlord discrimination against single parents | 6.8 | 3.7 |
| Landlord discrimination against welfare recipients | 3.4 | 0.7 |
| Poor quality of available housing | 3.4 | 2.9 |
| Can't look for housing: no car/daycare | 9.6 | 0 |
| Don't qualify for subsidized housing | 2.4 | 1.5 |
| Other | 15.6 | 26.5 |
| Responses | N = 205 | N = 136 |

Women who experienced discrimination in the private housing market had a strong motivation to live in a women's housing cooperative, where women who commonly experience accessibility problems related to discrimination are welcome. Nevertheless, relative to the general population, there is a low proportion of women of colour and women from ethnic backgrounds, which may reflect the composition of the feminist networks and the personal friendship networks through which many of the residents discovered these co-ops.

Security of Tenure

Given a history of limited housing choice and discrimination by landlords, security of tenure and freedom from worry about arbitrary eviction is a powerful attraction to women. In a non-profit housing co-op, as in homeownership, there is also the expectation that housing costs will go down when the mortgage is paid off. For women who cannot expect rising incomes over time or substantial retirement incomes, this is an incentive to seek out and stay in co-ops over the long term. When asked about their future plans, most of the residents expected to move from the co-op at some time in the future (27% within the next three months), but a few expressed a very strong intention to live in the co-op indefinitely. These latter women are, without exception, living on very low incomes, usually social assistance, and may reasonably see few options open to them.

In her study of homeless women in England,[11] Sophie Watson notes that women who had been living in institutions for a long time set their sights very low in

terms of ideal housing preference. Similarly, the co-op is the best housing situation to which some women can aspire. One woman expressed her determination to live in her co-op for the long run: "I'm going to stay here. When we're going to be owners, I'm going to be an owner. I intend to be here when it's going be ours." And for some low-income women, living in a housing co-op is the best they can aspire to: "This is the pot at the end of the rainbow for me. This is as good as it's going to get, unless I win a million dollars and buy a house. We're going to be here when they burn the mortgage. We thought we'd stay here forever. I think I'll have them bury me here in the backyard when I die." Others have a preference for some form of cooperative style of housing arrangement in the future. "I will be making more money, and will expect to afford better housing, but will not want to live in a house by myself. Housework is time-consuming."

Reasons for Choosing to Live in Co-op

(% of all responses)

| | |
|---|---|
| Wanted to live in co-op | 25.0 |
| Low rent | 16.2 |
| Good location | 14.2 |
| Want to live with other women | 8.8 |
| Like neighbourhood | 6.8 |
| Services available | 5.4 |
| Respondents | N = 92 |

Some of the women expressed a desire to have a residential environment

similar to the co-op whenever they decided to move; many more of them (40%) hope to own a house, citing the benefits of ownership: security, control, freedom, and financial investment. By far the most common reason for wanting to move (36% of all reasons given) was to gain more space. Within the next five years, 38% of the co-op residents expect to move, the majority of them to a different city or different province (76%).

Changes in family composition can affect a resident's right to live in a particular unit (e.g., two-bedroom units are generally not allocated to singles) or to retain a subsidy. Several women mentioned the likelihood of future changes in their household composition; some feel secure in the co-op because of the preference given a current member for an available unit of appropriate size, while other members are concerned about having to leave their unit when their children are grown and move out, either because of the occupancy rules which would necessitate moving to a smaller unit or the possible loss of subsidy. (It is in fact quite rare that a single woman is given a housing subsidy, unless she is elderly or disabled.) Some women would feel pressured to share a unit because otherwise costs would be too high. "I feel a little insecure - what will happen when my children are eighteen? If they decide to move out, the unit is expensive without a subsidy. I want to live alone." Others feel unnecessarily forced out of co-op housing if their children no longer live with them because they will not accept less space. "By then, there's a good potential that my second child would be on his own, leaving me with one kid. That's a problem in the co-op - over housing unit size. I wouldn't want a smaller co-op unit, so I'd probably have to move out."

Women who share units with adults also have a potential problem regarding housing subsidies that are based on total household income. State-controlled subsidy allocation is made on the basis of household, not personal eligibility, and co-ops tend to use a similar eligibility assessment. One woman explained the problem this caused her as a low-income person living with someone with an average income. Although she wished to share equally the cost of housing with her partner, their combined income was too high to warrant a subsidy, yet she couldn't pay for her half of the unit. This resulted in an inevitable financial dependency that affected their relationship - an outcome that could occur in all cases of adults with uneven incomes. A family or household basis for subsidy eligibility can exacerbate an income differential, causing a financial dependency for low-income persons who are not assessed as individuals. Dale and Foster[12] describe current feminist campaigns in Britain for "disaggregation" throughout the income maintenance and taxation systems.

> "This means that regardless of the type of household in which people live, individuals should receive the same allowances and benefits ... The demand for disaggregation is essentially an equal rights demand concerned with the form of social security benefits. It is radical because it challenges the idea of women's dependence on men and of the nuclear family."

One of the most emotion-charged aspects of security of tenure in women's co-ops revolves around the issue of who can be a co-op member. Three of the women's housing co-ops limit their membership to women only. One limits membership to single parents - either male or female - although there are only two male members. The fifth co-op, Grandir en Ville, has devised a complex formula to assure household diversity: out of a total of thirty units, 19-22 are allocated to single parents; 2-6 to nuclear families; 1-3 to couples with

no children; and 2-5 to households with no dependents. By means of this formula, the co-op is trying to build in some heterogeneity to avoid the stigma of serving only single parents while at the same time reserving the majority of units for this group.

Of the three co-ops which allow only women to be members, two are all-female, while the other has adult males living with women members. Constance Hamilton Co-op was the first women's co-op built in Toronto, and has had a history of struggle around the issue of adult males in the co-op. Some of the women have male children who will never be allowed to become members of the co-op with full voting rights and responsibilities, although they can live with their mothers in the co-op indefinitely. If the member mother of an adult male dies, the son would lose his right to reside in the unit, which is not the case in other co-ops. A Constance Hamilton board member says: "At the beginning, the issue of men in the co-op was a great issue until it took so much time that we started to notice the building was starting to fall down. Now they have to deal with what to do with grownup sons since there are two over 18 years. If they are not members of the co-op, then the co-op doesn't gain because they don't have any responsibilities either. When they become 18, daughters can become voting members, but not sons."

Since the women-only co-ops are relatively new, it remains to be seen whether gender-restricted memberships are retained over time. If they are not, some members fear that women's accessibility to, and control of, their housing is diminished and threatened.

In theory, the security of tenure in cooperative housing parallels that in homeownership. What is more, there are efforts made by these co-ops to assist members when they experience financial problems that affect their ability to pay monthly housing charges, but eviction can occur if payments are repeatedly missed or if members offer no involvement in the management of the co-op. Issues related to change in household composition when children move out are causing a few women to feel insecure about their future in the co-op, but the majority are appreciative of their new-found security.

## Residents' Responses to the Physical Environment

Where women were involved in the design or renovation of their co-ops, there is a high level of satisfaction with the unit and the building itself. Since many of these women have lived in substandard housing previously, moving into a new building or a newly renovated dwelling is a treat. Lyn Adamsun, Coordinator of the Constance Hamilton Co-op, explains: "They want security of housing which will be better than most of them left. They want a sense of community, especially if they are single parents on their own for the first time. They take an apartment here because it is livable and they don't have a landlord and can manage their own building." One resident of the Beguinage says, "What I like best is the looks of it - you can tell it's new; it's clean. I'm working as hard as I can on the yard. We get compliments on that. I take a lot of pleasure in that."

Although the design may not be dramatic or luxurious, residents appreciate living in new well built housing where attention has been paid to heat

efficiency. One resident says, "What I like best about my own unit? The safety features - a smoke alarm, door buzzer. The place has been well thought out. My place is partially solar heated and well ventilated. The kitchen is beautifully designed." When asked what works best in the building, the largest number of responses (28.3%) referred to various architectural features such as the fenced-in yards in the Beguinage or the courtyard in Constance Hamilton and the high ceilings at Grandir en Ville. Frequently design elements which made the housing most like single family housing were valued: easy access to the outside, a separate backyard, a two-storey dwelling unit, a separate entrance. One woman at the Beguinage commented: "I like that we have our own entrances. This is my home; I feel like I own this place. I feel like this is my co-op. I pick up litter, change light bulbs when I see them, because it's mine." Another said, "I like the front shared porches; it lends itself to neighbourliness and casual contact. The back balconies and the proximity is nice. They did a good job in making a community of private homes." A resident of the Constance Hamilton Co-op adds, "I like that it's on two floors; I like having a balcony and a patio. The full basement is very important. I like the clean lines." And at Grandir en Ville, a resident commented that the features she likes the best include: "L'accès a une entrée individuelle. Le fait qu'il y ait deux niveaux (1.5 a 2 pieds sureleve). Le mix vieilliôt/moderne est interessant."

**Physical Features Residents Feel Work Best in Co-ops**

| | (% of responses) |
|---|---|
| Architectural features | 22.0 |
| Size of apartment | 4.9 |
| Access to outside | 19.5 |
| Safety | 6.1 |
| Laundry room | 2.7 |
| Daycare | 8.5 |
| None | 12.2 |
| Respondents | N = 67 |

For the residents of the Halifax Women's Co-op, one of the best features of the building is the pride that residents feel in having made renovations. One woman says: "I feel proud about making the kitchen cabinets. I did renovations such as painting, laid the living room floor, tiled the kitchen floor, redid the bathroom, renovated the bedrooms. I like best the size of the bedrooms and bathroom. The general condition of the house is good."

In keeping with the low-quality maintenance and structural problems at the Joint Action Co-op, residents have few positive things to say about either their own unit or the housing complex as a whole. In this case, the dilapidated physical environment has substantially affected residents' morale and attachment to the co-op.

In all the projects, residents are concerned about the quality of their housing environment and the durability and quality of the materials used in construction. Most current residents were not involved in the initial development process of the co-ops and are unaware of the often painful tradeoffs founding boards and architects were required to make to keep housing costs within CMHC's MUPs. Residents do not expect luxury units but they are demanding housing consumers. Complaints about individual units tend to focus on four aspects of the physical environment: noise and lack of privacy, insulation/heating/maintenance, units that are too small. In the project as a whole, complaints draw attention to problems with the sometimes poor quality of construction, laundry rooms, and security.

**Ways in Which Co-op Housing is Not Satisfactory**

(% of all responses)

| | |
|---|---|
| Too noisy | 16.6 |
| Too few rooms | 12.9 |
| Lack of security | 12.5 |
| Lack of privacy | 12.2 |
| Too many rules | 8.5 |
| High cost | 8.2 |
| Distance to friends | 5.0 |
| Far from shopping | 3.8 |
| Distance to relatives | 3.8 |
| Too few bathrooms | 3.1 |
| Too crowded | 2.2 |
| Far from work | 2.2 |
| Quality of schools | 1.6 |
| Other | 6.0 |
| Respondents | N = 93 |

When residents were asked whether there is anything about the design of the building that makes it difficult to feel private sometimes, the majority of the responses (41.2%) dealt with problems in soundproofing. As might be expected, soundproofing is raised by residents of the Constance Hamilton Co-op where members collectively have spent a great deal of time trying to mitigate the problem. At the Beguinage, where extraordinary efforts were made to soundproof units, residents feel the soundproofing is excellent. The

sensitivity to noise and soundproofing may be related to residents' attempts to balance individualism and community in the co-op setting. When asked whether they think they give up any privacy in living in this co-op, half of all residents said yes. Privacy had been given up, they felt, by a combination of physical and social factors: lack of soundproofing between dwellings and the difficulty of keeping things secret from fellow residents. In addition, residents run into problems in sharing scarce communal resources such as laundry rooms. The concern with sharing and privacy is particularly acute in the Joint Action Co-op. In Saskatchewan, homeownership is the norm for most people and even the public housing authority attempts to place families with children in single family houses. Residents at the Joint Action Co-op feel it is a hardship to share washers and dryers; the scheduling that has evolved to deal with conflicts over use has created inflexibility and even greater resentment.

Difficulties with privacy and communality may also stem from the somewhat precarious existence of mothers living alone with their children. Under financial stress and changing family lifestyles, these women may feel that control over their own space and over their children is vitally important since they control little else in their lives. This runs somewhat counter to feminist ideology which views women as more communal and more sharing than men and characterizes privacy needs as individualistic and associated with the single family home and the nuclear family.

Co-op residents use communal space when it is available. At the Constance Hamilton Co-op, Brenda Szasz, President of the co-op, says: "The courtyard is

heavily used in the warm weather and seriously missed in the winter. The children are in the courtyard a lot of time. It is the place where you can casually meet people. Going into the courtyard signals that you are 'open.' The use of the courtyard has changed since the building was first opened. It was a great communal meeting place and some women moved out because of lack of privacy. Now there is some change as the children are getting older. One disadvantage is that the kids isolate themselves in the courtyard and don't go into the community and wider neighbourhood; I have to insist that they play in the park. Even the older kids play in the courtyard and this brings them into conflict with one another and also the adults."

In both Constance Hamilton and the Beguinage, residents complain that there is not sufficient indoor communal space. At the Constance Hamilton Co-op the meeting room is not big enough for the whole co-op to meet together; they often meet in another co-op or in the units of members for committee and Board Meetings.

The majority of residents felt their co-op is a good place to raise children (76.5% of all responses): there are other children to play with, it is a safe place to raise children, there is play space, in two cases there is an on-site daycare centre. A resident of Grandir en Ville says, "C'est magnifique. Je sense que c'est un milieu bien sécuritaire, comme mère. Recevoir: c'est petit." Another says, "Très bien, super. C'est un milieu privilegié pour les enfants. Ils apprenent à se faire des amis. Aussi le côté sécuritaire. C'est plus qu'un logement: le corridor, la salle de jeu, d'autres appartements. Egalement, la co-op s'en occupe aussi. Il y a des ateliers de bricolage

organisés du gardiennage, le Pere Noël vient à Noël; il y a des fêtes pour le groupe."

For the most part, residents chose the co-op and not the neighbourhood. Living in a co-op or in this particular co-op was of paramount concern to them. However, they appreciate the convenient location of the co-ops to stores, to public transportation, or the access to on-site childcare. There are some difficulties inherent in some of the locations: the Beguinage at the edge of skid row and a large public housing project; Grandir en Ville in the middle of the financial district which is deserted at night; Constance Hamilton located on the edge of an industrial area which presents hazards to female pedestrians at night. At the same time, the location of all the co-ops in central city locations is quite a coup, given the high cost of land and construction in all cities except Regina.

## Creating a Supportive Community

By their very nature, non-profit housing cooperatives provide conditions which foster community. They provide a territorial base which residents control, where the sharing of space and facilities supports the formation of other ties. Residents control access to the co-op by setting membership requirements and selecting new members. Since new co-ops are generated from grass-roots groups which establish a board of directors to apply for a co-op allocation, this has encouraged and supported groups with existing affiliations and shared interests. These may be prior ties based on shared ethnicity, religion, work place, or values. To some degree, housing co-ops thus resemble secular

intentional communities: beliefs and values are held in common, there are direct and many-sided (rich or dense) relations between members, and there is some degree of reciprocity and mutual aid.[13] In those co-ops where membership is grounded in a group identity, as in feminist co-ops, there may be a stronger consensus regarding values and beliefs than in other co-ops.

Within the co-op sector at large, the goal is to create communities rather than housing. Tom Clement, a development officer with the Co-operative Housing Federation of Toronto, has this to say about community as it relates to co-ops: "I talk about creating community, and stuff like that. Some people see that the co-op has some sort of structure; it has committees, and so on. I see that, but I also see the interaction. When I talk about community, that's what I mean."

Noting the increased practice of mutual aid and neighbouring in co-op projects, compared with main stream housing, Karen Macmillan of Lantana, a Toronto resource group, commented: "I think it happens more in the co-op sector, and I think it happens because of the 'permission' to interact through structures that create the opportunity."

A sense of community is one of the most frequent reasons given by residents for moving into their co-op. One woman compared the co-op to a small town: "I gained a lot of friends; security. I also gain because I am involved, as in my small town. I like being involved and I always say it's about freedom." Another woman says, "I like the idea of a co-op generally and a women's co-op in particular. It's nice to live somewhere where people understand what you're

going through." For a third resident, the co-op is a safe haven: "I have a safe refuge from the wider world - it makes me saner. We're trying to create a good alternative for the world - a good example."

**Gains in Moving to a Co-op**

(% of all responses)

| | |
|---|---|
| Good support system | 19.0 |
| Less money | 1.0 |
| Responsibility and control over dwelling | 9.5 |
| Good location | 7.1 |
| Better for children | 5.2 |
| Better housing | 3.3 |
| Daycare | 3.3 |
| A breather | 3.3 |
| Independence | 2.4 |
| Other | 31.5 |
| No gains | 3.8 |

Schiff's[14] (1982) survey showed that for 61.4% of Toronto Metro area co-op members, the most highly rated reason for moving into a housing co-op was the idea of being able to manage one's own housing environment. More than half the members who responded to the survey rated the following as very important reasons for moving to a co-op as well: a belief in cooperative principles, the fostering of a sense of community, security of tenure, and the desire to be involved in decision-making about housing. If the rating of "fairly important" is included, each of the reasons mentioned above is supported by

over 80% of members. This represents very strong acceptance of the ideology of co-op housing.

Residents' advice to other women like themselves who need housing? "Find a co-op" was the most frequent response. As a form of housing tenure and community-based organization, housing co-ops are very well appreciated by the women in this study.

## Shared Activities and Mutual Support

Residents of the women's housing co-ops engage in a plethora of activities with other members: all but one respondent reported at least one activity, and the number ranged as high as ten distinct activity types. The activities fall into three general categories: social, participation, and exchange. "Participation" includes those formal, organized activities that are part of the management structure of a housing co-op. "Social" activities are those carried out on a voluntary basis with other members of the co-op, generally within the physical setting of the co-op: barbecues, sports, parties, coffee klatches, dinners, socializing across backyards, etc. These activities are usually not formally organized, and involve a variable number of other residents. Residents also exchange services. These are most usually combined social and exchange activities, such as potluck dinners and barbecues, but also include an exchange of babysitting, professional services, or sharing of assets, such as cottages or cars. The greatest number of shared activity types are primarily social (39% of all activities), while 23% of activities are formal co-op activities, and 10% are exchange or barter.

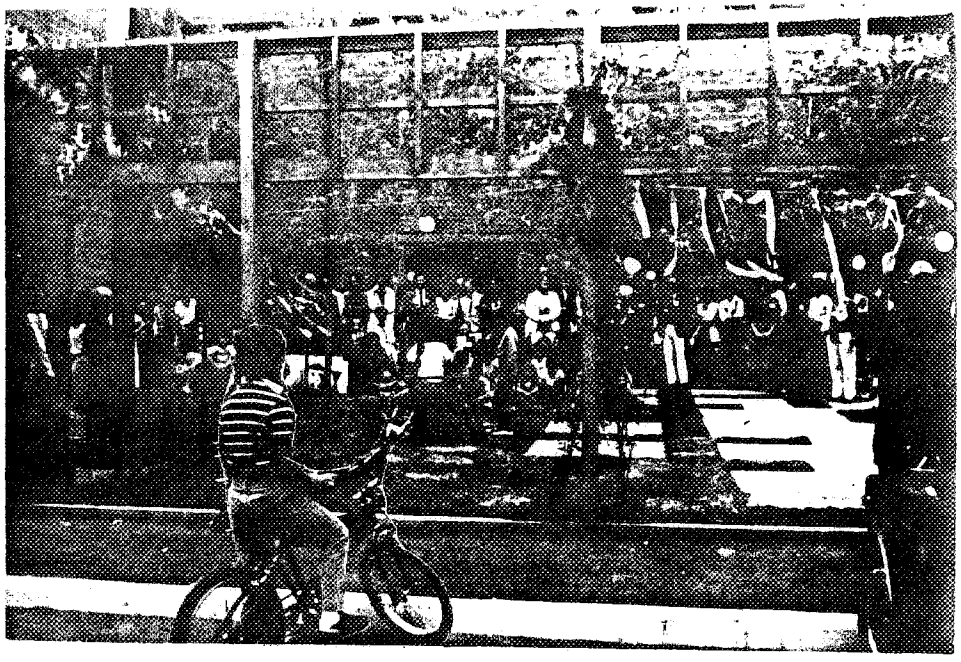
Shared Activities With Other Residents in Co-op

(% of all responses)

| | |
|---|---|
| Talk/coffee | 26.3 |
| Board meetings | 23.0 |
| Going out | 12.9 |
| Babysitting | 5.5 |
| Exercise/sports | 5.1 |
| Household chores | 4.6 |
| Nothing | 1.4 |
| Other | 20.3 |

When asked what they had given up in moving to the co-op, the majority said they hadn't given up anything. Some mentioned a few drawbacks: privacy, time given up for meetings, space. One woman says, "I'm concerned about the forced community; the amount of work to run the co-op. I like meetings and committees least. But I'm clearer about my needs for privacy and learn to say no." Another commented, "People know more about me and my life; there are judgments around subsidies." Forty percent of the residents say they sometimes get more advice than they would like from neighbours. But they all said they gained something, and spoke repeatedly about shared values, reduced isolation, mutual support, and opportunities for participation and control.

Besides the general security and support, the friendships and sense of community, there was strong appreciation of a space where women are accepted. For these women, the benefits of co-op tenure are augmented by the attractions



Opening Day community
celebration.
Constance Hamilton
Co-operative, Toronto.

of a women's community. As one woman commented, "I feel a stronger tie with the women's community, and I feel very much part of a community. I feel secure about my housing. Knowing all your neighbours, and having some involvement with them. Friendship, security, convenience." Another resident says, "Yes, I like living here, and the place has confirmed my expectations - control over environment, the women's co-op, the way of operating. I feel content and comfortable. My heavy responsibilities with a house are alleviated. A women's setting, and the control, and a sense of community."

Because there is considerable debate about the merits of creating housing for single parents or encouraging a concentration of single parents in one housing development for fear that this will create a stigma, we asked residents how they feel about housing for single parents and whether they feel that living in housing with a lot of other single parents is a good or bad experience for their children. Overall, residents' views were mixed. In the co-ops, only 31% of residents felt that housing for single parents was a good idea; 55% said it depends on how it's done. On the other hand, 60% of these residents said that it was a positive experience for children to live in an environment with other single parents. The comments of a mother from Grandir en Ville express the positive viewpoint: "Très positif: à cause du sentiment d'apprentissage. De se rendre compte qu'il y a des femmes qui sont capables de s'organiser et de s'en sortir. Le contact avec les hommes de la co-op qui peuvent leur permettre de vivre l'aspect 'masculin' tout en les respectant. C'est un milieu que je trouve plus riche que la famille. Aussi: accès aux ressources que les autres personnes peuvent leur apporter objets affectives, professionnelles."

What the women liked least about the co-op was sometimes also linked to the co-op community. These drawbacks refer to dissension in decision-making - both the process and the outcome. One resident says, "What is most difficult for me is having to contend with differences of opinion. So I dislike it, but this is what I've learned the most from." Another says she does not like "the sense that we all live in glass houses. Factions develop during conflict. Differences over the degree of communality cause tension." For residents who are on the Boards of Directors this tension can sometimes become intolerable. One woman talks about what she has given up: "I have given up my privacy. As President, people are always at my door. It's hard when you're tired and just want to sit here and they won't leave you alone. All the gossiping that goes on here. Everybody watches everybody to see how long your boyfriend or friends stay. Everyone is a spy." For this resident, the "community" aspect of the co-op has come closer to a total institution.

The self-management commitment of housing co-ops demands that at least some members become involved in the formal activity of running the co-op. A high level of social and exchange activity is not mandated, but many co-op residents choose to interact with fellow members in these ways. Residents of these women's co-ops particularly emphasize the sense of community that is created by working and socializing together. If emotional support were to be added to the tangible exchanges of goods and services, the level of mutual sharing by the women in these co-ops would be unusually high. The fact that this level of interaction also results in some tension and struggle speaks to the women's commitment to cooperative living, despite their widely different backgrounds.

## Empowerment through Decision-Making

Women's housing projects take the emphasis on participation in management further than is typical in most co-ops. They see participation in terms of feminist goals to empower women and provide opportunities for women to take charge of and control their environment. Empowerment through active participation in decision-making is a recurrent theme in both the housing and the feminist literature. In his book Housing by People,[15] John Turner elaborates what he calls his first law of housing:

> "When dwellers control the major decisions and are free to make their own contribution to the design, construction or management of their housing, both the process and the environment produced stimulate individual and social well-being. When people have no control over, nor responsibility for key decisions in the housing process, on the other hand, dwelling environments may instead become a barrier to personal fulfillment and a burden on the economy."

Management in the women's housing co-ops is seen as a learning experience, where women can learn new skills from one another and develop new models of decision-making. One of the founders of the Constance Hamilton Co-op, Janet Howard (who is still a co-op resident), commented on this in an early interview: "Women need to learn to make decisions. We are concerned with the class split. The middle class tends to take the lead and make decisions because they are experienced. But this is an opportunity for women to learn a lot of management skills which could translate into other areas." Annette Salem, a contractor and one of the founders of the Beguinage, said: "What's different in an all-women environment? A supportive environment - safe and

supportive. Women do the managing and the running, they don't do it when men take over. The women do everything from maintenance to management."

Non-profit housing cooperatives by their very nature combine two objectives: to meet residents' shelter needs and to aid members in exercising control over their own housing. A study of one of the earliest housing co-ops in Metropolitan Toronto[16] describes housing co-ops as "a way of living, organizing one's experience, managing one's life, and controlling one's immediate environment." In housing co-ops, housing is potentially more of a process than a product, as residents have a direct say in issues, and in the process of doing things for themselves, can make the housing their own. In women's housing co-ops, women do not merely "participate," they are in control: women set up the co-op, bought the land or buildings, hired the architect and resource groups, negotiated with CMHC for funding, and defined how their needs might be met. Co-op members have given careful thought to decision-making structures, to questions of participation and hierarchy, and to selection criteria for members. In the ongoing management of their co-ops, women are involved in hiring and supervising staff, financial planning, and maintenance. Evaluated against Arnstein's[17] "ladder of citizen participation," these two women's co-ops achieve the highest rung of the ladder - participation in terms of actual redistribution of power. Residents have the power to set priorities, establish alternatives, choose among options, and change goals and objectives as the situation changes.

Co-op membership is based on voluntary involvement or participation, and within the housing co-op sector, there is a rule of thumb that a good co-op

has one third of its membership actively involved, a third participating in some way, and a third who are fairly passive. Participation takes several forms. Since co-ops in our study are relatively small, they have not hired a professional property manager, and these tasks are the responsibility of residents. The Constance Hamilton Co-op chose to reallocate funds budgeted for a property manager to add to its subsidy pool. All the co-ops have a maintenance committee, staffed by resident volunteers, which carries out inspections of each unit annually to assess its condition, as well all basic maintenance. Members do minor repairs such as changing washers or locks, and tend the grounds. While hiring a property manager would eliminate this workload, this would require an increase in occupancy charges. All co-op residents are expected to participate on one of several committees (i.e., Board of Directors, Membership Committee, Finance Committee, Maintenance Committee, and Newsletter Committee, each with about 5-6 women) and to attend general membership meetings.

Board members discussed the problem of board directors, in particular, burning out after a few years of intense involvement, and the tendency in a small co-op of a small proportion of the members to rotate on and off the board. The Beguinage has not had time to develop such a dynamic of reliance on a limited number of members, but this problem does appear to be exacerbated in small co-ops. The Joint Action Co-op has a particularly acute problem in retaining members on the Board. With an unusual amount of conflict and tension, Board members quit after a few months or leave the co-op creating substantial discontinuities.

Co-op Residents' Participation in Management

(% of residents)

| | |
|---|---|
| Manage building | 68.0 |
| Set policy | 62.0 |
| Finance role | 63.8 |
| Do special tasks | 79.3 |
| Residents | N = 97 |

There is an undercurrent of struggle in many co-ops around the issue of member participation, and sometimes a tendency to bureaucratize or account for this labour formally. One women said: "I'd like it to be mandatory that you have to come out and vote at general meetings. I don't think it's O.K. if you don't show up." The same woman was resistant to bureaucratized systems and accounting for hours of work; she advocated keeping a friendly, casual stance in line with a voluntary framework. Another woman said she didn't think that the formal organizational work was sufficient for consideration, acknowledging a responsibility to care that goes on informally among residents, and she distinguished the administration or business of running the co-op from the effort of building a community.

Early in its history, the Joint Action Co-op instituted a formal system of verbal and written warnings to residents around participation at meetings and the fulfillment of maintenance chores. Failure to comply results in eviction. Residents hate this system but see no way to change it as it is ingrained in the structure of the co-op. It is oppressive and vindictive, pits residents

Joint Action Co-op, Regina: President.

Joint Action Co-op, Regina: Resident cleaning hallway.

against one another, and results in a collective culture which repels all but the most determined or desperate of single parents.

In contrast, neither the Beguinage nor Constance Hamilton has a formal accounting system that records the amount of participation by each member. A board member of the Constance Hamilton Co-op commented that while four hours per month of participation is expected of each member, the co-op cannot enforce this. They recognize that members have varying capabilities - some have shift work or jobs making it difficult to attend regular meetings. The co-op tries to give these members alternate tasks to do. If there are problems meeting the participation requirement, a resident on the Participation Committee talks to the woman and tries to elicit her participation. One resident says: "The problem with a tiny co-op is that you notice it more when some don't participate. Resentment builds up when you're obligated to keep up the level."

Participation in co-op management is promoted as a benefit for members, an opportunity to learn new skills (usually out of necessity). It is this opportunity to learn and develop leadership skills that Gerritsma[18] discovered in a single co-op case study of ten women leaders. Because her study only included women in leadership positions, it's not known how this opportunity is experienced by the remaining women in the co-op. In the Beguinage and Constance Hamilton, for instance, skill development was reported as a gain by 66.7% of the women. The type of skills gained included primarily social and negotiating skills, and administrative skills (i.e., budgeting, finances, property management). One woman says, "I've learned a great deal - I've been

on the board. I've learned about building issues, fantasies versus reality regarding living with women. Autonomy over my own housing, and not 100% responsibility. And the possibilities of resolving our housing situation differently."

Social and negotiating skills had much to do with "resolving our housing situation differently," as this women states: working collectively to solve problems, resolve conflicts, and make decisions is a new challenge for the majority of the women, and the need for patience was mentioned more than once. On the other hand, a resident, who is a board director, cautioned against romanticizing the opportunities for women to develop a sense of competence and new skills. "The majority of women in the co-op have strong obligations: many of them are professionals with job responsibilities; some are students; some are single parents. They only have so much energy. I don't know what the majority of women have gained from the committees, although I have gained personally. For a lot of them, the co-op work is a chore, an aggravation, a sentence rather than a thirst for knowledge. There are few women home during the day, few homemakers. There may be an image that there are more women in co-ops that are housewives. That might be the case elsewhere, but not at Constance Hamilton. These are independent women who support themselves." Another board member reinforced this point: "No one has a huge amount of time to give to the co-op. I found myself put in situations which have been empowering. I have done things in the co-op which I didn't think I could do - such as interviewing contractors, hiring, working in a large group situation. I found I could do new things. It felt like a learning experience. The committee work brought me closer to my neighbours. But it's very idealistic

that we'll all be able to learn something and grow. We may all be women but we live different lifestyles. All is not harmonious all the time and we don't live happily ever after. There are lots of differences: women with children and those without; women with subsidies and those without; women living with men and those not living with men."

A realistic appraisal of the empowering opportunities and potential for skill development in these housing co-ops would focus on the likelihood over time of successful matches between the needs and assets of individual members and those of the co-op. The necessity for women members to take on full responsibility for co-op management and the decision-making process allows these women to experiment with styles that suit them and their feminist principles.

## Conclusions

The cooperative housing program is intended to provide affordable housing for people with low and moderate incomes, creating within each project a socio-economic mix of residents. Even middle-class women in the women's housing co-ops have relatively low incomes, making the affordability issue paramount for most residents. Members of the women's co-ops we studied display a wide range of social characteristics in terms of level of formal education, employment status, and income. This social mix results in making neighbours of a factory worker from a small rural community with a high school education and a woman with a Ph.D. who works in government administration and who has lived in many other countries. Despite their differences, what all these women have in common is their desire to live in the supportive security of a community of

women. Almost all the women had previously rented their housing, and many had experienced discrimination and threats to their security of tenure; they put a very high value on the security of tenure provided by cooperatives, along with the ability to control their housing.

What stands out regarding their design preferences are two factors: design for diversity and maximum consumer value. Although projects are small in scale, a wide variety of unit designs is available. This variety comes out of an explicit philosophy that recognizes women cannot be treated as a homogeneous group, but that their needs vary with age, household composition, and lifestyle preferences. As an application of their consumer knowledge in the domestic economy, the focus on quality of materials and energy conservation translates into getting the best value possible in housing construction. For architects and builders, these women were "tough customers" with high expectations, struggling to maximize their very limited budget.

Although cooperative housing tenure is grounded in a self-management model that promotes community involvement, within the funding formula of the Section 56.1 Non-Profit Housing Program it was sometimes a struggle to provide for sufficient communal space to support group activities in the small co-ops documented in this study.

Women residents are successful in managing their own housing developments. The self-management model of cooperatives works, albeit there is a high cost in terms of input from already busy women. Compared with the practice of condominium owners who typically use professional management and maintenance

services, co-op housing members have a very high level of management involvement, with some attendant pluses: there are opportunities for women to learn new skills, and thereby gain experience and confidence. Ongoing assistance is available from the resource groups which offer workshops and courses (e.g., training in financial management, property maintenance, newsletter production, membership issues, such as maximizing participation, and board of directors' responsibilities). Hired part-time coordinators provide some continuity as members rotate responsibilities, and they relieve members of some tasks, such as bookkeeping and responding to new applicants. Within the co-op model, there is a range of self-management options, from one of complete control and implementation by residents who do all the work themselves, to one of purely directional decision-making by members, with implementation carried out by paid staff or contractors. The women's co-op groups lean toward a high level of member participation, largely because of their small size and to save money and garner the rewards of direct self-involvement.

The practice of mutual support that occurs among the women in these co-ops goes well beyond conventional neighbourliness, and beyond usual co-op housing community involvement. From a continuum of support that has instrumental assistance at one end (the proverbial "cup of sugar" exchange), and private or intimate personal support at the other, these women place great importance on the emotional support that they provide for each other, as well as the material support.

NOTES

1. This is an expanded version of Gerda R. Wekerle and Sylvia Novac, 1988, "Women Building Communities," in Alternatives to the Single Family House, ed. Karen Franck and Sherry Ahrentzen (New York: Van Nostrand Reinhold).

2. Columbia Housing Advisory Association, 1985, "Survey of co-ops" Vancouver: (mimeo); Cooperative Housing Federation of Toronto, 1985, Preliminary Results of Survey of Members (Toronto: Cooperative Housing Federation of Toronto).

3. Fran Klodawsky, A.N. Spector, and C. Hendrix, 1983, The Housing Needs of Single Parent Families in Canada (Ottawa: CMHC), p.1.

4. Myra Schiff, 1982, Housing Cooperatives in Metropolitan Toronto: A Survey of Members (Ottawa: The Cooperative Housing Foundation of Canada).

5. Jan McClain with Cassie Doyle, 1984, Women and Housing: Changing Needs and the Failure of Policy (Toronto: James Lorimer and Company).

6. Ibid.

7. This is probably an over-estimate of the number of renters, as only 46% of co-op residents answered this question.

8. Schiff, op. cit.

9. Sophie Watson with Helen Austerberry, 1986, Housing and Homelessness: A Feminist Perspective (London: Routledge and Kegan Paul).

10. Sexual harassment by landlords has not received a great deal of attention and may be a hidden but pernicious effect of the current housing crisis. One tenants' rights organization in Toronto recently told me that they regularly receive complaints from women about landlords' sexual harassment; a staff person of a women's hostel in Toronto also remarked that women using the shelter complain of sexual harassment.

11. Watson and Austerberry, op. cit.

12. Jennifer Dale and Peggy Foster, 1986, Feminists and State Welfare (London: Routledge and Kegan Paul).

13. Michael Taylor, 1982, Community, Anarchy and Liberty (London: Routledge and Kegan Paul).

14. Schiff, op. cit.

15. John Turner, 1976, Housing by People (New York: Pantheon), p.xxxiii.

16. Howard F. Andrews and Helen J. Breslauer, 1974, "Reflections on the housing process: Implications from a case study of co-operative housing" (Toronto: Centre for Urban and Community Studies, University of Toronto).

17. Sherry Arnstein, 1969, "A ladder of citizen participation," Journal of the American Planning Association 25:216-224.

18. Mary Gerritsma, 1984, "Innstead Housing Co-op - women's second chance to lead and learn" (Toronto: Ontario Institute for Studies in Education).

## SECTION II

## CHAPTER FIVE

# DEVELOPING SECOND - STAGE HOUSING

A recent newspaper headline, "Opinion divided on closing hostels,"[1] highlights the growth of a new form of housing which, until recently, was very scarce. The headline refers to the decision of two Toronto hostels - the Fred Victor Mission and the All Saints Community Center - to close down their hostel facility to make way for housing where residents can live for a longer period of time, from months to years. These social service agencies are responding to the need for permanent housing for their clients - housing which is a precondition for receiving various forms of social assistance, from welfare payments and access to retraining courses, to involvement in alcohol or drug treatment programs. In the process of this changeover, the hostels see a shift for residents from dependency to taking greater responsibility for their own lives and making decisions about their immediate housing environment.

These two hostels are not alone in planning longer-term housing facilities for clients who have only short-term hostel care at present. The Ontario Association of Interval and Transition Houses 1986 survey[2] of 52 transition houses for battered women and their children found that three currently operate a second-stage house program but eleven houses are investigating the possibility of developing such housing in the future. Providing second-stage housing for battered women, single parents in need of assistance, or homeless

single women has become a growth industry in communities across Canada. New second-stage housing facilities have been opened or are in the planning stages in St. John N.B., Winnipeg, and in several Nova Scotia communities. The new housing program in Ontario, Program 3000, has funded second-stage housing for women in Kitchener, St. Catherines, Sault St. Marie, and Toronto.

But what is second-stage housing? The concept covers a number of different housing solutions serving a range of clients. The impetus came from battered women's shelters. They were frustrated by the lack of affordable housing to which women could move after their brief stay in a shelter - usually from a week to six weeks. In cities across Canada there is an increase in homelessness resulting from unemployment, the extreme poverty of women heads of families, the growth in single parent families, record low vacancy rates, and the continuing conversion of low-rent housing to luxury units and the deconversion of rooming houses to single family housing.

Over the last few years, shelters across Canada have been finding that women and their children are staying longer because the lack of affordable housing made it impossible to leave. Women were returning to abusive situations because they had nowhere else to live.[3] Shelter staff also believed that women in the midst of family crisis needed additional time in a supportive environment to put their lives together again: to develop some life skills, find a job or go back to school, and make some long-term plans. In a few cities, women's organizations found funding to acquire or build housing for these purposes: Munroe House in Vancouver, W.Williams in Halifax, Kirby House in St. John's. These are three of the second-stage housing projects included

in this study. The emphasis was on providing transitional or second-stage housing which fell between emergency shelter and long-term housing, where women could live for a period of time ranging from six months to a year.

Second-stage housing was also being developed for another group of women - single parent heads of families. This concept was pioneered and publicized by Nina West Homes in London England, a housing society started by a single parent. Starting with the construction of a block of twelve flats in 1972, there are now 86 apartments in six buildings.[4] Nina West Homes is "a nonprofitmaking housing association for single-parent families with particular emphasis on divorced and separated parents and their children." The small apartments in specially planned, often rehabilitated housing blocks offer important support services including a day nursery. Length of stay is limited to three years. In Amsterdam, Hubertusvereniging provides housing and counselling for 16 single mothers and their children for up to one year, in addition to running 24-hour childcare and emergency care for babies and children. One of 14 such facilities in the Netherlands, this facility evolved from a Catholic organization established in 1898 to serve the housing needs of young women coming to the city from the country.[5] In Denver, Colorado, the Warren Methodist Church built and operates Warren Village, an apartment building for 92 single-parent families with young children. The length of stay is typically 12-15 months. Childcare and after school care is provided for children, residents have available referrals to other agencies and the assistance of a Family Services Counselor to develop goals and a plan for the future.[6]

The Bishop Cridge Center for the Family in Victoria, one of the projects in this study, falls into this category of second-stage housing. Established by a Protestant Church organization in 1969, its mandate is to provide single parents with affordable housing for up to three years in a supportive environment which includes a daycare center on-site, a Christian environment and counselling. A public housing project in Moose Jaw built expressly for single parents may be the only public housing in the country targeted solely to this group. Length of stay is not limited in time; residents are limited to low-income single parents, making stage of family cycle the limitation on residency.

All second-stage housing projects have defined housing as a service rather than merely as shelter. While they exist to provide affordable housing, integral to them is the emphasis on "the need for a comprehensive network of services that enables self-sufficiency within the context of a peer support network of women in similar situations working toward similar goals," as one writer points out.[7] This new type of housing may include more shared spaces than in traditional permanent housing but more privacy than in emergency shelters. It usually includes services such as on-site childcare, counselling in job development, life skills and parenting, and referrals to other forms of social assistance.

## The Second-Stage Projects

### Munroe House

Three of the second-stage projects included in this study have ties to shelters for battered women: Munroe House in Vancouver, W. Williams in Halifax, and Kirby House in St. John's. As the first such second-stage housing in Canada, Munroe House has been a pioneer in developing its program and philosophy. The impetus for Munroe House came from a 1977 Conference on Family Violence held in Vancouver and a subsequent report on wife battering released by the United Way. Staff of Vancouver Transition House wanted a place where women whose time was up in the shelter could live for an extended time. The Vancouver YWCA set up a task force to look into the feasibility of such a facility, and together with the City Social Planning Department and the B.C. Ministry of Human Resources, set up Munroe House in 1979 as the primary place where women from the transition house could be referred.

Two volunteers searched for and researched possible places, looking for central locations and housing that provided some security. They acquired a large old house containing six self-contained one-bedroom apartments from the B.C. Ministry of Human Resources at a nominal rent of $1 a year. The project is well situated in an attractive residential neighbourhood of single-family homes and small apartment buildings. It has good access to transportation, there is a nearby commercial strip, and ready access to recreational facilities and good schools.

Only minor rehabilitation work was done to the building and repairs and maintenance are paid for by the Ministry of Human Resources. Besides the individual apartments, each of which is fully furnished, there is a staff office, a basement playroom, backyard play area, and washing machines.

The YWCA has the responsibility of securing all funding, hiring staff and administering the program. Human Resources pays the salaries of two co-managers. A detailed evaluation of Munroe House prepared by the Women's Research Center of Vancouver describes the management structure:[8] "According to the terms of the YWCA's contract with the Ministry of Human Resources regarding Munroe House, an Advisory Committee is responsible for determining policy for the House and guidelines for its general operation, including hiring of staff and the placement of residents. The contract further specifies that decisions should be made by majority vote and that the composition of the Advisory Committee shall be: one staff representative of the YWCA; one volunteer representative of the YWCA; one Ministry representative; two representatives of a Ministry facility for battered women (i.e. Vancouver Transition House); one representative of the Social Planning Department of City Hall; and the Co-Managers of Munroe House."

Residents can live at Munroe House for a maximum of six months. Between 1979 and 1983, the House accommodated 67 women and 114 children.[9] In the one-year period from April 1983 to March 1984, 22 women and 35 children lived in the house.

Vancouver Transition House is responsible for selecting residents that would most benefit from Munroe House. Then referrals are taken from other Transition Houses; lastly from the Ministry of Human Resources. Munroe House is very selective in the women they accept. After years of experience they know who they can help and who cannot be helped by the House. They cannot take street women or women with drug or alcohol dependencies. An information flyer about Munroe House for Transition House Workers states: "Munroe House was initiated from the concerns of Transition House workers about those residents who they felt really wanted to stay away from their husbands but who they felt might return because of overwhelming circumstances of their lives. We are sure that you as Transition House workers are sensitive to who these women are: immigrant women with no or limited English; families with sexually abused children; young isolated mothers; re-locating families from other parts of B.C. who have to leave because of vengeful husbands; women who are always found [by abusive husbands]."

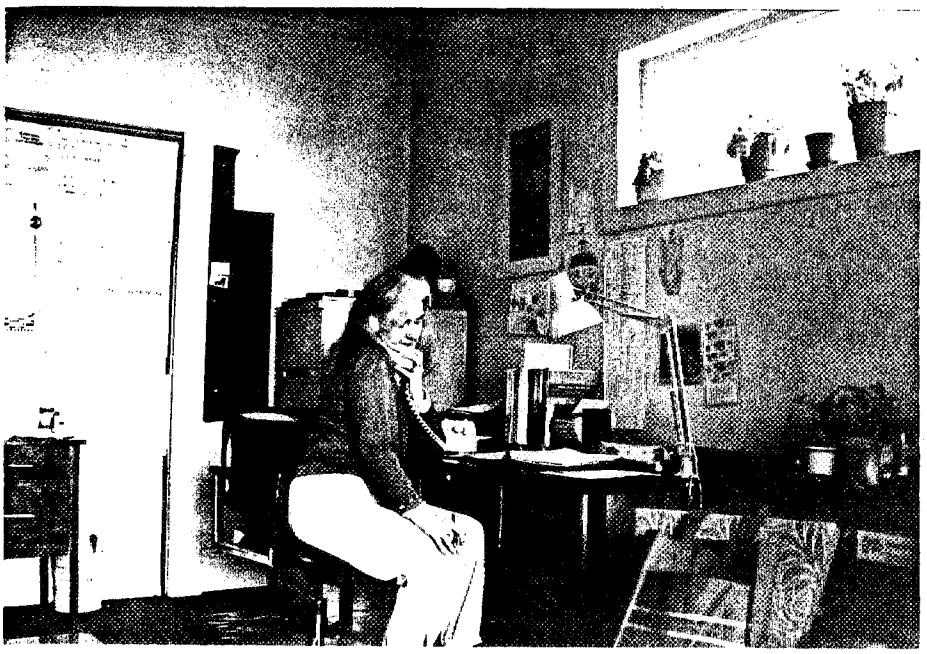
The two co-managers share the management equally rather than working within a hierarchical model. They provide informal counselling, referrals, and assistance in understanding the social-service system. A deliberate policy decision was to try to replicate as much as possible the circumstances of independent living that women would encounter in the community. Staff does not live on-site, but is available 9-5 Monday to Friday. There is no childcare worker; women must seek community childcare as they would if they lived in the community. A flyer about Munroe House states its program goals: "To develop life skills and promote a healthy living style; to provide assistance with practical problem solving and personal conflict resolution as

the women individually desire these supports. The intent of the program is to provide as many positive experiences as possible to the women and the children. We work from the woman's needs and desires, assisting her in court accompaniment, lawyer's appointments, family court. We discuss future plans with her, making practical information available on a variety of resources in the city. We organize social activities for all the families in the House - pot-luck suppers, day trips, picnics on the beach, support groups (inside and outside the House)."

Ajax Quinby, one of the co-managers, says the goals of Munroe House are to "help women who might otherwise fall by the wayside when they leave an abusing spouse and to give them the self-esteem and confidence to live on their own." "Munroe House has been very successful," says Judy Rodgers, Director of the Division of Social and Community Services of the Vancouver YWCA. "Its philosophy is to empower women to move out on their own; to create a safe place, a safe transition to finding their own place."

W. Williams Non-Proft Housing Association

The Wilhelmina Williams Non-Profit Housing Association of Halifax was incorporated in 1982 to provide second-stage housing for women and their children who have been victims of family violence.[10] The initiative came from Bryony House, the Halifax transition house providing emergency shelter for battered women and their children. Bryony House found women prolonging their stay in the shelter as low apartment vacancy rates and landlord discrimination against low-income single parent heads of families made it increasingly difficult for them to find permanent housing. Jane Brackley, one of the



Ajax Quinby, co-manager.
Munroe House, Vancouver.

founders of W. Williams, writes:[11] "Women who were often struggling with complex legal proceedings, meager financial resources, few emotional supports, and, in many cases, low self-esteem, were compelled to compete for housing that was both scarce and difficult to secure."

The W. Williams Non-Profit Housing Association was formed to respond to this need. The group received funding from CMHC's 56.1 Non-Profit Housing Program to purchase two small apartment buildings with a total of 13 units in Dartmouth. (In 1987 four more three-bedroom units are being purchased.) A volunteer Board of Directors, which includes women working in the social service field, an architect, and a lawyer, manages the project. A program committee develops programs and support services for residents.

Several legal problems required clarification in establishing this second-stage housing. There were questions concerning whether residents were tenants and the board was a landlord, in which case provincial landlord-tenant legislation would apply, or whether legislation to limit the conversion of private rental units to other forms of tenure was applicable. Since the second-stage housing agreement with CMHC was based on a sliding rent-geared-to-income scale, the provincial landlord-tenant legislation, which tied rents to a specific amount attached to each unit, would be violated. Negotiations finally established that the project would be treated as a human service organization, not like housing, with the right to attach rents geared to the incomes of individuals and also the right to establish rules and enforce them which went beyond provincial landlord-tenant law. This included a limit on the

length of stay to one year, and regulations concerning the length of time that male friends could visit.

The buildings the group bought had very low rents which were actually lower than those W. Williams would have to charge. An ironic twist to the whole situation was a threat by the Metro Tenants Union to take W. Williams to court for taking units off the rental market. Jane Brackley commented,[12] "It is not generally the case that individuals involved in social services and community-based organizations (whether in voluntary or professional capacities) are well-versed in matters of legal jurisdictions, inter-governmental relations outside of the social service field, property management, or land-use bylaws - all of which have occupied a great deal of the Board's time and energy during this start-up phase."

The Family Service Association of Halifax funds a part-time staff person to provide counselling and information about community programs. There have been changes since 1984 when W. Williams opened. One Board member said their original goals called for more counselling and more involvement by the Board. Now housing is primary. The original office manager met with women on a weekly basis to discuss issues in their lives. The Board provided a written self-help kit to help women find services with existing agencies. The emphasis was on providing informal support rather than formal services. There have been workshops on issues like public housing when the women requested it. This Board member said, "A lot of women want their independence and it's not a travesty that we don't provide counselling. We shouldn't baby or protect the women. There is some counselling by virtue of the kind of building managers we

hire." The philosophy of the Board is to keep a low profile: "We don't feel we should be patronizing or that visible. It is the behind-the-scenes people that make the building work," said one Board member.

Following the model of Munroe House, W. Williams has close ties with the battered women's shelter, Bryony House. The W. Williams selection committee talks with staff of the transition house about each person, tries to get a sense of which women would benefit most from second-stage housing. Women with alcohol or drug problems are not eligible. Each family has its own fully furnished unit, and the maximum length of stay is one year.

The two buildings are both located in Dartmouth in areas of single-family homes and small apartments where the buildings were affordable, schools are good, and there is access to public transportation. A major difficulty with the project is the decision to buy buildings with a preponderance of one-bedrooms because those buildings were most affordable. This may result in a tight squeeze, especially when there is more than one child in the family. Concerns with security have resulted in the installation of steel doors with locks on both buildings. Neither building is physically in very good condition. One was initially a duplex that has been converted to five apartments; it is a non-conforming use and is under minimum standards. The tradeoff has been to keep rehabilitation costs at a bare minimum to keep housing costs as low as possible. Maintenance is carried out by trades who come in. In some cases the women in the building have wanted to do the work themselves and have either been paid or given rent reductions.

W. Williams is the only instance where a voluntary board with no pre-existing affiliation to a sponsoring agency has set up a non-profit corporation and has taken on the provision and ongoing management of second-stage housing. The project has been going since 1982 and is successful. Its success is largely attributable to the unusual nature of its Board - a group of professional women who have brought in other women they know: women with MBA's, who are accountants, lawyers. The human services are in the minority. This group is task-oriented, pragmatic, business-like. Their focus is less ideological than Munroe House and there is more emphasis on political expedience.

Kirby House

Kirby House in St. John's Newfoundland was started in 1983 to free up space in the St. John's Transition House. Cheryl Hébert, Director of the St. John's Transition House, said: "Staff of the Transition House, which has room for only 14 women and children and serves the whole Avalon Peninsula, were finding that women stayed on because they could not find housing. There are few alternatives in St. John's for a single mother and her children: it takes seven months to get a unit in public housing; some areas are rough and a woman by herself with small kids can't cope; there is very little rental housing in St. John's and women on social assistance or earning a low salary can't possibly afford the little that is available unless they share housing. Public housing is the end of the rainbow, our women's dream rather than a sign of failure; it's what they want to live in because their rent is geared to income and the standards may be higher than what a lot of Newfoundlanders are used to. Only recently has Newfoundland Housing Authority, the public housing agency,

given battered women in Transition House a priority in obtaining public housing.

Kirby House is located in downtown St.John's in a neighbourhood which is being increasingly gentrified. The physical structure is two wood-frame houses which have been combined to provide eight bedrooms, two kitchens, two dining rooms, a laundry room and a staff office. Funding for minimal rehabilitation was provided by CMHC under the 56.1 Non-Profit Housing Program. Residents are allowed to stay for up to four months, but this is often extended due to the lack of permanent housing. A temporary part-time staff person provides counselling to residents.

This second-stage housing is not very different either in form or structure from the Transition House which is a temporary shelter. Priority is given to battered women and their children who have been referred from Transition House. Because the experience of organizers of the project was with transition housing and because some initial founders shared an ideology that women in second-stage housing would benefit from living communally and sharing cooperatively, the decision was made to renovate the buildings so that there was one large communal house with eight bedrooms, two kitchens, dining rooms, and living rooms. This means that women and their children (which often number four or five) share one room for as long as four months and sometimes even longer when the mother has difficulties in finding permanent housing. Families share cooking or meals. Because of the layout of the building, it is difficult for children to find a quiet place to do their homework, or for their mothers to have a private space in which to relax or talk. Since the private

single family house is the norm in Newfoundland, which has very little multi-unit construction, and where even some public housing units are single family houses or rowhouses, this enforced communality is very hard on the families and sometimes experienced as a greater hardship than staying in an abusive relationship.

Due to the lack of funding for staff at Kirby House, the Board has become more involved on a day-to-day basis. This has strained the resources of the volunteer Board as the Chairperson of the Board of Kirby House estimates that there is only a very small pool of 10-15 local women who have a strong feminist orientation and also an interest in housing.

In 1987 Kirby House ceased to exist as second-stage housing. The difficulties in running what amounted to a very long term transition house (but a short-term second-stage house) under conditions of overcrowding and understaffing resulted in the elimination of the second-stage function and the expansion of the St. John's Transition House (which had sought funding from CMHC for another Transition House and been turned down) into Kirby House.

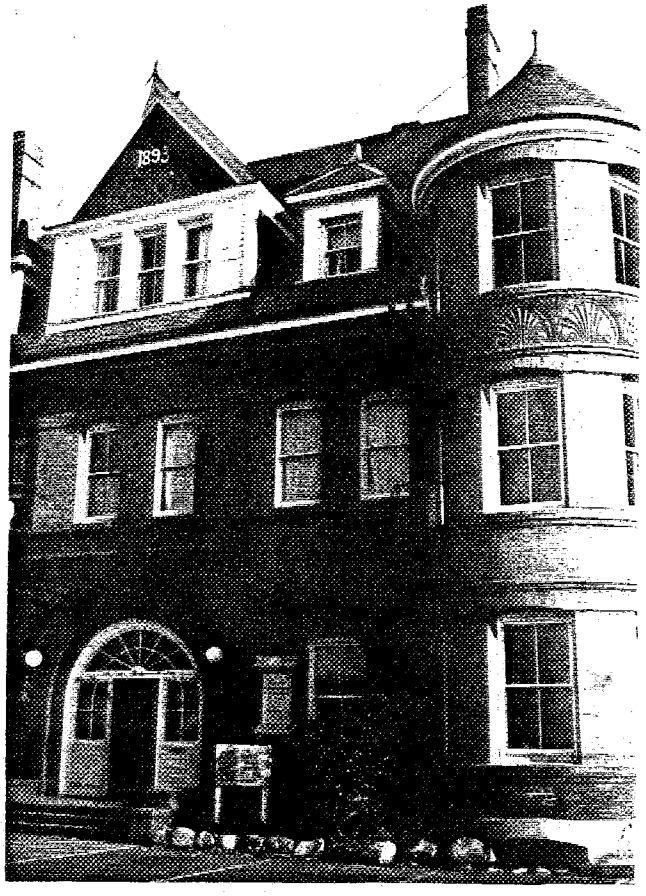
The common feature of Munroe House, W. Williams, and Kirby House is their origins in feminist organizations and their connection with a local feminist Transition House for battered women and their children. These second-stage projects were all founded to take some of the pressures off the transition house, which was finding that women had nowhere to move and to provide housing for the medium term where women could be referred and receive continuing support.

Bishop Cridge and the Moose Jaw Public Housing Project for Single Parents differ from these three second-stage facilities insofar as they had no ties with the local feminist community nor do their goals or structure reflect a feminist perspective.

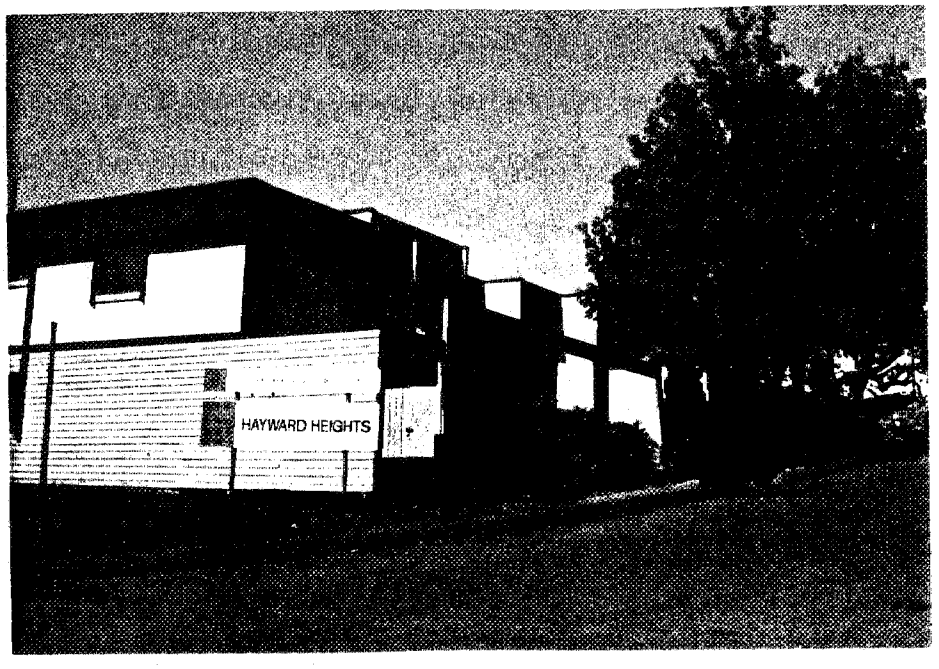
The Bishop Cridge Center for the Family

The Bishop Cridge Center for the Family has a unique history. It is housed in a large brick Victorian building, built in 1893, which was the Protestant Orphans' Home. Edgar Cridge, the first Dean of the Anglican Church in Victoria, started to take abandoned children into his own home and founded an orphanage. In the 1890's, John Taylor, a retired policeman, left $30,000 in his will for the orphans' home. The money was used to buy twelve acres of land in the country, and a large 100-bed facility was built. Over the years, the orphanage built up a large endowment fund. In the 1960's, foster care was preferred to orphanages and the number of children living in the orphanage declined to 30. The Board of the orphanage was pressured by local social service professionals to rethink its mandate.

They started by changing the name to the Bishop Cridge Center for the Family, then introduced a daycare center, and finally in 1969, developed a plan for housing to support special needs groups. CMHC provided funding under Section 15 of the National Housing Act that built limited divided housing. Section 15 allowed the construction of affordable rental housing for low-income families and individuals with loans at a preferred interest rate for up to 95% of the lending value of the project. Rents were below market and based on break-even



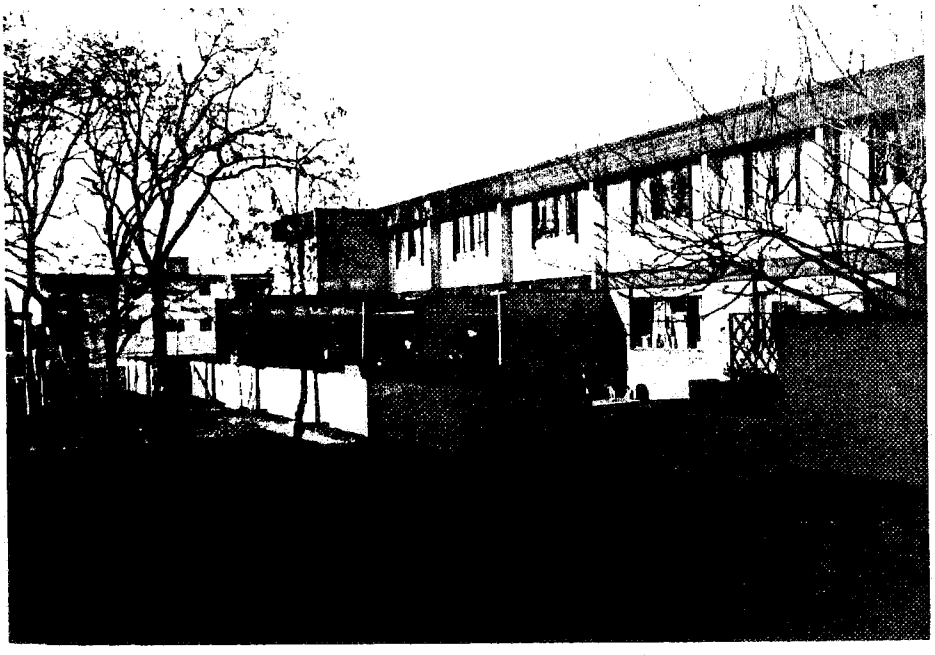
Bishop Cridge, Victoria.




Bishop Cridge.

costs for the project. Beyond the lower rents, no assistance was available to help needy tenants. Bishop Cridge also contributed a substantial amount of money to building the housing: the organization donated the land and also subsidized some of the construction costs from the endowment rent fund, thus reducing capital costs and creating lower rent levels. On land adjacent to the Victorian orphanage building (which was used for a daycare centre and community social services), they constructed three group homes for mentally handicapped children and 29 townhouses. The orphanage building received renovations to turn it into a childcare centre for 52 children and to provide office space for community service groups. In recent years, the Bishop Cridge Center has leased 10 acres of land for non-profit housing and the funds from this subsidize some of their programming. The Center is also considering the option of building respite homes for abused children and some housing for the elderly on the site.

Even though the Bishop Cridge Center for the Family belongs to the Christian Family Services Association, services for residents living in the townhouses are limited. The Director of the Center is responsible for the childcare and other activities associated with the Family Center. Subsidized childcare is available for thirteen children living in the adjacent housing if parents qualify for childcare subsidies from the province. Children are served by after-school programs and summer programs. There are no other formal services available. In 1985, for the first time, there is a resident manager for the housing, although CMHC has argued that the project is too small to need this. There is no funding for other resident services although the endowment fund was used to subsidize a family service coordinator to coordinate tenant activities, organize a food co-op, etc. In 1984, the endowment was depleted and, as there



Top: Moose Jaw Single Parent Housing.

Bottom: Bishop Cridge, Victoria.

was no budget for a family service program, the Board eliminated it. According to the Director, Bishop Cridge has asked the local office of CMHC for permission to use some of the rental income for counselling and support services, but this request was denied. CMHC staff explain that under Section 15 of the NHA, rental revenue is to go to offset operating costs of the shelter component. If revenue were used for social services, this could impact on operating costs and reduce the subsidy to low-income tenants provided by low rents. CMHC staff argue that the provision of subject services is the responsibility of provincial governments and not part of the mandate of the National Housing Act.

Although non-sectarian, the Bishop Cridge project still has strong Christian ties. Many residents are referred by their ministers and have some Christian ties. A flyer states: "The Cridge Centre for the Family is a non-profit society that works together to promote Christian family life ... In support of these beliefs, our mission is to strengthen families in Victoria through practical services. We step in with help when a family encounters a crisis or breakdown. We give on-going support as stability returns. We are there to guide and uplift, so families may rebuild and remain healthy. We serve in the spirit of Christian love."

The philosophy of Bishop Cridge is that "families relieved of the pressure of housing have a better chance to work on relationships and to become a unity that endures."[13] Priority is given to women who had suffered abuse, and to single parents in financial need who required emotional support. Originally the stay was limited to three years, and residents still sign a lease to that

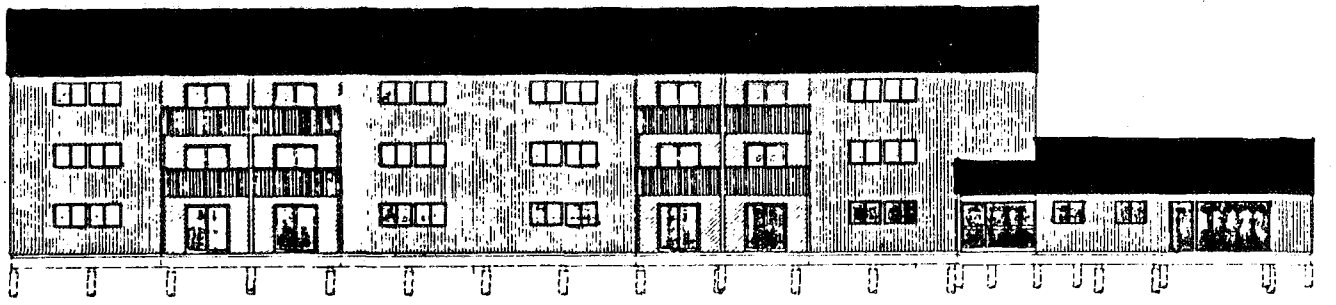
effect. But that limitation has been relaxed and the Executive Director, Colin Moorehouse, did not know of anyone who had been turned out. However, as Mr. Moorehouse says, "We want to house those people who need a respite for a short period of time." The initial focus on single-parent families has been modified so that the emphasis is now on families needing help and direction, and there are now three low-income two-parent families living in the project. Potential tenants must meet income requirements such that gross income does not exceed four times the current rent plus 25%.

The Bishop Cridge Center for the Family housing project differed from the other second-stage housing projects we visited insofar as it seemed not to have strong links either with the housing sector, with community services serving single parents in Victoria, or with the local women's community. At the moment it seems to have an identity crisis. The organization sees itself as providing community supports to families and the childcare centre fills this mandate. It does not, however, provide other support services as funding is lacking for them. As an organization, the Bishop Cridge Center for the Family seems to be unclear as to how housing fits into its goals as a human service organization. Beyond providing housing at below market rents, there is no clear vision as to how housing might be the solid base upon which other assistance might be built. Given the long history of this philanthropic organization and its connections in the city, it is puzzling that it has not been able to identify alternative funding to provide the family services functions for residents that were recently dropped because internal funding was no longer available.

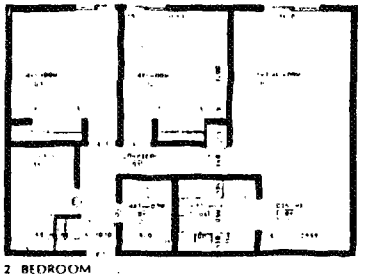
The Moose Jaw Single Parent Public Housing Project

Although public housing authorities in all the provinces report the majority of residents are single parents (ranging from 52% in Saskatchewan to more than 75% in Ontario), the Moose Jaw Saskatchewan public housing project seems to be the only one in the country developed expressly for single parents. In the late 1970's, the Moose Jaw Public Housing Authority began to receive a large number of applications for housing from single parents with children. In October 1977, they initiated meetings with officials from the City of Moose Jaw and the Saskatchewan Housing Authority. By December 1978, the Housing Authority had received a commitment of 24-unit housing units (12 more were added two years later) for a project overlooking the river in an older neighbourhood of small family homes having the lowest property values in the city. According to Gary Hauk, Manager of the Moose Jaw Housing Authority, the concept was "to provide a temporary secure place for single parents in a transitional setting." Funding for the project came from Section 40 of the National Housing Act, the Rural/Native Housing Program whereby CMHC contributed 75%, the province 20%, and the municipality 5%. The ongoing operating budget was covered by same actors in the same ratios.

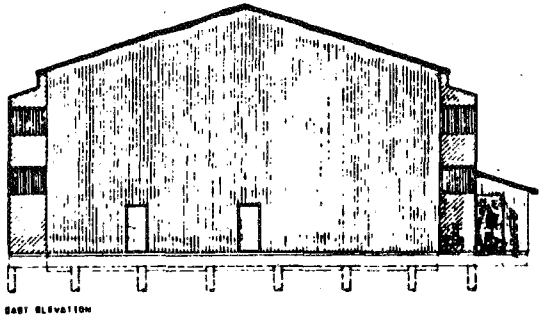
A change from existing practice was the construction of a childcare centre attached to the housing. Hazel Cadieu, Saskatchewan Housing Authority, said they initially had some difficulty gaining approval from CMHC for the daycare component, which was built under MUPs. This experience indicates, perhaps, that there is some flexibility in the interpretation of the extent to which MUPs will cover capital costs for such a social service since this 36-unit project is about the same size as other projects built under Section 56.1 where



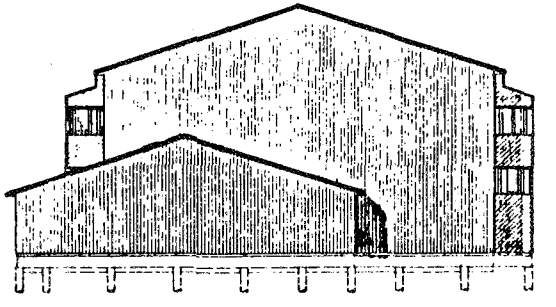
NORTH ELEVATION



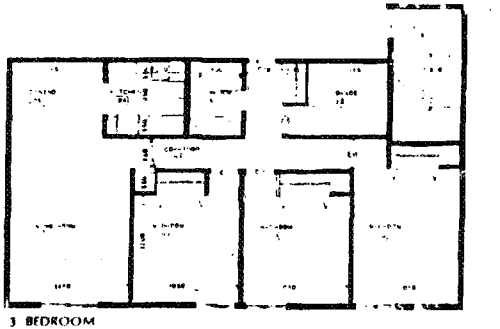
2 BEDROOM



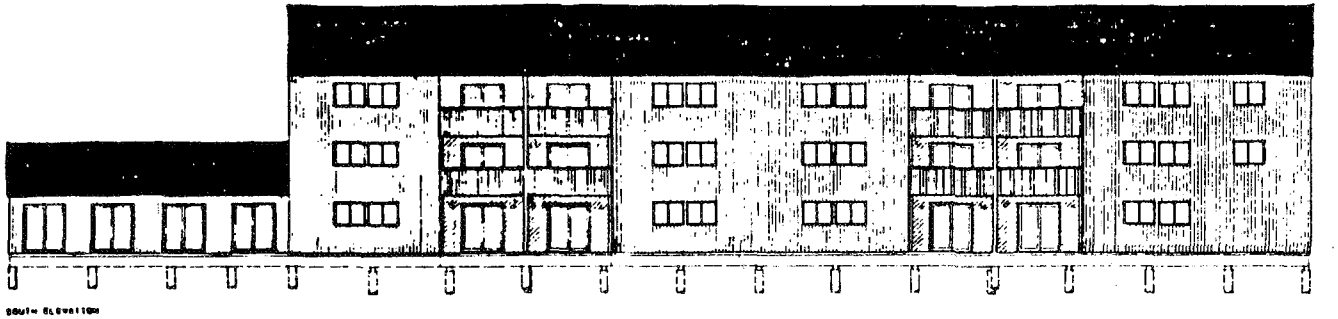
EAST ELEVATION



WEST ELEVATION



3 BEDROOM



SOUTH ELEVATION

SINGLE PARENT FAMILY HOUSING, MOOSE JAW, SASKATCHEWAN
FOR SASKATCHEWAN HOUSING CORPORATION

ELEVATIONS

DRAWN: HD
CHECKED:
SCALE: 1:100
DATE: OCTOBER, 1976

GROLLE ARCHITECT ENGINEER LIMITED
REGINA SASKATCHEWAN CANADA

MUPS could not be stretched to cover much non-residential space. However, the Moosejaw project is in a city where land costs are low compared with the escalating land costs in major cities.

The daycare space is run and funded by the Department of Community and Social Services and subsidized spaces are available to residents on a priority basis. The needs of children were also taken into account in the planning insofar as the site was chosen because of its close proximity to schools and parks, nearby convenience stores, its location on a transit route and easy access to the downtown core which is six blocks away.

During the initial planning stages of the project, there was considerable discussion within the Saskatchewan Housing Authority about the advisability of concentrating single parents in one housing complex, but since a large proportion of all applicants for public housing were, in fact, single parents, they decided to target this group. Only single parents with dependent children are eligible to live in the project and those with the greatest need are identified first. Residents are referred from social service agencies, church groups, community action groups, or existing tenants. Out of 100 applicants to the Housing Authority, four or five specifically request the single parent complex. The average length of stay is 12-18 months, but in a few instances tenants have stayed as long as three years. Rent is geared to 25% of income.

The major on-site service is the daycare center which serves from 25-35 children between the ages of 18 months and 12 years (for after-school care). Almost all the residents use the childcare center. A caretaker and his wife

live on-site and are paid by the Housing Authority. A special security feature (not standard in other public housing buildings) is an inter-phone security system. The only communal area for residents is the laundry room, allocated on the second floor of each wing as the non-residential allocation was used for the daycare facility. "The apartments are limited in size," says Gary Hauk, Manager of the Moose Jaw Public Housing Authority. "There is no lounge or common area to promote social intermingling of the single parents." Asked whether there are other services the project needs, Gary Hauk responded, "I would like to see some sort of Family Counselling Service or Parent Support Group. A Tenants' Association could be started. The complex lends itself to the needs of single parents, but with the lack of a formal lounge area or tenants' association, there is limited social interaction with other tenants." As in many public housing projects across Canada, residents are not involved in management.

## Conclusions

A comparison of Munroe House and Bishop Cridge, both operating in British Columbia under the same political climate and funding options, is instructive. With a small converted building of six one-bedroom units, Munroe House operates under a physical handicap, but it is an extremely successful second-stage project which has gained respect not only in Vancouver but has served as a model for second-stage housing in cities across the country. Bishop Cridge's townhouse project provides the best physical setting for second-stage housing of all the projects we visited. Residents receive three- and four-bedroom townhouses in a beautifully landscaped setting with views of the city; the

outdoor play areas for children and the attached childcare center would be considered luxurious in many parts of the country. Yet staff seem unclear about their mandate and long-term goals. What accounts for the difference between the two projects?

Munroe House has a very clear philosophy coming out of the battered women's movement based on feminist principles. The priority is women and their children and the goals are security, equity, independence and empowerment. The housing staff and Board are there to support residents to achieve these goals. But they are very practical in their assistance: accompanying women to court and appointments with lawyers, providing practical information on community resources or parenting skills, informal counselling, and having managers on duty in the house for a normal working day five days a week. At Bishop Cridge, a commitment to Christianity provides the ideological underpinnings, but the goals of supporting families are rather more vague. It is not clear whether this means keeping families together or encouraging women to return to an abusive spouse. There does not seem to be a clear mandate for becoming an advocate for women who clearly want to or need to leave their spouse. The emphasis at Bishop Cridge is on "pastoral counselling," reflecting the Protestant religious roots of the organization, and on providing childcare. Residents are seen as both dependent, needing models for good family life, and independent in the sense that they are treated no differently from any other non-profit housing residents. There is no assistance for single parents undergoing a major life transition nor are there even basic referrals to other agencies in the community. Even the focus on single parents and second-stage

housing of limited duration has been diffused over time, and with new plans for senior housing, this mandate may become even more diffuse.

In comparing these two second-stage projects, what is striking is that Bishop Cridge was one of the first projects in the country to serve the needs of single parents and to arrive at the second-stage concept as a solution. But few people know of this project's existence. Even within Victoria, it is little known or understood. Bishop Cridge could serve as a model for the rest of the country, and especially for the many church groups across Canada that are now considering the sponsorship of second-stage housing. To do so, it would need to raise its profile and outreach. Although Munroe House has been in operation for eight years, its operation is surprisingly little changed from its initial inception. Staffing has been remarkably stable over that period of time and the initial mandate, while fine-tuned to some degree, stands. It has become a model for transition houses across the country considering adding second-stage housing.

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4. ------, 1972, "Bridge over troubled water," The Architect's Journal 27 (Sept.): 681-83; Fran Hosken, 1981, "Special housing for single parents takes hold in London," The Christian Science Monitor, April 23.

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9. Jan Lancaster and Ajax Quinby, 1983, "Vancouver's Munroe House - A second-stage transition house," Canadian Women's Studies 4 (4): 56-57.

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## CHAPTER SIX

## WHAT SECOND-STAGE HOUSING MEANS TO THE RESIDENTS

All the second-stage housing projects in this study promise residents some assistance with the transitional phase of their family life as they move from a nuclear family to living independently as a single parent with children. The previous chapter discussed the development of the five projects and their goals and objectives from the perspective of managers of the housing. But this is the public face. How well does this housing serve the residents that live there? Are residents given skills to plan their lives and live independently or is this just another form of institutionalized housing which residents accept because it is the best they can find which is also cheap and available?

By definition, virtually all the residents living in the second-stage housing projects are single mothers with children, with the exception of two nuclear families living at Bishop Cridge. Their average age is 32. Compared with co-op residents, the educational levels of women living in second-stage housing is lower - 58% have a high school diploma compared with only 35% of the residents living in women's housing co-ops. Although 62% of the women living in co-ops have some form of post-secondary education, only 21% of residents in second-stage housing have received a university or college degree. The income of women living in second-stage housing, roughly half of whom depend on social assistance payments for income, is about half the average income of women living in co-ops: second-stage residents earn an average of only $8,475 per

month. Forty-two percent of these women work full-time, 55% of them at semi-skilled clerical and sales jobs. Their housing costs, which are rent-geared-to-income, are low - an average of $263 per month - but even at this low rate, these women spend an average of 37% of their gross income on housing. On average, the income of these women-headed families decreased by $8,475 after they left their male partners and a few women saw a decline of as much as $18,000 per year. This supports other studies which have documented how substantially the incomes of women-headed families declines after a separation.[1]

Household Income and Housing Costs

Second Stage Residents

| | Mean | Median | Minimum | Maximum |
|---|---|---|---|---|
| Household Income | $ 8,475 | $ 8,000 | $ 14 | $18,000 |
| | | | Range | |
| | | | $ 356 | |
| Housing Costs (per month) | $ 263 | $ 274 | | |
| Affordability (% of income spent on housing) | 37% | | | |

## Residential History

The residential history of women living in second-stage housing differs significantly from residents in other housing. For second-stage residents, a housing move is not usually a choice but forced upon them when a spouse throws them out of the house or forces them to leave due to physical or psychological

abuse. For some of these women, leaving an abusive spouse was literally a matter of life and death. One woman explained how she came to leave her husband. "He was a batterer charged by the police. I lived with him for three weeks after that and he started drinking. I knew it would happen again. I ran. I had left him eight times before. Every time he found me. At first, I went back out of love and thought things would change; then I went back out of fear. Four or fives times I looked for a place to live." This woman was spirited out of her community by the local transition house and transported with her children over a thousand miles from home. She feels she cannot contact friends or relatives for fear that her husband will find her through them. She has applied for a name change and is hoping to establish a new identity to thwart her determined husband, for she fears, this time when he finds her, he will kill her.

## Reasons for Leaving Spouse

(% of all reasons given)

| Reasons for Leaving | All Residents (N = 80) | Co-op (N = 40) | Second Stage (N = 40) |
|---|---|---|---|
| Battering | 24.8 | 12.2 | 35.0 |
| Child abuse | 2.6 | 0 | 5.0 |
| Spouse's alcoholism | 11.0 | 8.1 | 13.3 |
| Marital problems | 26.6 | 38.8 | 16.7 |
| Death of spouse | 2.7 | 2.0 | 3.3 |
| Economic problems | 3.7 | 4.1 | 3.0 |
| Spouse left/ respondent left | 11.0 | 14.3 | 8.3 |
| Other | 17.4 | 20.4 | 15.0 |
| Responses | N = 109 | N = 49 | N = 60 |

Almost a third (29%) of second-stage residents said that at some point in their lives they had no place to live. Half of these incidents occurred when they separated from their partner or spouse. By far the most frequent reason given for leaving a spouse was wife battering (35% of all reasons). The women tended to take two routes: they stayed with friends or relatives (36%) or went to a transition house (36%). Since they have been married and had children, 49% of these women lived with parents or relatives at some point. Among those who didn't turn to parents, 31% didn't have the option of moving in with parents because they lived too far away or had no room. A small number of women (12%) reported that parents were unsupportive of them and some even sided with husbands when the woman left with the children.

The vast majority of women now living in second-stage housing previously lived in rented accommodation (72%) for a relatively brief period of time - 57% of them for less than twelve months. This is a common pattern after a separation or divorce - women and their children move many times within the first five years to find adequate affordable housing.

The blocks these women experienced in finding a place to live are even more severe than those reported by women living in co-ops, as the women in second-stage have very low incomes, often from social assistance, are single parents, and have children - all characteristics which are given a low priority by landlords. Of all the blocks discussed by residents, 32% involved some form of discrimination by landlords - either against children, single parents, or welfare recipients.

## Blocks in Finding a Place to Live

| Blocks | Total (N=143) | Second-Stage (N=57) |
|---|---|---|
| No | 22.0 | 24.2 |
| Cost too high | 28.8 | 26.4 |
| Landlord discrimination against children | 16.6 | 15.4 |
| Landlord discrimination against single parents | 6.8 | 9.9 |
| Landlord discrimination against welfare recipients | 3.4 | 6.6 |
| Poor quality of available housing | 3.4 | 3.3 |
| Can't look for housing: no car/daycare | 9.6 | 2.2 |
| Don't qualify for subsidized housing | 2.4 | 3.3 |
| Other | 15.6 | 8.8 |
| Responses | N = 205 | N = 91 |

For women leaving abusive situations, landlord discrimination can force them back to living with their husband for want of any other alternative. One woman said: "I was refused apartments when I tried to leave my husband before. I was a low-income single parent with no references. I stayed in a lot of shelters in my life. I was always leaving my husband due to his violence and alcoholism." And another said: "I practically begged, but landlords said 'no' to my son. I couldn't get social assistance with no housing and ended up returning to my husband."

Because second-stage housing is so scarce, getting a spot in a project is like winning the lottery for these women. When second-stage is connected with a transition house, the women hope to be chosen for second-stage housing or that a vacancy will occur while they are still in the transition house. Many of the women put their names on a waiting list and wait for an opening; some are referred either by the transition house or by friends and relatives. For many, moving to a second-stage project is not a choice but a necessity. Foremost in importance is the subsidized rent. The alternative to second-stage, for 47% of the residents, was public housing, which few of the women would choose.

Reasons for Living in Second Stage

(% of all responses)

| | |
|---|---|
| Low rent | 31.6 |
| Had no choice | 19.7 |
| Good location | 9.2 |
| Apartment available | 7.9 |
| Services available | 2.6 |
| Respondents | N = 55 |

## What Second-Stage Housing Means to Women

What does it mean to women to move into a second-stage project? One young mother who moved out of province to get away from a battering spouse said: "I was extremely pleased and flattered that I had been chosen. I wanted to get into second-stage. I needed the security and support offered by second-stage. In all honesty, I was on the verge of a nervous breakdown." Another

said: "It meant a lot - my own place to start to establish my own life without being battered every time I open my mouth. A chance to regain confidence." And a third said, "It gave me a sense of security not being thrown out in the real world before I am ready for it." But other women are also concerned about being stigmatized by the wider community. "I feel low self-esteem," said one woman. "I'm seen as one of them battered women - a constant reminder. I wonder whether the neighbours know why there are all single women here?" And another said, "I felt scared about living here. I didn't want to be with people with similar problems, where everyone talks about their husbands."

The women who find housing in second-stage projects report substantial gains: housing they can afford is the most important, followed by the availability of a good support system, greater independence, an environment that is better for the children. One woman said: "You can't undo 25 years of violence in three weeks in a transition house. We need more second-stage. This environment is a support system. We're in and out of one another's apartments; we talk at night; the doors are open for self-counselling." Another resident said: "I gained a lot of support; some I could do without. It gives me time before I have to go into the real world. There's support because everybody's been through something. We help each other out with babysitting, groceries. If you have a bad day, they understand." Learning survival skills was mentioned by many women. "I'm much more confident and can go to welfare, take the bus, approach the doctor."

Gains in Moving to Second-Stage

(% of all responses)

| | |
|---|---|
| Less money | 16.2 |
| Good support system | 13.7 |
| Independence | 12.0 |
| Better for children | 6.8 |
| A breather | 6.8 |
| Good location | 5.1 |
| Daycare | 3.4 |
| Responsibility and control over dwelling | 1.7 |
| Better housing | 1.7 |
| Other | 26.5 |
| No gains | 5.1 |

Another woman talked about how living in second-stage, and having a substantial cut in income, has changed her. "It has given me a new perspective on life. There is a lot to be said for being poor. I've gained a sense of caring for other people which I would not have developed in my previous lifestyle. It has made me better. I'm able to help others now." The mutual aid that women give one another contributes to the success of second-stage housing: "Previously I had an inferiority complex, did not feel attractive or intelligent. The other women here offer compliments and confidence. They also reinforce the idea that no matter how bad things are, they could be worse." For these women, "support" is not expressed in terms of feminist ideology or the creation of a woman's community, as it sometimes is

among women's co-op residents. Support in second-stage housing is very concrete: babysitting one another's children (10% of all activities with neighbours), help with errands (15% of activities), someone to talk to (15% of all activities).

**Shared Activities With Other Residents in Second-Stage**

(% of all responses)

| | |
|---|---|
| Grocery shopping | 10.9 |
| Talk/coffee | 10.9 |
| Babysitting | 9.8 |
| Exercise/sports | 5.4 |
| Going out | 4.3 |
| Household chores | 4.3 |
| Board meetings | 3.3 |
| Nothing | 30.4 |
| Other | 19.6 |

Not surprisingly, 64% of the second-stage residents said that living there had affected the way they viewed themselves, and for 68% this was positive. A minority of residents (34%) also said that living in second-stage had helped them in coping with the wider community; 84% of these said this was in positive ways.

The welfare of their children is uppermost in these women's minds. But their view of living in second-stage housing with other single parents is mixed when it comes to their assessment of how it affects their children. About half

(48%) of all residents said that living in second-stage housing had helped them in dealing with their children; 57% said this was positive, while 40% of these women said the influence was negative. Residents complained that their children sometimes become greater discipline problems, especially when other children have behaviour problems or are hostile and abusive. Since some of the second-stage housing is very cramped one-bedroom apartments with little communal space and limited programming for children, this physical environment tends to exacerbate the problems. Despite these difficulties, 50% of the second-stage residents feel that living in second-stage housing with other single parents is a good experience for their children and 58% said it is a good place to raise children, citing such factors as the other children to play with.

Surprisingly, given the circumstances of many of these women's lives, being a parent is not viewed as a source of stress: 46% of all second-stage residents say that this is not at all stressful for them and only 26% say that parenting is quite stressful or a great deal stressful.

Despite their low incomes, and the drop in their standard of living, a large proportion (43%) of second-stage residents report that their standard of living is better now than it was before they left their partner; 30% say it is the same. Some women explained this by saying that now they control the money rather than their husband and that they no longer have to cope with money being spent on alcohol. One resident said: "I have the same amount of money, but now I get my bills paid and groceries purchased when they are supposed to be."

Some women may have little money but they now can control how it is spent and make plans which they could not make when they lived with their husbands.

There is a negative side to living in second-stage housing. The limitations of the physical environment create a situation in some of the projects where residents feel that they had given up some privacy (66% of all residents). This is extremely serious in Kirby House in St. John's, where families live in one room and are forced to share eating and cooking facilities with five other families. Because of the large number of children that are together in a building at one time, it is often noisy. None of the buildings have been designed for good soundproofing and a high noise level must be tolerated by residents. At both Munroe House and W. Williams, the layout of the buildings is such that residents share small corridors and stairwells. It is common to leave unit doors open so that children can run in and out and so that mothers can share babysitting. However, this makes it difficult to close the door and be by yourself. One woman summed it up: "What I like least? Lack of privacy. But then we choose it this way to be there for one another. You sacrifice privacy for support; it's not a design thing."

Ways In Which Second-Stage Housing Is Not Satisfactory

(% of all responses)

| | |
|---|---|
| Too noisy | 18.9 |
| Lack of privacy | 17.0 |
| Too few rooms | 10.4 |
| Lack of security | 7.5 |
| Distance to friends | 6.6 |
| Distance to relatives | 6.1 |
| Too crowded | 5.7 |
| Quality of schools | 5.3 |
| Too many rules | 4.7 |
| Too few bathrooms | 4.2 |
| Far from work | 3.3 |
| High cost | 2.8 |
| Far from children's friends | 2.8 |
| Other | 3.8 |

On the other hand, second-stage residents are remarkably well satisfied with their housing considering the physical limitations of some of the buildings - 46% of residents said there are no problems with their dwelling unit. This is a far greater level of satisfaction than among co-op residents, whose expectations are much higher. What residents feel works best in their buildings is having a laundry room, childcare, and security features which protect them from spouses.

**Physical Features Residents Feel Work Best in Second-Stage**

(% of responses)

| | |
|---|---|
| Laundry room | 35.3 |
| Daycare | 19.6 |
| Safety | 15.7 |
| Access to outside | 11.8 |
| Support staff | 9.8 |
| None | 5.9 |
| Respondents | N = 39 |

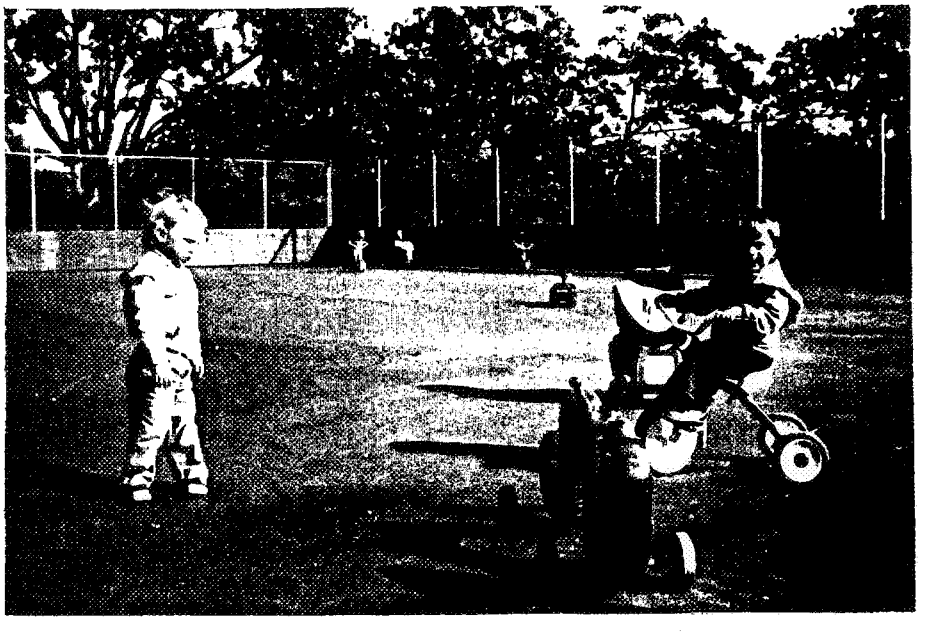
Despite the various formal and informal counselling programs, residents do not feel that this is particularly intrusive. When asked how difficult it is to control what people know about you, about a third of the residents said this was fairly difficult or impossible; a third said it was fairly easy or very easy. Asked how often they get unsolicited advice, only 10% said often or always; 47% said this never occurs.

Although there are more rules in second-stage housing than in conventional rental housing, or even in public housing, 43% of residents said that they like the rules and agree with them. If they disagree, they would talk with the manager or authorities. The majority of residents in second-stage housing have no role to play in management or establishing policy. In a few cases, residents do specific tasks around the building, but this is limited. They commented that their primary responsibility is to work on their own lives; managing the facility would just be too much at this stage.

Childcare centre.
Moose Jaw Single Parent
Public Housing.

Children's play area in
interior of project.
Bishop Cridge, Victoria.

Childcare centre, play area.
Bishop Cridge.



## What Does the Future Hold for Women Living in Second-Stage Housing?

Second-stage housing residents are very optimistic about their future. They anticipate major changes in their housing, jobs, and family life. One-third of the residents expect to move within three months. Their preferred housing is a townhouse or a single-family house. A third of the residents hope to find a job within the next three months and 20% hope to get a better job. They anticipate spending more time with their children. More than half (55%) expect to get married or to be living with a man within the next five years. Almost all the women have positive plans for future work or educational upgrading. They see their current poverty as temporary and do not intend to be on social assistance permanently. One woman said, "I'll be finished school and have my grade 12. I'll have a good paying job. I'll have a school for my daughter. I may have to pay more for housing. I hope to join a co-op, where my rent will be related to my income. I'll never re-marry. I may live common-law, but that would take more than five years."

## Conclusions

Judging from the experience of the women who live in second-stage housing, it meets its objectives of providing women who are leaving a relationship, often after years of abuse, a respite and services to assist them in becoming independent. Part of the difficulty with the concept of second-stage housing is that it really does not deal with the long-term housing problems of these hard-to-house women - it merely delays them. The temporary nature of their


Mothers United for Metro Shelter, Halifax.

housing creates an ongoing anxiety and the anticipation that they will not be able to find permanent housing for themselves and their children when they have to leave second-stage housing. However, when we look at the meaning and function of second-stage housing in women's lives, it becomes apparent that the primary function is not shelter but the services attached to the shelter and the opportunities for self-help created by living with other single parents. The irony is that the service component is usually tacked on to the housing, unfunded or funded through short-term project funding. While support services are acknowledged by CMHC as an integral part of second-stage transition facilities, funding provided under programs provided under the National Housing Act has traditionally been for shelter only with the view that the provinces and local municipalities are responsible for social service provision. Where such services are attached to a particular housing project, local groups often found it difficult to obtain additional funding for support services.

NOTES

1. Lenore J. Weitzman, 1985, The Divorce Revolution: The Social and Economic Consequences for Women and Children in America (New York: The Free Press).

## CHAPTER SEVEN

# CONCLUSIONS

There is very little information on how Canadian government housing programs suit women's needs. This study provides concrete and detailed intelligence on the use women across the country have made of the Non-Profit Housing Program. The ten projects described in this study are examples of women's entrepreneurship and collective action at the local level. When women develop housing they may start with utopian ideals, but their practical goal is to get the housing built and serving women of moderate incomes. For these women, providing shelter is not enough; they see housing as a solid base from which women can move forward - housing which provides the nucleus for the creation of communities based on shared values and goals.

## Security of Tenure

The security of tenure provided by co-op living is of paramount importance to these women. Many of them have had to make do with the dregs of the housing market and have suffered discrimination at the hands of landlords. In co-op housing the single mother responsible for the welfare of her children can find affordable and better-quality housing. Independent women are freed from the discrimination of landlords and older women (or women in their middle years contemplating old age) have fewer worries of being homeless or alone in a single room.

## Housing for Diverse Households

A related theme is the emphasis on providing housing which meets a diversity of household needs. The socio-economic mix mandated by the Non-Profit Program benefits women in unexpected ways: there is often not a direct correlation between education, type of employment and income, so that women with modest incomes may have advanced degrees or may work at responsible positions in community or women's organizations. The housing subsidies provided by co-ops allow these women to live with their peers as well as providing a true social mix where a woman with a Ph.D. might live next door to a bus driver.

The women's co-ops have attempted to design housing to respond to a diversity of household needs. They recognize that women cannot be treated as a homogeneous group but have differing needs which vary with age, stage of family cycle, by household composition, and by lifestyle. Yet the co-op groups have been frustrated by assumptions in the housing industry about typical unit design, bedroom size, etc., which are often based on views about the typical family or what will be accepted in the private market. Local CMHC offices are concerned that publicly funded housing be flexible and that it accommodate a range of needs over the long term. They are reluctant to approve designs targeted specifically to one client group, and this concern at times conflicts with the desires of co-op groups to build housing which meets their specific requirements, especially if members feel that standard market housing is not responsive to their needs.

The Constance Hamilton Co-op provides an example of a co-op group which incorporated two different housing types serving two separate populations - long-term residents and second-stage residents - in one building. The project is an example of how shared funding from CMHC for capital costs, provincial rent supplements, and municipal funding of support services comes together in a second-stage facility. It also provides us with a demonstration of the inherent difficulties of asking a small group of volunteers to run second-stage housing and provide support services at the same time as they also have heavy responsibilities to manage their own housing co-op. The current solution - having the second-stage facility run by an agency with expertise in providing shelter and support to homeless women - seems a viable one.

The women's projects in this study are successful because of their ability to select fellow residents on pre-determined criteria: three of the second-stage projects only serve women who are victims of violence; three projects limit membership to single parents; another project uses a complex formula to ensure heterogeneity; and others prefer residents with some commitment to feminism or to living collectively. The new federal-provincial agreements (1985) on non-profit housing provision change the way in which co-ops may select members for subsidy: the agreement states that 50 percent are selected by the province and 50 percent are chosen by the co-op using criteria agreed upon by the provinces. Although the co-op has the right to refuse potential residents chosen from the centralized list, this change may be seen by residents as affecting their autonomy. Especially in thematic co-ops where residents share specific characteristics, the ability to choose future residents will remain a key to successful operation.

There has been some discussion within the co-op housing sector about the advisability of creating single-parent housing co-ops. Staff of resource groups across the country and of the Co-operative Housing Foundation in Ottawa have voiced their reservations about such a focus. Based on their observations of the difficulties experienced by the Joint Action Co-op in Regina, they are concerned that single parents may not have the time or energy to devote to co-op management and that single parents are better served when integrated into co-ops with a more heterogeneous population.

Single parents are a diverse group: they include professional women with quite high incomes and very low income women who have recently come out of a battering situation. Co-ops disproportionately attract single parents. In the women's co-ops it is often the single parents who are the greatest asset to the co-op: they contribute their time and energy and often consider the co-op their long-term home. As we have found in this study, the housing co-ops were often started by single parents seeking affordable housing for themselves and their children. They are successful and well managed. The Joint Action Co-op is an anomaly - a worst-case scenario which shows the problems created when residents of very low income with limited personal resources try to run a co-op with no outside assistance in setting up a workable management structure. It is not typical of what happens when single parents put together a housing cooperative.

## Modest Housing

There is a contradiction between the Non-Profit Housing Program's emphasis on "modest" housing, which often necessitates building at NHA minimum standards or choosing lower-quality materials, and the priority that women developing housing co-ops attach to "life cycle costing," i.e. features that improve a project's long-term viability by lowering maintenance or replacement costs. Women's groups emphasize the quality of the housing environment through a choice of durable materials, energy conserving features, or specific design solutions responsive to user needs. The Maximum Unit Prices (MUPs) set for projects are to construct modest housing and within these economic constraints co-op groups must make tradeoffs to bring projects in within guidelines. Sometimes this involves tradeoffs in materials-- installing aluminum windows rather than more energy-conserving and better-looking wood windows; choosing electric heating rather than gas which costs more to install but is cheaper in the long run. Women in co-ops expect higher quality than in rental housing because this is their long-term home; they often feel that they get less. There is some concern that new non-profit housing constructed under the recent federal-provincial agreements on housing may require even further tradeoffs. Instead of national standards to which such projects must adhere,CMHC and the provinces will mutually agree on guidelines which the province cannot change without CMHC approval. It is too early to say how the new program will work out in practice. One provincial housing official in British Columbia told us that their first initiative after the signing of the federal-provincial agreement would be to develop province-wide design guidelines which would seek

to eliminate the "architectural niceties" which had made co-ops and non-profit housing in the province too attractive and not sufficiently "modest." If this attitude were widespread, there would be cause for concern since co-op groups, and especially those co-ops started by women, seek to maximize the quality of their housing which they consider their long-term home.

In the five co-ops documented in this study, residents' assessment of the design process was that it was often difficult to translate some of their social objectives into physical design. Small design changes such as entrances to units through kitchens, open shelving in kitchens, living areas opening to kitchens, were all implemented in the co-ops surveyed in this study, but only after considerable discussions with local CMHC offices. Residents of the co-ops felt there was some pressure to build conventional housing. CMHC staff's view is that since CMHC insures the projects and provides operating subsidies, the units should be marketable in the event the projects are ever foreclosed and taken back by the Corporation. One staff member commented, "The more they depart from the norm and the more they focus on one target, the less marketable they may become."

While this view seeks to protect the social housing stock produced from becoming overly idiosyncratic, it may also be at variance with other program goals which seek to produce housing that is responsive to local circumstances and special needs. The program allows and encourages local groups to define their own housing needs and translate them into physical design. Especially when this involves groups with common interests or culture - women's groups, artists, refugees- housing that is most responsive may also be least marketable

to a wider population. Targeting housing to a specialized market is in keeping with trends in the private housing market where condominiums, in particular, are being constructed to attract specific market niches - empty nesters, two-earner households with young children- rather than a generalized mass market. Perhaps the concerns with long-term marketability of specially designed social housing projects and implications for housing design need to be reconsidered in light of changes in today's housing market.

Over the last ten years, Canadian non-profit housing cooperatives have developed considerable expertise in developing housing for specialized markets. These projects could potentially be the testing ground for innovations in physical design at a small scale and the solutions that work might be adapted by the mass housing market. Instead of enforcing conventionality of design on co-op and non-profit groups, they could be on the leading edge of design innovation. Extra MUPS could be allocated for this if it were established as a priority within the program. Precedents for this are CMHC demonstration projects under Part V to test innovations such as the R2000 insulation program which gains extra MUPS for a project when it is incorporated. Instead of focussing on marketability in assessing each project, some projects could be designated to try out design innovations targeted to better meeting the unmet housing needs of certain segments of the population. For instance, the ecological units provided by Sitka Co-op, a women's housing cooperative in Vancouver, for residents with heavy allergies, received additional MUPS by defining these as special units for the disabled.

A recent article in The Canadian Architect[1] points out that some of the best urban housing of the past decade has come out of the social housing sector in Vancouver. The writer focuses on external facades and the form of the buildings; some co-op residents would like to see greater flexibility in the internal design of the units and a focus on meeting the special needs of the users of a particular project.

## Non-residential Uses and Community Space

Outdoor space in CMHC-funded projects is covered by national site planning guidelines which are advisory to projects and vary in their application by region and city. These guidelines set out requirements for outdoor playground space, passive and active outdoor areas. There is substantial variation in how individual housing projects organize outdoor space - some choosing to pool most of it to create communal outdoor areas, such as in the Constance Hamilton Co-op, others choosing to attach all outdoor space to individual units, as in the Beguinage. The increase of communal space requires more organization and cooperation of co-op members to maintain the property. On occasion, this creates problems. Difficulties have arisen in providing for non-residential communal space in the small projects of less than 50 units, especially when these are located in core areas of high housing cost cities. Neither the Beguinage nor the Constance Hamilton Co-op was able to incorporate indoor communal space into their projects - both sites were very tight and MUPs could not be stretched to accommodate non-residential costs. On the other hand, Grandir en Ville was able to incorporate a small suite for visitors as well as an indoor playspace for children. Grandir en Ville and the five other co-ops

sharing the Bon Pasteur Convent building were also able to incorporate a range of commercial uses on one floor of the complex: a pharmacy, doctor's office, medical services, bakery, hairdresser, bank, grocery store, snack bar, and shoemaker. These tenants provide income to the co-ops. One of the gaps in the housing package of the small co-ops and the second-stage housing projects is the lack of communal space which co-op residents in particular identify as essential to the self-management of their project and to maintaining that sense of community that makes these co-ops such desirable places to live. Many residents would like to see more community facilities in their co-ops - spaces which go well beyond the conventional meeting room and coordinators' offices provided in co-ops. They dream of enterprise space attached to the housing where the co-op or individual members can operate small businesses; they wish for daycare on the site and indoor play areas for their children. They wish for grocery stores and doctors' offices attached to the housing.

Funds to build these types of non-residential spaces have generally not been available under the Non-Profit Housing Program, and especially not for small co-ops, although very large projects such as the St. Lawrence Neighbourhood in Toronto, or unique projects such as the Bon Pasteur Convent restoration in Quebec City, have incorporated both commercial and social service components. Increasingly, however, non-profit housing projects for special-needs groups, such as some second-stage housing currently being planned under the Province of Ontario's Program 3000, are demanding space for uses beyond simple shelter and capital costs for these will have to be accommodated as well as funding found for social services attached to the housing.

## Self-Management Model

The women's co-ops are self-managed and this has both costs and benefits. In the small co-ops, residents are stretched to the limits. They could benefit from professional maintenance so that residents do not have to spend precious free time cutting the grass or shovelling the snow. Perhaps in future when costs do not rise in relation to rents in market housing, more money will be available to contract out services. The danger is that as residents' enthusiasm and energy flags, maintenance will deteriorate and the housing quality will go down over the long term. At the same time, there is a concern about giving control over to outside agencies if co-ops contract out essential functions such as financial management and budgetary decisions.

In these co-ops, self-management serves important ancillary functions: it gives women opportunities to develop skills and gain new confidence in areas where they have not had previous experience. As this study shows, however, small co-ops should not be left on their own to reinvent the wheel. Their organizational success is dependent upon a solid base of member education and a workable management structure set in place when the co-op is established. Resource groups are essential in providing these services. Similarly, co-op coordinators take some of the burden off residents by dealing with member recruitment, collection of housing charges, and coordinating the trades.

Resource groups have been essential to the success of the women's housing projects. By managing the development process, they have made it possible for voluntary groups to translate their idealism into bricks and mortar. But they

are also tied into the housing system and over time may come to share the assumptions of CMHC, the builders, and the architects on what constitutes "appropriate" housing. More attention must be paid to the role of resource groups in defining needs and limiting solutions. As they develop experience in setting up co-ops, there may be pressures to accept standardized solutions rather than searching for ways to respond to the specific needs of a unique group of people. This may be positive if it means applying tested solutions and successful models, or it may merely reflect unexamined assumptions and expediency. This would work to the detriment of women's groups who place a high priority on consultation and have devised more consensual models of governance than is the norm even within the non-profit housing sector.

Resource groups develop housing. They are less experienced with programming for services,[2] even though second-stage housing projects being funded under the new federal-provincial agreements on non-profit housing in provinces such as Ontario and British Columbia incorporate social services. Resource groups may have to find specialists for the social programming involved in these projects. These persons must be able to piggyback funding from social agencies or social service departments; in some cases, they must become familiar with daycare standards. These skills go beyond the development of shelter and will take some of the resource groups in new directions.

## Housing and Services

Some of the women's co-ops seek to serve households with special needs: homeless women, ex-psychiatric patients. Assuming this social responsibility can place a tremendous burden on small self-managed co-ops, which must also provide social supports to these residents or supervision of staff, and must also seek out additional funding arrangements to pay for staffing. It may be too much to expect from small voluntary groups who are often already overextended in managing their own co-op. Yet the increasing privatization of social services puts new pressures on voluntary groups to take up some of the functions previously provided by government. Especially when these are groups of socially conscious women, these groups consider taking on additional responsibilities which, in the long run, they may not be able to handle.

Similarly, the growth in second-stage housing run by women's groups, churches, and philanthropic organizations is also a reflection of the increasing homelessness problem, the inability of the private sector to serve the homeless, and the unwillingness of the public sector to respond. Most of these voluntary groups have no prior experience of providing housing, and they may be unprepared for problems of landlord-tenant relationships, tenant selection, liability, or long-term maintenance. Four of the second-stage projects in this study have been providing housing for some years and have evolved successful coping strategies. But success is precarious, dependent as it is on a heavy commitment by volunteers or on the changing priorities and continuing support of sponsoring agencies. At Kirby House, the pool of volunteers ready to make a

substantial commitment of time has been used up and second-stage housing has been closed down. At Bishop Cridge, changes in organizational focus and in personnel lessened the commitment to providing second-stage housing. In Vancouver, the YWCA, sponsoring agency of Munroe House, has recently stopped operating the Vancouver Transition House, and this raises questions about the long-term fate of women's emergency housing when the priorities of sponsoring agencies change over time.

Currently, new second-stage housing projects aimed at single parents and homeless single women are being developed by churches, voluntary groups of professionals, or socially conscious community people in larger cities and smaller communities across Canada. They have few models to guide them: The Bethlehem housing project in Niagara Falls, Ontario houses a range of special-needs groups from single parents to male alcoholics; Mavis' Place in Vancouver addresses the housing needs of low-income single women; Jessie's, an agency servicing teenage mothers, provides second-stage housing in scattered-site co-op apartments for this group. These new housing projects provide new grassroots solutions to meeting the housing needs of women; they are physical and social experiments. One of the key unexplored issues is the relationship between project sponsors and the ultimate users of the housing. For many groups sponsoring small non-profit housing projects, this is their first housing venture. In order to get the project off the ground, they are learning the housing system of federal-provincial agreements allocations, zoning, and housing standards. How long will they be able to sustain their housing commitment? Can volunteers collectively "own" and manage housing, as well as providing support services? Or is running a housing project for "special-needs

groups" so different from other voluntary initiatives, such as running food banks, that groups need substantial ongoing organizational development assistance? The philosophy of sponsoring groups and how this is reflected in the decision-making structure in second-stage housing may be vital to the success of a project. Because many of the problems of residents served by second-stage housing revolve around some form of dependency, organizational models that are hierarchical and paternalistic may merely serve to reinforce this dependency. Small feminist second-stage projects which emphasize self-actualization, consultation, and mutual aid have proven successful in combining shelter with support services, and these may serve as models for other projects.

The second-stage housing concept is predicated on providing supportive services in addition to housing. Yet the federal Non-Profit Housing Program limits funding to housing while excluding funding for services. Munroe House is perhaps in the best position of all the second-stage housing projects in this study, since the B.C. Ministry of Human Resources provided the housing and pays the salaries of two co-managers. At the other projects, provision for staffing is very precarious. At the Bishop Cridge project, CMHC's guidelines do not allow rental income to be used for non-shelter components. Yet no other funding is available for this purpose. For over a decade, the organization subsidized both the rent levels and services with an existing endowment. Now that this has been depleted, there is no funding for additional resident support services beyond the childcare centre on the site. Similarly, W. Williams in Halifax and Kirby House in St. John's have been required to seek out short-term grants or sponsors to support staffing. Finding outside funding

from community agencies or foundations requires enormous additional efforts by Boards of Directors whose resources are already stretched in running the shelter component.

Now the services in second-stage housing tend to be funded from short-term grants which provide contract work at low pay for women. The projects are run by the volunteer labour of other women. Does this merely take the pressure off the housing system, and are the energies of the few women in a community who might be concerned with women's housing conditions deflected from lobbying for long-term social change into the day-to-day operations of running a housing project?

Currently, a new Ontario provincial government program, Program 3000, is encouraging community groups to develop housing for special groups. The program is unique insofar as support services will be paid for by the Ministry of Community and Social Services and the Ministry of Health; housing is paid for by the Ministry of Housing. But what happens when government funding priorities change and funds are no longer available for staffing or services such as counselling five, ten, or fifteen years from now?

The federal Non-Profit Housing Program provides funding for low-cost housing which is defined as primarily shelter. Administrators of the program argue that support services for special-needs groups, battered women or single parents, must come from other sources, particularly provincial social-services funding, but also community agencies and municipalities. By limiting federal funding only to the residential component of the projects, the federal Non-

Profit Housing Program in fact makes it difficult to incorporate support services into non-profit and co-op housing projects because capital funding for space in which to provide on-site services is not provided.

The experiences of the ten women's housing projects described in this study have not been uniform. Three projects were able to incorporate childcare on-site: the Joint Action Co-op in Regina developed under Section 34.1, the Moose Jaw Single Parent Public Housing Project built under Section 40, and Grandir en Ville and the other co-ops with which it shares a site, built under Section 56.1. In the last two cases, MUPs were stretched to allow for childcare on-site. This indicates potential for greater flexibility in interpreting the guidelines.

Under the 56.1 program, guidelines which limited non-residential uses to 15% of capital costs and 20% of the floor area tended to penalize small projects by making communal space so small that it was not viable. Since almost all the women-initiated non-profit and co-op housing projects are less than 50 units, their objectives to provide space in the project for support services has tended to be thwarted under these guidelines, even though residents may require housing that incorporates a service component.

The emphasis on funding shelter but not space for non-residential uses fails to recognize that non-profit housing, especially non-profit co-ops, are a new form of tenure arrangement which has implications for new forms of social organization. In particular, there are new possibilities for combining shelter with service provision and with local economic development. Residents of non-

profit and co-op housing projects have provided leadership in demonstrating how housing and ties among neighbours can provide a base for wider community development initiatives.

## Recommendations

1. Current guidelines under the Non-Profit Housing Program limiting non-residential space and commercial space in a project to no more than 15% of capital costs and 20% of floor area of the shelter portion of the project do not meet the needs of small projects, especially the second-stage non-profit housing projects designed to provide support services for battered women, single parents, and homeless women. Support services and space for such services on-site are essential to the concept of second-stage housing. Guidelines should modify the "non-residential formula" for projects under 50 units so that amenity space is sufficiently large to be viable and to avoid the situation where even essential meeting space cannot be accommodated within the project. A separate formula for constructing space for essential support services needs to be developed for special-needs groups, including the elderly, single parents, battered women and homeless women. Where the housing program incorporates social objectives of providing opportunities for independent living or enhanced social supports for a limited time period, the physical space must also contribute to these wider social objectives. Additional MUPs needs to be allocated to meet these objectives.

2. There is a need to develop and evaluate new models to provide housing and associated services, including federally funded housing projects where services

are funded by provincial social services; projects jointly funded by provincial ministries of housing, social services, and health; collaborations with municipal governments and local service clubs. Across Canada, housing resource groups have utilized a wide range of such special arrangements. These need to be assessed and information about them more widely disseminated.

Although many co-ops or non-profit housing groups might be able to house residents with special needs on an individual basis, these groups cannot organize the necessary support services. As part of a deinstitutionalization policy, provincial or municipal social service departments might organize and fund a form of out-patient service to residents living in the community. This would eliminate some of the current blocks to existing non-profits or co-ops providing housing for households with special needs.

3. Non-profit housing projects should be seen as a source of housing innovation and experimentation in the Canadian housing market. Initiated by grassroots local initiatives, many projects are responsive to local circumstances and have targeted specific sub-markets which have been inadequately served by the mass market. Instead of requiring conventional housing solutions which are widely marketable if projects fail (and failure rates are exceedingly low), CMHC could encourage design solutions which better meet the housing requirements of special-needs groups through allocating extra MUPs for such purposes. Non-profit housing projects have already provided leadership and entrepreneurship in designing units for persons with environmental allergies, projects for independent living for the severely disabled, projects which integrate hostel units and long-term housing. While

the Non-Profit Housing Program increased MUPs for projects providing wheelchair accessibility and R2000 insulation, MUPs should also be increased for design solutions which creatively meet new social needs. While CMHC local offices can now recommend extra MUPs for specific innovative features when approved by the Vice-President of the Program, this is not common and the procedure needs to be institutionalized.

4. Due to the increase in special-needs housing projects, CMHC needs to institute a training program for project officers to develop an understanding of the housing requirements of such groups, how they differ from conventional housing, and how they may be accommodated in non-profit housing.

5. A national inventory of innovative physical and social design in non-profit housing is needed. The projects in this study were starved for information about one another and eagerly sought examples of solutions which worked and did not work. Resource groups have limited documentation of management solutions and organizational structures that have worked elsewhere. CMHC or the Co-operative Housing Foundation could coordinate such an inventory.

6. There is little research in Canada on non-profit housing cooperatives as a new form of social organization. We do not know how groups resolve the conflicts between community and privacy; how self-management works over the long run. There is no information about the long-term viability of thematic co-ops housing not only women but also various ethnic or religious groups or groups with other affiliations, such as artists or unions. This focus should be a priority for housing research.

7. Changes in the Non-Profit Housing Program in 1985 set strict guidelines regarding eligibility for subsidized units in new non-profit co-ops, limiting subsidized units to families earning less than a specified income, with no more than 30% of units in a co-op subsidized. This excludes women with modest incomes above this low-income cut-off, and especially those with dependent children, from receiving a housing subsidy. Under the federal housing guidelines, co-op projects have no flexibility to lower monthly housing charges or provide emergency subsidies - practices in existing women-initiated housing co-ops. In order that co-ops may continue to meet the housing needs of the majority of women housing consumers - those of modest income - the existing guidelines on subsidies need review and adjustments are required to allow non-profit housing cooperatives greater flexibility in responding to the housing needs of modest-income families.

## Conclusions

The grassroots model of housing provision created by the Non-Profit Housing Program has worked extremely well: it has generated innovative solutions to local housing problems in communities across Canada. This housing has been tailor-made to respond to very specific housing needs which the mass market cannot and will not meet. The women's housing projects described in this study do not serve one group: they serve battered women and their children, female-headed families, women on low incomes, women living alone, and elderly women. Some of them serve all women; others serve a diverse mix of family types. The programs under which the housing projects described in this study were built no

longer exist. In 1985, the federal government and provinces signed new agreements on the provision of non-profit housing, thereby creating conditions for greater variability from province to province. Under these new programs, proposals for new women's housing programs have continued to be submitted, especially for second-stage housing for single women, single parents, and battered women.

The small projects documented in this report cannot begin to serve the critical and massive housing needs of women across Canada. But their existence has called attention to housing as a women's issue and has highlighted alternative solutions where women take an active role in meeting their own needs. A recent development has been the emergence of grassroots organizations focussing on women's housing problems. In Halifax, Mothers United for Metro Shelter (MUMS) has mobilized the city in demonstrations and actions dramatizing poor women's housing plight. At the national level, the National Action Committee on the Status of Women is making housing a priority issue. During the International Year of Shelter for the Homeless, women's organizations across Canada organized to focus widespread attention on women's housing crisis. The experience of the women who have successfully developed their own housing projects serves as an inspiration to all Canadian women.

NOTES

1. Lance Berelowitz, 1988, "The liveable city: social housing in Vancouver," The Canadian Architect, February: 34-37.

2. A special needs housing survey conducted by the Co-operative Housing Foundation of Canada in summer 1987 estimates that only 5% of the 185 co-op housing projects serving special needs households provide on-site support services, while a further 13% have special liaison arrangements with community agencies for support services for co-op members. Co-operative Housing Foundation of Canada, 1987, "Housing co-operatives and special needs groups working together" (Ottawa: International Year of Shelter for the Homeless Conference, September).

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## APPENDIX 1

## THE RESEARCH PROCESS

### Finding the Projects

One of the hardest parts of this study was finding the ten projects. Joan Simon and I knew of two women's housing cooperatives in Toronto, where we lived; yet housing for women is often unknown outside the local community. How, then, were we to find out about housing in other parts of the country? There was no centralized list of women's housing projects. Although most non-profit and co-op housing is funded by Canada Mortgage and Housing Corporation (CMHC), the agency records housing starts and projects by city and province; information on the composition of sponsoring groups is not readily available, and women's groups especially often want to remain anonymous to avoid harassment. Nor did the non-profit cooperative sector have records that would allow us to identify women's housing; centralized lists of non-profit housing cooperatives are listed by name and location. However, many women's projects are named after specific people (often women) or in ways that do not identify them specifically as women's projects. These lists, too, could not help us.

Women's housing projects, we discovered, were among the best-kept secrets in the country. They literally fell between two worlds: the housing sector did not know of them or hesitated to claim them, as they were often feminist in origin and objectives. The national women's organizations did not know about

women's housing projects, as they were usually local in origin. Moreover, they were often founded by women with interests in housing or design and only peripherally involved in women's organizations; or they were established by human-service organizations or public-housing authorities with no links to the feminist community. We learned of projects serendipitously: through small items in the feminist press or in housing newsletters; at parties with feminist friends living in other parts of the country; from students living in other cities.

Initially, we received funding to visit eight projects to document their origins, the development process, and women's experience of living there. In the course of our research, we identified a further eight projects which we found when we visited cities, and we were able to include two of these in our study.

## The Overall Research Design

We chose a hybrid model of research, combining elements of field research and qualitative analysis and of survey research that lent itself to quantitative analysis. Although the small projects lent themselves to participatory research by one researcher, the number of projects in our study and their distance one from another called for some standardization. We chose a two-fold approach: first, site visits by Joan Simon and me to get a feel for each project, interview key actors in the development process, talk with some residents, and hire a local interviewer. Then, in-depth interviews of

residents conducted with a standardized interview schedule by that local person.

This was clearly a compromise. Ideally, we would have liked to do all the case studies ourselves, but the several months in each city this would have necessitated was prohibitive financially and personally. By doing the research from afar we missed the intense involvement over time that is the hallmark of case study field research. We also gave up some of the control over the research process and the insights into new social worlds that comes from that involvement. However, we gained breadth and built up a comparative data set that gave us insights into the patterns that characterize women's housing beyond the idiosyncracies of a project's individual history and circumstances. By using a research design of multiple case studies, we were able to discover the ways in which women's housing problems are national rather than regional or local. We discovered that responses to local circumstances share features with projects in other parts of the country. By using this comparative approach, we hoped to avoid some of the difficulties of case studies which cannot generalize from the particular case to the larger pattern.

## If It's October, It Must Be Regina

Doing ten case studies on a year's sabbatical from teaching seems like a snap. But when we calculated that we would have roughly one month per case in each city, we quickly realized that we would run out of time. We organized our field work to start in Vancouver in the fall of 1985, moving steadily eastward and ending in Newfoundland in December. We visited Quebec City in February,

1986 and finished with field work in Toronto the following spring and summer. We tried to plan our trips to avoid severe winter weather - who wants to travel on strange roads in a Regina blizzard when it's twenty below?

We did not anticipate the stresses that travel for one and two weeks a month would put on our families. My husband had to put in a double shift as sole caregiver to our five-year-old daughter. When I came home hoping to "decompress" I was bombarded by domestic demands. Even though our field trips were spaced a month apart, it seemed like we barely recovered from one trip before we were off on another.

The field trips were like time capsules. We scheduled meetings from early morning - sometimes starting at 6 a.m. - to late at night. In the brief time available, we contacted and interviewed original founders of projects, architects, coordinators, members of the boards of directors, staff of resource groups, and CMHC officials responsible for the project. We also hired interviewers and trained them to do the interviews. We visited battered women's shelters in each city and two centres for single parents; we interviewed the directors about women's problems finding affordable housing in each city. We also interviewed provincial and municipal housing officials to learn about the housing market in each city. In all, we did 103 background interviews, sometimes as many as a dozen in one city.

Our approach evolved as the research progressed. In order to understand the dynamics of each situation and to interpret the data from the interviews, it was important that Joan and I see the places together. In Quebec City, Joan

visited Grandir en Ville with Claude André, our research assistant, because he had personal contacts in the city and could conduct the interviews in French. All research materials were translated into French and administered in French.

Because there were two of us, the field work in an unfamiliar environment was made easier. One would drive, the other would read the maps. We took turns interviewing and taking notes and sometimes would split up to cover more interviews. After interviews, we discussed what they meant and how they connected with other things we knew. Most important, we provided each other with a support system. Meeting new people all day, answering questions, finding informants, hiring interviewers, and scheduling interviews left us exhilarated but also exhausted and depleted. Interviewing women who lived in the housing projects often left us depressed, sometimes tearful, and angry. The interviews were lengthy - two hours on average - and elicited strong feelings from residents. They also shared with us their pleasures in their current housing and their hopes for the future. From these personal histories we learned not only about another social world but about ourselves and our privilege: jobs, cars, houses. This is often one result of research from a feminist perspective: women investigating gender relations often also learn about themselves - their reactions, priorities, and assumptions about reality.

We filled ten large notebooks with background interviews. Ideally we should have transcribed them immediately, while we were still on our site visits. There were two problems: we didn't have access to laptop computers, which were still prohibitively expensive; when we finally had "free time" at the end of the day or on a weekend, we were too tired out to consider transcribing our

notes. As our notebooks and interviews piled up, transcribing them became a formidable challenge. Finally they were all transcribed by the combined efforts of Joan, me, a research assistant and two research secretaries.

Feminist research characteristically interrelates knowledge and action. We wanted to develop a body of knowledge about women's housing projects, but we were also interested in change and in having an impact on public policy. One of our goals was to increase knowledge of and support for women's housing projects in the housing sector and in the women's movement. Interviews with people in these groups gave us the opportunity to pass on information about what was happening in their city in the context of what was happening in other cities. In one city, we found ourselves apologists for a housing project that had financial and management problems. We tried to convince housing officials that this was an important project, that others could learn from it, and that it needed ongoing support. Talking about local projects in the context of national and international trends of women's housing development sometimes enhanced the legitimacy of local efforts.

Several of the women's housing projects were isolated. Some had developed to meet specific local needs and thought they were the only women's housing project in the country. We were able to provide these women with information about other projects and with the names of resource persons in other parts of the country. (We will be producing a directory of these groups, to serve as the basis for network building.) We promised women that we would publicize our findings as widely as possible so that subsequent women's housing projects would not run into the same obstacles in gaining project approval. Some women

felt that it is far easier to convince housing officials to release funds for women's housing if one can point to successful projects in other parts of the country. Often we felt that we were giving out as much information as we were taking in: we were being interviewed about projects in other parts of Canada while we were trying to find out about the project we were visiting. Our study took on some of the qualities of an action research model (rather than the more traditional field research we had initially mapped out).

In hiring interviewers we departed to some extent from the approach a survey research institute might take. From our early interviews with residents, we realized that hiring professional survey research interviewers might not be appropriate. We wanted interviewers who would be mature and sensitive to residents who felt vulnerable and, in the case of some second-stage housing, who could cope with stringent security demands. We hoped to find interviewers who would value the stories they heard and who would be supportive of the emotions and feelings generated by the interviews. In each city we contacted women's employment services, asked for names of local women who had some experience with the women's community or with women's housing. It's a reflection on women's place in the economy that in every city we found a pool of unemployed, or part-time employed women highly skilled and experienced, who were willing to be our interviewers. Finding these women rather than a professional research organization also meant that we could provide some needed part-time employment in communities where jobs were scarce. The disadvantage was that some of these interviewers found other employment, and we had to hire replacements.

In all cities we found excellent interviewers. In one case, the interviewer showed such a continuing interest in the community that she was subsequently hired as a part-time counsellor for residents.

When we visited the Joint Action Cooperative in Regina, the Saskatchewan Housing Authority informed us of their project for single parents in Moose Jaw. As we had never heard of the project and had not budgeted to study this 36-unit project, the Housing Authority offered to conduct the survey on our behalf using our interview schedule.

Getting In

In gaining access to the ten projects in our study, sponsorship was vital. The process worked best when we were sponsored by founders, board members or local women's organizations. When there was a prior tie, women could make plans for our arrival, suggest persons to interview, and sometimes set up interviews for us, allowing us to maximize the time our brief stay. For instance, the Women's Research Centre of Vancouver introduced us to Munroe House; Jane Brackley of the Social Planning Department of Halifax and Cathy Mellett of the City of Halifax's Housing Department were very knowledgeable about who we should see in that city. Odette Beliveau in Quebec City lived in Grandir en Ville and worked for a resource group.

We were less successful when we couldn't make use of our contacts in either the women's movement or in the housing sector. This was often an indication of

the relative isolation of a project that had ties with neither feminists nor housers.

Despite our personal contacts and sponsorship, in all cities we experienced difficulties in gaining access to residents of women's housing projects. Second-stage housing projects for battered women are extremely cautious about security; in some cases, even the address is confidential, to protect residents from a violent partner. We and our interviewers had to gain permission from boards of directors, coordinators, and residents in each project before we could schedule interviews. In some cases, these lengthy negotiations took several months. Some women's projects were wary of calling attention to themselves, fearful of attracting undesirables.

In addition, we found it difficult to schedule interviews. Most women, particularly single parents, have heavy time commitments to work at home, paid employment, and perhaps childcare responsibilities. Many of the women were also heavily involved in volunteer positions in the women's community. It was not unusual for interviewers to call five or six times before finding a resident at home. These women had limited discretionary time and it was often difficult for them to meet us without our being distracted by mealtimes or children. In second-stage housing, it was sometimes very painful for women who had left a battering situation to answer questions about the circumstances of recent moves or plans for the future. Some mothers may have been reluctant to discuss personal matters in front of their children. (In Kirby House, St. John's, the women had no private place where they could be interviewed.)

Our total response rate for the study was 68%. This varied from project to project, from an overall high of 89% at the Beguinage - a women's co-op - to a low of 52% at the Bishop Cridge Centre for the Family - a second-stage housing project for single parents.

## The Interview

The interview with residents was lengthy - two hours on average. The schedule consisted of 90 questions covering the women's residential history, evaluation of their current housing, social networks and use of social services, a time budget for a typical day, information about sources of day-to-day stress, and questions about employment and future plans. We had few guideposts, as most of these projects had not been studied before. The interview schedule was based on questions included in two previous studies of single parents and their housing[1] and a recent survey of shared dwellings focussing on issues of privacy and community[2]. Because we knew so little about these projects before we started and because we could not do preliminary exploratory interviews and then design the survey instrument, we tried to cover the areas of greatest interest to us by asking multiple questions. A brief, close-ended questionnaire would have been ideal to administer, code and analyze; but we felt we knew too little about the issues, these particular projects, and the residents to anticipate all potential responses. Therefore, the interview schedule became a hybrid. The questions were standardized: interviewers would ask each question in the same way and in the same order. Yet half the questions were open-ended; there was ample room to record residents' responses and interviewers were instructed to write down residents' own words.

When we designed the study, before we knew much about the projects, we expected that many of the residents would be single parents with children. The interview schedule focussed on the transitions experienced by single parents and the ways housing fit into their lives. As the studies progressed, we found that women's housing projects served a much wider range of women and that some questions worked less well for married women, women in common-law relationships, or never-married women because they focussed on the problems of single parents.

## Data Analysis

The study generated two distinct data sets: the 103 interviews with resource persons in each city; and the 154 interviews with residents of the housing projects. The background interviews provided us with a very rich source of data on topics initially set by us or developed in the course of the interviews. These were not standardized and have been analyzed qualitatively under topics and specific conceptual categories.

The interviews with residents provided a lot of information about a relatively small number of people. But because these people lived in ten different projects, which were in eight cities and, in many cases, substantially different from one another, they could not be aggregated and treated as one population. Much of the substance of the interviews appeared in the open-ended questions and in the responses to questions about the particular housing environment in which residents lived. This posed a difficult problem in

analysis, which was resolved by creating a qualitative and a quantitative data base from these interviews. Responses to the open-ended questions were word processed and can be sorted manually or with qualitative research software. Thus we were able to retain the integrity of each person's story and have access to individual responses. In addition, the open-ended questions were coded and entered with responses to the other questions onto a statistical program (SAS), thereby allowing us to sort and analyze the large amounts of data collected from each person.

By choosing a hybrid model of research that combined elements of qualitative field work and survey research, we tried to accommodate in our research design the exigencies of a study of ten small projects in eight cities. There were pluses and minuses in this approach. One of the drawbacks, from my perspective, was that I became more a coordinator or administrator of research than a hands-on researcher as I had expected. Without conscious planning, our research became informed by a feminist perspective that affected our choice of interviewers, the reciprocal sharing of information in which we engaged, and our plans for the dissemination of our findings. In the course of our research, we learned as much about ourselves as about the women we studied.

NOTES

1. William Michelson, 1985, From Sun to Sun: Daily Obligations and Community Structure in the Lives of Employed Women and Their Families (Totawa, NJ: Rowan and Allenheld); Martin Rein et al., 1980, The Impact of Family Change on Housing Careers (Cambridge, MA: Joint Center for Urban Studies of MIT and Harvard University).

2. Sheree L. West, 1985, Sharing and Privacy in Shared Housing for Older People (Ph.D. Dissertation, Graduate Faculty in Psychology, City University of New York).

# APPENDIX 2

## SUMMARY OF PROJECTS

| | THE BEGUINAGE - THE TORONTO WOMEN'S CO-OPERATIVE, 1985 | CONSTANCE HAMILTON CO-OPERATIVE, 1982 |
|---|---|---|
| Developer | Tom Schwartz - Quetico Developments. | Bradsil. |
| Architect | Modified turnkey project - Philip Goldsmith, Quadrangle Architects. | Joan Simon, Simon Architects and Planners. |
| Sponsors | 10-person voluntary board of directors of women drawn from Toronto women's community. | 5-member voluntary board of directors drawn from social service field, municipal politician, lawyer. |
| Funding | Start-up of $10,000 for original feasibility study; $65,000 for final proposal from CMHC's 56.1 program, $1.6 million capital budget from 56.1 program. | $12,000 start-up funds for membership development, coordinator's salary. $2,330,000 from CMHC 56.1 program. |
| Construction | New construction of stacked townhouse, row construction of brick siding and stucco with wood siding on second storey. | 3-storey stacked townhouse new construction, concrete block; 7 different unit types. |
| Size | 28 units on two properties within the same block: 13 in west building; 15 in east building; 13 - 1 bedroom; 12 - 2 bedrooms; 3 - 3 bedrooms. | 30 units: 10 - 1 bedroom; 16 - 2 bedrooms; 4 - 3 bedrooms; 6 bedroom communal house. |
| Housing Costs (1986) | 1 bedroom - $430-$450<br>2 bedroom - $650<br>3 bedroom - $720 | 1 bedroom - $390-$401<br>2 bedroom - $540-$578<br>3 bedroom - $610 |
| Subsidies | 8 units ranging from $100-$600 per month provided from co-op's subsidy pool. 2 emergency subsidies. | 8 subsidy units: six units subsidized through internal subsidy pool; 2 units subsidized down to 25% of income by provincial rent supplement program (OCHAP); 6 bedroom communal house subsidized by OCHAP rent supplement. |
| Services | Co-op coordinator employed 12 hours per week; bookkeeper works 10 hours per week; small meeting room and workshop; 1 laundry room. | Co-op coordinator paid for 15 hours per week to deal with enquiries, rent collection, subsidies, bookkeeping, coordinating committees.<br><br>Full-time counsellor for communal house who is staff person of Nellie's Hostel for Women.<br><br>Laundry room, small meeting room, coordinator's office. |

| | HALIFAX WOMEN'S CO-OP, 1982-1984 | GRANDIR EN VILLE, 1981 |
|---|---|---|
| Developer | Halifax Women's Co-operative. | N/A. |
| Architect | Self-help rehabilitation by members, contracted for structural work. | Jean Côté. |
| Sponsors | Started by a seven-member board of women. | Corporation du Bon Pasteur. |
| Funding | Start-up from CMHC $4000; RRAP program for repairs except for 6-unit building; NEED grant for one summer to hire 3 staff for 3 months at minimum wage plus $4000 materials to do painting and fencing.<br>6-unit building: $60,000 purchase + $50,000 repairs;<br>duplexes: $60,000 purchase + $20,000 repairs;<br>6 bedroom house: $73,000 purchase + $12,000 repairs.<br>Total: $275,000. | $3500 CMHC start-up funds; $500 grant for preliminary costs; $75,000 from municipal/ provincial program for construction costs; $3000 per unit from SHQ (LOGIPOP); $112,500 from CMHC; mortgage $810,720.<br><br>Total: $1,002,220. |
| Construction | 75-100 year old wooden structures. | Renovations of stone structure formerly the laundry of Bon Pasteur Convent. |
| Size | 1 6-unit walk-up apartment building; 2 duplexes (up and down flats); 1 5-bedroom single family house (counted as 2 units). 12 units total: 2 - 1 bedroom; 8 - 2 bedroom; 1 - 5 bedroom house. | 30 units: 1 - 4 bedroom; 10 - 3 bedroom; 15 - 2 bedroom; 3 - 1 bedroom; 1 - bachelor. |
| Housing Costs | (1985) 1 bedroom - $280<br>2 bedroom - $355<br>3 bedroom - n/a<br>shared house - $155-$190 | (1984) bachelor - $220<br>1 bedroom - $240<br>2 bedroom - $255<br>3 bedroom - $275<br>4 bedroom - $295 |
| Subsidies | N/A. Some residents subsidized to 25% of income. | Number of subsidy units fluctuates. Has been as high as 10 units with housing costs reduced to 25% of income. Rent levels low so that in effect everyone is subsidized. SHQ will not provide rent supplements to CMHC-financed projects. |
| Services | Laundry facilities. | Communal room for overnight guests, meetings, office; space for darkroom; children's playroom; share with six other co-ops a childcare centre and commercial facilities on-site. |

| | JOINT ACTION CO-OP, 1972 | BISHOP CRIDGE/HAYWARD HEIGHTS, 1969 |
|---|---|---|
| Developer | Regina Single Parent Improvement Association and Central Community Services Inc., a non-profit group of single parents. | |
| Architect | Schmidt, Forrest and Associates Architects - c.1960. | Wagg and Hambleton, Architects. |
| Sponsors | Downpayment for mortgage from Saskatchewan Co-op Credit Society. | B.C. Protestant Orphans Home which became Bishop Cridge Center for the Family. |
| Funding | 1972: Section 34.1.18 50-year mortgage - $8000 @ 6% for 16 years; 10% grant $342,000 @ 7.5%.<br>1977: RRAP - $190,000 for wiring, plumbing, boilers; $12,000 forgivable per year.<br>1987: paid off.<br>Appraised value (1985): $1,300,000. | Non-Profit Section 15 of National Housing Act, fixed rent per unit with annual reviews of rent increases and budget by CMHC. No information on construction costs. |
| Construction | Wood frame construction with corridors and stairwells of masonry. Exterior is brick veneer or porcelain enamelled panels. | Two-storey row houses, brick with wood siding; two-storey group homes. |
| Size | 16 1-bedroom apartments @ 648 sq.ft.; 32 2-bedroom apartments @ 792 sq.ft. | 8 2-bedroom townhouses}<br>14 3-bedroom townhouses} 29 rental townhouses<br>7 4-bedroom townhouses}<br>3 6-bedroom townhouses (group homes) |
| Housing Costs (1985) | 1 bedroom - $275<br>2 bedroom - $290<br>Includes laundry and parking; residents pay $125 to be member. | 2 bedroom $250<br>3 bedroom $300<br>4 bedroom $340<br>6 bedroom $620<br>Endowment used up to subsidize rents and program. |
| Subsidies | Housing charges coincide with comparable units in the city which are $350-$400 per month for upgraded units in area. | Approximately half of residents receive social assistance from B.C. Ministry of Human Resources; no subsidies to units.<br>Stay limited to 3 years but flexible. |
| Services | Creative Corners childcare in 4 1-bedroom units operating as separate cooperative and paying rent.<br>4 laundry machines owned by co-op in each building. | Director of Bishop Cridge Center for Family on-site; 1 full-time maintenance person; neighbourhood centre with space for community social services; after-school and summer program for children; large play area for children; free food deliveries, periodic shopping trips with Centre van. Counselling. |

| | MUNROE HOUSE, 1979 | WILHELMINA WILLIAMS NON-PROFIT HOUSING ASSOCIATION, 1982 |
|---|---|---|
| Developer | None. | None. |
| Architect | None. | None, but some board members were architects. |
| Sponsors | YWCA of Vancouver, City of Vancouver Social Planning Department, Provincial Ministry of Human Resources. | Non-profit housing society of volunteer women from Halifax-Dartmouth. |
| Funding | B.C. Ministry of Human Resources leased building for $1/year; Province provided funding for initial renovations. Ministry of Human Resources funds co-managers. | $9,500 CMHC startup, 56.1 program.<br>4-unit building: $ 8,915 RRAP, $102,872 mortgage<br>9-unit building: $22,500 RRAP, $195,683 mortgage<br>Playground built by Children's Foundation, 1984. |
| Construction | Brick and stucco three-storey house; minimal rehabilitation. | 2-storey walkup apartment buildings; rehabilitation.<br>Bldg. 1: 3 1-bedroom apts.; 5 2-bedroom.<br>Bldg. 2: 1 bachelor apt.; 2 1-bedroom; 2 2-bdrm. |
| Size | 6 1-bedroom furnished apartments. | 13 apartment units in 2 buildings in Dartmouth, N.S.; plans for expansion in 1987: 4 3-bedroom units in renovated building. |
| Housing Costs (1985) | Stay limited to maximum of 6 months - maximum of $250/month. | Rents geared to residents' incomes through subsidy pool. Rents are either shelter allowance provided by Social Assistance or 25% of income. |
| Subsidies | Rent-geared-to-income or housing and support portion of social assistance. | Rent geared to 30% of income. |
| Services | 2 part-time co-managers; staff office, laundry facilities and playroom on-site. | Part-time counsellor funded by Family Services Association. |

| | FAIRVIEW EAST APARTMENTS/ MOOSE JAW SINGLE PARENT PUBLIC HOUSING, 1978 | KIRBY HOUSE 1984-1987 |
|---|---|---|
| Developer | None. | None. |
| Architect | None. | None. |
| Sponsors | Moose Jaw Public Housing Authority, Saskatchewan Housing Corporation, City of Moose Jaw. | Board of local women active in women's community in St. John's, Nfld. Ties with Transition House. |
| Funding | Section 40, National Housing Act: 75% from CMHC; 20% Saskatchewan Housing Corporation; 5% City. (Both capital and ongoing operating costs.) | CMHC 56.1 program: $700 startup funds; $148,000 loan; $600/year administrative component.<br>RRAP for renovations - $17,750.<br>Running $1000 per month deficit for light and heat which is charged at commercial rates. |
| Construction | Brick and wood siding. | Wood frame - 2 houses connected. |
| Size | 24 units (1978)<br>12 units (1980)<br>31 2-bedrooms<br>5 3-bedrooms | 8 bedrooms, 2 kitchens, 2 dining rooms and staff office. |
| Housing Costs | Rent geared to income; costs range from $249-$299 per month. | Varies with resident's income.<br>Length of stay limited to 6 months. |
| Subsidies | | Rent-geared-to-income and paid through social assistance. |
| Services | Childcare Centre attached to housing, run independently, space leased from Housing Authority. Funding provided by Department of Social Services. Full-time caretaker lives on-site. | Staff counsellor (temporary funding). |

## APPENDIX 3

## INTERVIEWS

### Victoria

Bishop Cridge Centre for the Family
- Colin Moorhouse, Executive Director
- Graeme Isbister, Director of Housing

British Columbia Housing Management Commission
- Al Stein, Regional Manager, Vancouver Island

Reach Co-op Project, Resource Group
- Kay Charbonneau, staff member

British Columbia Attorney General Department
- Gary Hoskins, staff member

Single Parent Resource Centre
- Peggy Faulds, Executive Director

### Vancouver

Munroe House
- Ajax Quimby, Co-Manager
- Barbara Lindsay, Board Member and representative of YWCA

YWCA
- Judy Rodgers, Director of Social and Community Services

Society for Assistance in the Community Today (ACT 2)
- Vi Roden, Executive Director

British Columbia Housing Commission
- Enid Buchanan, Director of Social Housing

Red Door Housing Referral Service
- Pat McClain, Board Member

Society of Transition Houses in B.C. and the Yukon
- Connie Chapman

Vancouver Planning Commission
- Joyce Catliff, Chair

Alma Blackwell's Cooperative (Entre Nous Femmes)
- o April English, Board Member and staff member, Affordable Housing Resource Group
- o Mia Cross, President
- o John O'Donnell, Architect

Sitka Women's Housing Cooperative
- o Penny Thompson, Board Member
- o Jim Woodward, Program Coordinator, Inner City Housing
- o Linda Baker, Architect

CMHC Vancouver Office
- o Sheila McLaughlin, Project Officer for Entre Nous Femmes and Sitka Women's Housing Cooperative

Columbia Housing Advisory Association
- o Shirley Schmid, staff member

## Regina

Joint Action Coop
- o Bonnie King, Coordinator
- o Allan Andrews, Accountant
- o Jean Whittle, President
- o Judy Gayton, Development Coordinator, Coop Housing Association of Saskatchewan

CMHC Regina Branch Office
- o Bev Cantin, Social Housing Development Officer

Saskatchewan Housing Corporation
- o Hazel S. Cadieu, Executive Assistant, Program Operations
- o Robert Hersche, Director, Research

Regina Transition Women's Society
- o Deanna Elias, Director

City of Regina Planning Department
- o Marilyn Stuart, staff member

## Moose Jaw

Moose Jaw Public Housing Authority
- o Gary Hauk, Manager

## Winnipeg

Women in Second Stage Housing (WISH)
- o Toni Nelson, Manitoba Committee on Wife Abuse

## Toronto

The Beguinage
- Ruth Mountain, Board Member
- Judy Scott, Board Member
- Kye Marshall, Founding Board Member
- Annette Salem, Founding Board Member (1982 interview)
- Rich Tyssen, Development Officer, Coop Housing Federation of Toronto
- Phil Goldsmith, Quadrangle Architects

Constance Hamilton Cooperative
- Jean Woodsworth, Chair of Founding Board
- Janet Howard, Founding Board Member (1982 interview)
- Joan Simon, Architect (1982 interview)
- Gay Alexander, Development Officer, CMHC, Toronto branch (1982 interview)
- Marie Lacroix, staff member, Nellie's Hostel and staff member, Constance Hamilton Transition House
- Brenda Szasz, Board Member
- Diana Forsyth, Board Member
- Lyn Adamsun, Coop Coordinator

Lantana Non-Profit Homes
- Gay Alexander, Development Consultant
- Karen Macmillan, Development Consultant

Nellie's Hostel for Women
- Anne Elliott, staff member

YWCA
- Barbara Thornber, Director of Residential and Recreational Services
- Maureen Adams, Stop 86 program
- Mary Lou Fassel, staff member

Women in Transition
- Lesley Hunnisett, Executive Director

Metro Family Shelter
- Chris Watt, Director

Ontario Association of Interval and Transition Houses
- Trudy Don, Director

Ontario Housing Corporation
- George Hough, staff member

Perth Avenue Cooperative
- Gay Alexander, Development Officer, Lantana Non-Profit Homes
- Marja Gates, Board Member

## Kitchener

Lincoln Road Second Stage Housing
- Rebecca Rowlandson, Development Coordinator, YWCA

## St. Catharine's

Bethlehem Housing Project of Niagara
- Sara Powers, Development Officer, Niagara Homes
- Ben Vandezande, Coordinator

## Amsterdam

Hubertusvereniging (second stage housing for single parents)
- staff member

Tehuis Annette (second stage housing for single parents)
- Annieke Vos, Architect

## Quebec City

Grandir en Ville Housing Cooperative
- Jean Cote, Architect
- Marie Leclerc, founder, Board Member
- Odette Beliveau, founder and staff member, Action Habitation (resource group)
- Martine Lacasse, Board Member
- Yves Hurtibise, Ecole du Service Social, Universite Laval
- Dominique Masson, Researcher

Societe d'Habitation du Quebec (SHQ)
- Claire Bisonette, staff member

Ville de Quebec - Service de l'urbanisme
- Pierre-Paul Gingras, staff member
- Benoit Beaulieu, Researcher

La Maison des Femmes (Transition House)
- Huguette Savard, Board Member

Gouvernement du Quebec - Ministere des Affaires Sociales
- Marie Leclerc, Service de la condition feminine

## Halifax

Halifax Women's Housing Cooperative
- Cathy Mellet, Board Member
- Dian Graham, Board Member

W. Williams Non-Profit Corporation
- Jane Brackley, Board Member
- Mary Brooks, Board Member
- Joan Doelider, Board Member
- Sharon Fogo, Board Member

Halifax Non-Profit Housing Corporation
- Cathy Mellet, Development Officer

City of Halifax - Social Development and Research
- Jane Brackley, Social Development Worker

Mothers United for Metro Shelter (MUMS)
- Heather Schneider, founder and Board Member
- May Spinney, founder and Board Member

Access Housing Resource Group
- Sharon Chisholm, Executive Director

Adsum House (women's hostel)
- Sister Virginia Turner, Executive Director

Bryony House (women's shelter)
- Norma Profitt, Executive Director

Collins House (women's shelter)
- Elaine Bishop, Executive Director and member, Women's Emergency Housing Coalition

Single Parent Centre
- Sister Gerry Lancaster, staff member

St. John's

Kirby House
- Susan Mercer, Manager
- Grace Allerhead, former Manager
- Cheryl Hebert, Board Member
- Ann Donovan, Board Member

Transition House
- Cheryl Hebert, Director and Fund-Raiser

St. John's Status of Women Council - Women's Centre
- Ann Donovan, staff member

Advisory Council on the Status of Women of Newfoundland and Labrador
- Ann Bell, President

Canada Mortgage and Housing Corporation (CMHC)
- Marylou Tinner, Manager, Social Housing Program

City of St. John's - Non-Profit Housing Division, Urban Living
- Don Dyke, Manager

Community Housing and Support Services (CHASS)
- Larry Edison, Housing Coordinator
- Penelope Rowe, Executive Director

Newfoundland and Labrador Housing Corporation
- Darlene Hyde, Research and Development Officer
- Helen Handrigan, Research and Planning Director