



# OWN Housing Literacy Series

## “What Really Works in Creating Affordable Housing?”

November 9, 2011

### Opening of the YWCA Elm Centre

Guest Speaker: Heather McGregor, CEO, Toronto YWCA

Heather McGregor was invited to speak to us about the new Elm Centre that occupies a city block bounded by Elm St., Elizabeth St., Edward St., and Chestnut St. in downtown Toronto. When completed, this major permanent housing project will provide much-needed supportive and affordable housing for 300 women and their children.

The speaker, who arrived bearing a pink construction helmet with “ELM” on it, started by giving us a short history of the YWCA’s housing program, which began in 1873 to provide shelter for young women coming to the city from rural areas. Today the YWCA has a unionized staff of 350, a budget of \$28 million, and programs that run in 11 locations around the city. These include emergency shelters for women escaping domestic violence, transitional housing where women from shelters can stay for up to two years, and affordable permanent housing. Recently, the City asked the YWCA to take over a 115-unit project, with 80% rent-geared-to-income (RGI) units, from a non-profit that had declared bankruptcy after failing to be rigorous in collecting rents. The YWCA does not allow its tenants to fall behind in their rent: Being even a day late is taken as a signal that something is wrong and the problem needs to be addressed.

In addition to housing, the YWCA seeks to address employment issues and concerns specific to girls. It also advocates on systemic issues of women and girls.

Turning to the Elm Centre, Heather described in detail the difficulties faced by the YWCA in securing funding for this major undertaking during a period of economic downturn. To bring the \$78-million-dollar scheme to fruition took the ability to seize opportunities as they arose, to work with partners, and to persist in the face of seemingly insurmountable obstacles.

This opportunity came when the city called for proposals to build on a site that it had bought from Rotary with the help of federal funds. The YWCA won the competition over four other bidders, and its plan was passed unanimously by City Council in 2007.

One of their partners is Wigwamen Inc., the aboriginal housing non-profit, which put \$250,000 into the pot for 50 units designed for aboriginal families. The YWCA will be running the complex, and Wigwamen will accept, screen and process the applications for the units, and then hand over the likely candidates' names to the YWCA, which will make the final determination of who gets the units. Units will be rented out at a rate of about 30 per cent of the woman's monthly income.

One hundred supportive housing units at YWCA Elm Centre will be set aside for women with mental health issues. These will be funded by the Provincial Ministry of Health and Long-Term Care through the Local Health Integration Network. The YWCA is also partnering with Jean Tweed Centre to work with those women who suffer from addictions, and with St.





Michael’s Hospital, which will help select a psychiatrist to ensure that these high-need clients receive more intense support and crisis management when required.

The remaining 150 units are “affordable” housing units (5% under market price) for women with yearly incomes under \$45,000. The rent will be \$950 per month and units are for women and children only. Male visitors will be allowed, but women who wish to partner with a man will have to move out and will be helped to find alternate accommodation. In answer to a question, Heather told us that 15% of the units are for older women.

In addition to housing, the Elm Centre building contains office space for the YWCA, a 200-seat auditorium that can be rented out, and a restaurant space for which the YWCA intends to find a major tenant who will help pay off its mortgage.

Half of the \$78 million cost of the Elm Centre was secured from a variety of sources. The YWCA itself contributed \$15 million, and the municipal, provincial and federal governments all played their part. Heather described how difficult it was to get a mortgage for the remaining 50% of the total. Several banks turned them down, as did credit unions, for which the loan was too great. In the end, a low-interest mortgage of \$26 million was obtained from Infrastructure Ontario, an arms-length agency of the provincial government.

Heather described how the YWCA, working with Hilditch Architects in cooperation with regional Architects (rA), finally came up with a striking, environmentally green building with such features as geothermal heating, a green roof and roof gardens, and Energy Star appliances. In the Q&A after her talk, she also gave details about the way the supportive programs at the Elm Centre will be run and about the availability of units.

The main take-away message from Heather’s presentation: There is nothing a determined woman cannot do, given patience and persistence

**To find out more about this wonderful organization that is all about women and girls, see: <http://www.ywca-toronto.org/>**

**For a virtual tour of the Elm Street Centre go to: <http://www.ywca-toronto.org/page.asp?11=56&12=&pid=171>**

**The Older Women’s Network, OWN Housing Committee – Housing Literacy Series: “What Really Works in Creating Affordable Housing?” – Lecture # 3, Nov. 9, 2011**

