

Recommendations to: The “Expert Series” Consultations to Develop Ontario’s Long-Term Affordable Housing Strategy



6 | (OWN) Contact Winter 2009

“Women in need of housing speak out at Public Forum”

OWN Housing Forum, October 4, 2009

Report Dated: December 2009

Prepared by: OWN Housing Forum Committee - Older Women’s Network (OWN):

A Voice for Older and Midlife Women”

Photographs by Irene Borins Ash

OWN’s objectives, history, activism, research and membership can be found on website: www.olderwomensnetwork.org

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THE FACTS

1. Mid-Life and Older Women are especially hard hit by the Affordable Housing Crisis because women:

- live longer than men
- have lower incomes (70% of all part-time workers are women)
- have fewer retirement benefits
- take time out from their careers to care for children and elders

2. Many older women are becoming homeless as their income drops and/or their health declines.

- The affordable housing crisis is escalating because a large group of “boomer women” are entering their sixties and their retirement years at the present time.

3. There is a widening gap between incomes and market rents

- between 1997 and 2005, housing costs for Ontario renters increased by 17%
- while incomes increased only 4% .

4. History of government action:

- In the 1970s - Canada had a Federal Housing Strategy—“good housing at reasonable cost is a social right of every citizen”
- In the 1980s - the Federal Government was funding 30,000 new affordable homes every year
- In 1993 - the Federal Government quit funding affordable housing. The Harris Government in Ontario and several other provinces did the same.

FACTS ABOUT CANADIAN WOMEN

- women constitute 50.4% of the total population
- women constitute 55.5% of the population age 65-84
- women constitute 69% of the population age 85 and older
- average annual income for women: \$24,400
- average annual income for men: \$39,300
- 8.7% of women 65+ are poor
- 4.4% of men 65+ are poor
- 18.9% of unattached women 65+ are poor
- 14.7% of unattached men 65+ are poor

Source: Statistics Canada: A Gender-based Statistical Report 5th Edition 2006

“Poor” means an income after tax below StatsCan’s Low Income Cut-Off.

CANADIAN FACTS ABOUT WOMEN ALONE

- 38.3% of women 65+ live alone, compared to 16.8% of men
- at every age and stage, more women than men live alone

Source: Women in Canada, 5th Edition. Statistics Canada 2006

CANADIAN WOMEN AND INCOME SECURITY IN OLD AGE

- While Canada has made some progress over the years in meeting the needs of older Canadians, the rights of older persons in relation to economic security continue to be compromised. According to a Conference Board of Canada report, **the poverty rate among the elderly increased from 2.9% in the mid-1990’s to 5.9% in the mid-2000s.**
- **The economic disparity and insecurity of women is of particular concern. Recent CASW reports on women and poverty indicate that women seniors are even worse off financially. In 2005, 8.4% of women, in comparison to 6.1% of men had low incomes.**
- Canadian expenditures on income security for seniors are modest by international standards and are projected to peak at a level well below those anticipated by most other Western nations.
- Essential changes include: ensuring that the combined amount of the OAS and GIS for those who have no other source of income in old age at least meets the level of the after-tax LICO (low income cut-off as defined by StasCan); indexing OAS and GIS to wages; implementing a drop-out in the CPP to allow for caregiving.
- **CASW calls upon the government of Canada to make policy changes to mitigate poverty in old age, especially as it affects women, by providing benefits to poor women once they are old and implementing measures that would improve women’s ability to accumulate retirement income throughout their lifetimes.**

Source: Canadian Association of Social Workers press release 1 October 2009 to mark the International Day of Older Persons.

OWN RECOMMENDATIONS

1. **Housing solutions should be linked to the provision of other health and support services to facilitate ‘Aging in Place’**
 - the present “Poverty Reduction Strategy”, focused on reducing child poverty has involved inter-ministerial planning and initiatives.
 - A similar approach could be applied to the affordable housing strategy. Case study: Dixon Hall Supportive Housing Program for OWN Co-op and surrounding buildings
 - this program, funded by the Ontario Ministry of Health, has operated successfully for ten years at a fraction of the cost of long term care in a nursing home.
2. **There is no ‘ONE SIZE FITS ALL’ solution for Affordable Housing.**
 - Action is needed to support Non-Profit and government initiatives to provide housing geared to:
 - local conditions
 - specific population groups
 - and special needs.
3. **Provincial policy changes to provide mortgage backing to Non-Profit and Co-op Housing groups would facilitate:**
 - diversity
 - and community participation in the provision of affordable housing.
4. **The long deferred promise to upload housing from the municipalities to the province should be implemented**
 - This would provide a stable tax base for permanent affordable housing
 - and financial support for initiatives that meet local and specific population’s housing needs.
5. **“Affordable Housing” is more effective and beneficial socially if it is provided close to transportation and other services.**
 - Retrofitting of older housing stock such as apartments and hotels can provide a mixture of housing and other services. Case Study: Fraser Hotel, Cobalt. (see Appendix)
6. **The Affordable Housing Crisis is related to needed reforms in income support services.**

- 7. The expansion of rent support and housing allowance programs could increase the number of affordable housing units.**
 - These allowances should be linked to the person's eligibility, not to the actual housing unit.
- 8. The custom of 'Asset Stripping' when people transition from Employment Insurance to Ontario Works is rendering people hit by the current recession homeless and less able to become productive when they do regain employment.**
 - Case study: documentary "Home Safe Toronto" by Laura Sky and Cathy Crowe.
www.skyworksfoundation.org
- 9. The GAINS allowance for low income seniors has not kept pace with current housing and living costs.**
 - Many older women are unable to meet their basic needs. Case study: in the past ten years, Toronto agency Sistering has seen an increase in the number of older women experiencing first time poverty and homelessness.
 - Core housing need among women is also increasing in racialized and immigrant groups, lone support parents and low income working women.
- 10. Many Homeless Older Women are Not Visible**
 - The number of older women who are "couch surfing" with friends and family is increasing.
 - Many of these women are experiencing first time poverty owing to the death of spouses and the erosion by the recent recession of their expected retirement income from pensions and investments.
- 11. The current Affordable Housing Crisis reveals an intersection of gender, race and income among people in core housing need.**
 - Now the current recession is driving the newly unemployed into homelessness and an income support program that impedes their early return to productive work .
- 12. "We are not helpless. We can help ourselves and we can help each other."**
 - Judy Rebick's speech at the OWN Housing Forum at OISE on October 4, 2009.


OWN PUBLIC FORUM ON AFFORDABLE HOUSING

Official Flyer for OWN Housing Forum:

✓ SAVE THIS DATE!!!




HOUSING FORUM



Sunday Oct. 4 2009



**“OPTIONS AND PRIORITIES FOR AFFORDABLE HOUSING:
Shovel Ready Is Not The Whole Story”**
Ontario Institute for Studies in Education (OISE)
252 Bloor St. W.(St. George Subway) 1:30 – 5:00 p.m.
**Presented by The Older Women's Network (OWN) &
The Centre for Women's Studies in Education, OISE (Univ.ofToronto)**

Panelists:

- Heather McGregor, CEO, YWCA Toronto, 
- Angela Robertson, Executive Director, Sistering 
- Michael Shapcott, Director, Affordable Housing &
Social Innovation, Wellesley Institute 
- **CALL TO ACTION – JUDY REBICK, EDUCATOR, ACTIVIST, AUTHOR**



See OWN's objectives, history, activism, research and membership information: www.olderwomensnetwork.org

December 2009

OWN HOUSING FORUM – OCTOBER 4, 2009



Women in Need of Housing Speak Out at Public Forum

- The Older Women's Network held a Public Forum "Options and Priorities for Affordable Housing" on October 4th 2009 in the Auditorium at OISE, co-presented by the Centre for Womens Studies at OISE, University of Toronto.
- OWN began in the 1980's with a Forum on Housing. The OWN Housing Co-op is a visible reminder of our advocacy in this area. A review of OWN's advocacy work after 20 years led to a sense of urgency among some OWN members about the present and future housing needs of older women. In February 2009 Patricia Moffat agreed to chair a Housing Forum Committee, comprising Erin Harris, Moira Bacon, Margaret Jarvis, Shirley Lewis, Pam Churchill, and Carolyn Singer and planning for the October event began. In May the project was adopted by OWN Council.
- OWN members came out in numbers help staff the event; more than twenty of them joined volunteer teams arranged by Pam Churchill, Margaret Jarvis and Rachel Tamari. Coordinator Roxanne Ng welcomed those attending on behalf of the Centre for Women's Studies at OISE.
- Panel members were Heather McGregor, CEO of YWCA Toronto, Angela Robertson, Executive Director of Sistering, and Michael Shapcott, Director of Affordable Housing and Social Innovation at the Wellesley Institute and our facilitator was Kris Purdy. Author and activist Judy Rebick delivered the Call to Action.
- Heather McGregor identified YWCA Toronto as a major provider of housing programs for women and girls and emphasized the need for more permanent affordable housing. Nearly half of YWCA housing clients are children and youth; the complexity of need includes women affected by poverty and abuse, including refugees, broken family sponsorships and women with mental health and substance abuse issues. Fifteen percent of the units in the YWCA's 300 unit Elm Street project, now under contraction, are reserved for women 55 and older. In the absence of the former government funding, YWCA has had to raise 42 million dollars from private sources. "We are a large organization that has been around for 135 years. Very few non-profits can take on that much risk"
- Angela Robertson commented that in the past ten years Sistering has seen an increase in the number of older women experiencing first time poverty. These women earn low wages and have no savings, so when they can no longer meet their basic needs they face the indignity of poverty and homelessness. Shelters oriented to women with children are not able to meet the needs of senior women. At Sistering the Drop-in provides food, clothing, housing advice, showers and laundry. "Low income women are becoming homeless because of rental costs; we are seeing more of them at Sistering." Angela observed that women in racialized communities are three times as likely to be poor, whether they are immigrants or native born Canadians. "There is a reluctance to talk about sexism and racism; aboriginal women are over-represented among homeless women on the streets, struggling with addiction and mental health problems. They have

the worst health and income conditions in Canada. We need action; there is a lot of power in this room”.

- Michael Shapcott said that housing has become a ‘lifestyle issue’ in the media, while income, gender, race and socio-economic factors are the important ones to consider in developing housing policy. Canada has done a poor job of collecting social statistics.
- Michael cited the Three Cities Project by David Hulchanski at University of Toronto showing Toronto as a city divided, with 50-60% of people in enclaves that are getting poorer; the whitest communities are the richest and the racialized are the poorest. Income and race relates to poor health status and outcomes too. He reminded the audience that the link between housing and health was first identified by Toronto’s first Medical Officer of Health Dr. Hastings in 1912.
- While OWN expected our Housing Forum to be an informative event, the organizers were taken aback by the response of some of the older women who attended. They electrified the audience with their vehement descriptions of how the lack of affordable housing was affecting them. The direction of the Forum changed in response to these pleas from women to “do something”, so that more older women would not be forced into homelessness and substandard conditions.
- In her Call to Action, Judy Rebick recalled the history of feminism and the need for women to be visible and take action on their own behalf, making common cause with racialised communities and others who are excluded and marginalized in the city. Judy commented that the Tamil grandmothers on the Gardiner Expressway reminded her how to get attention from the media and the politicians. “We are not helpless. We can help ourselves and we can help each other.”
- Older Women’s Network will make a vigorous and compelling presentation to the consultations that the Ontario Ministry of Municipal Affairs and Housing is holding to arrive at a Long Term Strategy for Affordable Housing. Plans are also in progress for follow-up programs and combined action with like-minded groups to improve the housing options for mid-life and older women.

Adapted from a December 2009 article in Contact, OWN’s quarterly newsletter.

“It’s high time to do it again” How the 2009 OWN Housing Forum began

After the dinner celebrating OWN’s Anniversary on May 30 2008, I was talking to several founding members who were recalling the Public Forum on Housing at OISE that launched the Older Women’s Network OWN 20 years ago.

Given our aging population, the Harris cuts and the Federal government’s withdrawal from the affordable housing field in the 1990’s, it seemed high time to do it again.

In the GTA, older women whose employment has been combined with caregiving for children and elders find themselves particularly hard hit by the cost of conventional rental housing, while the recession has eroded the savings and retirement incomes of many who were better provided for. Many older women are facing first time poverty and homelessness owing to the shortage of affordable housing.

Recent Federal and Provincial budget items require that housing proposals have to be “planning approved” and “shovel ready” to qualify for funding. These initiatives are designed for short term job creation rather than being real policy changes to address the overall need for affordable housing.

Other approaches that would address the problem such as retrofitting, supportive housing, universal design and rent subsidies lack the visibility and political support needed to address the housing needs of an aging population, let alone the plight of the homeless and the working poor caught in our present recession. As hoc, pilot project and silo funding initiatives are all very well, but they do not create permanent affordable housing or support a range of community services so people can “age in place.”

On 4th October 2009, OWN will present a Public Forum on Housing at the OISE Auditorium, joining with the Centre for Women’s Studies in Education as we did 20 years ago. Our panelists will be Heather McGregor, CEO, YWCA Toronto, Angela Robertson Executive Director of Sistering, and Michael Shapcott, Director, Affordable Housing and Community Innovation at The Wellesley Institute.

With approval from OWN Council, I am chairing a small committee to plan and promote this event, but its success will depend on the participation and support of OWN members. Housing Forum Committee members are Moira Bacon, Pam Churchill, Erin Harris, Margaret Jarvis and Carolyn Singer. We also have the advice of a “Wise Women Panel”; Edna Beange, Ruth Goldsmith, Nina Herman, Bea Levis and Eleanor McDonald. We are building an e-mail list of like minded individuals and groups to help us. Restoring our partnership with CWSE at OISE has also been a pleasure, with enthusiastic support from Paula Bourne and immediate help from the present director Aniska Ali.

“It’s high time to do it again” - How the 2009 OWN Housing Forum began - continued

When people hear “Older Women’s Network” they think of housing; it has been a major theme of our advocacy and a visible sign of our achievements in the OWN Housing Co-op.

We’ve done it before and it’s high time to do it again. Please spread the word about the OWN Housing Forum on October 4th

Patricia Moffat
June 2009 issue of Contact, OWN’s quarterly newsletter.

“We Can’t Quit Now: The Need is Greater Than Ever” Older Women’s Network and Affordable Housing 1988-2009

“OWN Co-op is more than just a roof over your head... based on traditional co-op principles of mutual ownership, mutual effort and support, it belongs to and is owned equally by all members. It creates opportunities for working together and has an expectation that lasting personal relationships will develop among members. The structure ensures that all members have full rights and valued roles in the running of the Co-op.” **An excerpt from “History of the OWN Co-op” by Ann Farrell. Contact, Spring 2008.**

OWN was founded in 1986 and incorporated in Ontario in 1988. Twenty years ago a Public Forum on Housing was presented by OWN at the OISE Auditorium, in partnership with the Centre for Womens Studies in Education at OISE.

After nine years of effort by OWN members, the 142 unit OWN Housing Co-op opened its doors in 1997 on the Esplanade in Toronto and the OWN chapter in Peterborough opened Glebe House to provide affordable housing for older women.

On 4th October 2009, OWN and the Centre for Womens Studies will be presenting another Public Forum on Housing at OISE because the need is greater than ever.

The political backdrop to this story is well known to OWN members and their efforts are recorded in many issues of Contact from 2001 to the present day. At Jeanne Rowles suggestion, I reviewed the past issues that she gave me as research for this article.

In Spring 2001, Gloria Shephard noted an increase in homelessness in our city and the response of faith communities with “out of the cold” programs. Gloria laid out the following facts:

- 1970’s—Federal Housing Strategy “Good housing at reasonable cost is a social right for every citizen of this country”
- early 1980’s—The Federal government was funding 30,000 new affordable homes every year.
- 1993--The Federal government quit funding new affordable housing . The Harris government in Ontario did the same. The OWN Housing Co-op was one of the last to be approved for funding.

In Contact’s Spring 2002 edition, Lynn Truax announced a fall workshop on “housing alternatives for older women”; her committee members were Doris Adler, Moira Bacon, Kate Chung, Janet Forbes, Sheila Miller and Elizabeth Walker.

The Autumn 2003 edition of Contact was devoted to the need for affordable and supportive housing. Bea Levis said “decent affordable housing has a direct relationship to healthy people and it is in everybody’s interest to have a healthy stable population.”

Rallying support for the “1% solution” and more co-op housing, Gloria Shephard said “where the community leads, government follows.”

The “1% solution” recommended the assignment of that proportion of government budgets to housing, with a focus on Supply, Affordability, Supports, Rehabilitation and Emergency Relief....

OWN did research too. Community Needs Assessment of Older Women (1998), The Housing Factor Project (2000) and a survey of homelessness among people 50 and older in rural areas of Simcoe County. In her 2006 article “Holding on to Housing” Dorothy Rivers-Moore noted that homeless rural people have issues in common with their urban counterparts: increasing isolation and a need for better transportation, social services and health care.

HOUSING FACTOR PROJECT (Older Women’s Network, June 2000)

With support from Status of Women Canada, Ontario Regional Office and Marion M Lynn, researcher from York University, OWN investigated the availability of housing and the needs for affordable and accessible housing for mid-life and older women in six Ontario communities; Hamilton-Wentworth, Older Women’s Network, Ottawa-Carleton, West Parry Sound District, South Asians—Toronto, and the Municipality of Tweed.

Ms. Lynn’s findings and recommendations make profitable reading today. They can be found on the OWN website under “Education and Research”, along with other OWN publications.
www.olderwomensnetwork.org

Today we often hear voices declaring that many factors need attention to create supportive communities. In her 2003 article, “What About the Neighbourhood?, Housing, Environmental Health and Personal Health” Carol Greenlee, Chair of OWN’s Health and Environmental Issues committee, had this advice for OWN members “Look around your community. Work individually and politically to improve the environmental health of your neighbourhood and your own health.”

In her Summer 2005 article, “Housing Solves Homelessness” Ruth Goldsmith reminded members that homelessness is no longer a short term issue; it’s affecting working people and families with children. Even with a 4% vacancy rate, market rents are too high for the people who need affordable housing. “The homeless are as different from each other as the rest of the population.”

In their Autumn 2005 article “Making Housing Happen”, Pam Churchill and Veronica Road told OWN members that after 10 years operating in a wasteland, housing advocates believe that housing is rising to the top of the agenda. They announced that OWN had joined the Holy Trinity Multifaith Housing Association, making common cause with Sistering, Toronto Disaster Relief Committee, Canadian Pensioners Concerned and other like-minded groups.

In 2007, Edith Ginsberg wrote an article “Once Upon a Time”, celebrating the 10th anniversary of the OWN Co-op, but the same issue had articles about the uncertain future of housing co-ops, with the following comment on the upcoming Ontario election by Harvey Cooper of the Co-op Housing Federation, “the need for affordable housing while perhaps not a front line campaign issue like faith based schools or health care, had an increasing visibility as the campaign progressed. It was particularly linked to the overall issue of reducing poverty in Ontario.”

But the Summer 2008 issue, of Contact reprinted a Wellesley Institute article, “Crisis in Affordable Housing” which named Ontario as “the bad boy of Confederation” and declared that “housing insecurity is a major concern of renter households in Canada”

So it is no wonder that the idea of another Public Forum on Housing was born at the OWN 20th Anniversary dinner in May 2008. And small wonder that Pam Churchill and Moira Bacon are on the Committee, with Bea Levis, Ruth Goldsmith, and other founders of OWN as members of the Wise Women Advisory Panel.

OWN has a long and proud history of lobbying for affordable housing which needs to be honoured and recognized. But we can’t quit now. More and more people who work in Toronto can’t afford to live here. Current policies and rising taxes threaten the housing security of owners and renters alike. Many older women are feeling the pinch of first time poverty, the boomer generation is entering their retirement years and families with children are living in shelters and motels. The need for affordable housing in the GTA is greater than ever.

Please join us at OISE on October 4th as we rally our members and friends for the next encounter in this long campaign. We remember and still support that 1970’s Federal Housing Strategy. “Good housing at reasonable cost is a social right of every citizen of this country”.

Patricia Moffat, Chair, Housing Forum Committee,
Contact, September 2009

AFFORDABLE HOUSING RESOURCE LIST (OWN) – Page 1 of 2

Reports/Studies

Note: To get to a web link: Highlight whole web address, then “Control + Click” to go to site.

An Affordable Housing Action Plan 2010 – 2020. Housing Opportunities Toronto. Toronto: City of Toronto, 2009. [Adopted by Toronto City Council, August 5, 2009] pp. 60. Available at

http://www.toronto.ca/affordablehousing/pdf/hot_actionplan.pdf

Celebrating 30 Years of Housing Rights! From the UN Conference on Human Settlements, from Vancouver, 1976 to the World Urban Forum III, Vancouver, 2006. New York: United Nations, 2006. pp. 19.

Dynamic Cities Need Women: Actions and Policies for Gender Equality: Final Declaration of the International Forum. Brussels, 2007. pp. 4.

A Housing Benefit for Ontario: One Housing Solution for a Poverty Reduction Strategy. Daily Bread Food Bank et al. Toronto: Daily Bread Food Bank et al, 2008. [A Proposal Submitted to the Province of Ontario by a Coalition]. pp. 30.

Available at

[http://www.dailybread.ca/PDFS/03_LearningCentre/Publications/Housing Benefit for Ontario Final.pdf](http://www.dailybread.ca/PDFS/03_LearningCentre/Publications/Housing_Benefit_for_Ontario_Final.pdf)

Consultation Paper: Human Rights and Rental Housing in Ontario. Ontario Human Rights Commission. Toronto: Ontario Human Rights Commission, 2007.

Available at

http://www.ohrc.on.ca/en/resources/discussion_consultation/housingconsult?page=housingconsult.html

Losing Ground: The Persistent Growth of Family Poverty in Canada's Largest City. Greater Toronto United Way. Toronto: United Way Toronto, 2007. pp. 84. Available at
<http://www.unitedwaytoronto.com/whatWeDo/reports/losingGround.php>

AFFORDABLE HOUSING RESOURCE LIST (OWN) – Page 2 of 2

Quick Facts. Toronto Shelter, Support & Housing Administration. City of Toronto, 2006. pp. 1.

The Right to Adequate Housing: How to Fight for Your Rights. Centre for Equality Rights in Accommodation and the Social Rights Advocacy Centre. Toronto: The Centre, 2006. pp.10. Available at [**http://www.equalityrights.org/cera/**](http://www.equalityrights.org/cera/)

Sustaining the Momentum: Recommendations for a National Action Plan on Housing and Homelessness. Federation of Canadian Municipalities. Ottawa: Federation of Canadian Municipalities, 2008. pp. 26. Available at [**http://www.fcm.ca/CMFiles/hstrat1SSA-2242008-4643.pdf**](http://www.fcm.ca/CMFiles/hstrat1SSA-2242008-4643.pdf)

Mission to Canada. United Nations Special Rapporteur on Adequate Housing, Miloon Kothari. New York: Office of the High Commissioner for Human Rights, 2007. pp.18.

Women's Poverty and the Recession. Monica Townson. Ottawa: Centre for Policy Alternatives, 2009. pp. 54. Available at [**http://www.policyalternatives.ca/**](http://www.policyalternatives.ca/)

Other Useful Websites

[**http://www.sistering.org/**](http://www.sistering.org/)

[**http://www.stableandaffordable.com/**](http://www.stableandaffordable.com/)

[**http://www.toronto.ca/affordablehousing/index.htm**](http://www.toronto.ca/affordablehousing/index.htm)

[**http://www.wellesleyinstitute.com/**](http://www.wellesleyinstitute.com/)

[**http://womenscollegehospital.ca/**](http://womenscollegehospital.ca/)

[**http://www.ywcatoronto.org/**](http://www.ywcatoronto.org/)

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| Prepared for A Public Forum on Affordable Housing by OWN October 4, 2009 | www.olderwomensnetwork.org info@olderwomensnetwork.org |
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FACTS on Housing by OWN

1. “There is a long history in Canada of governments, groups and individuals working together to provide affordable housing. Filling that need continues to be an important part of building a successful country. We know that affordable housing makes a powerful, positive contribution to the economy, to a better environment, to healthier communities and healthier people.”
Source: Housing Opportunities Toronto: An Affordable Housing Action 2010-2020
2. Toronto has a Housing Charter called Opportunity for all. It was written to guide City Council and the City’s public service.
3. In November 2007, the UN Special Rapporteur, Mr Kothari called for immediate attention/action to tackle a National Housing crisis in Canada. He examined the status of realization of the right to adequate housing, Aboriginal populations’ adequate/affordable housing and the impact of the 2010 Olympic Games on the right to adequate housing in Vancouver. **He stated that the lack of adequate and secure housing impacts women who are disproportionately affected by homelessness, issues of affordability, violence and discrimination in the private housing rental market.**
4. The Housing Network of Ontario Declaration: “We believe everyone in Ontario has the right to live poverty-free and with dignity in housing that is stable, adequate, equitably accessible and affordable. Ontario’s Long- term Affordable Housing Strategy must address 4 priorities:
 - The affordability of housing, including measures to increase the supply of affordable housing and to make existing housing more affordable
 - The availability of affordable housing that is stable, safe and in communities across Ontario
 - Supports programs and protections that help all Ontarians equitably access and maintain adequate affordable housing and thrive in their communities
 - A clear way to measure progress, with overall and population specific targets and timelines to ensure that housing insecurity and homelessness are being meaningfully reduced.”

5. The Commission on Human Rights reiterates the need to take appropriate measures, at the national and international levels, for promoting the right of all persons to an adequate standard of living for themselves and their families, including **adequate housing**.

Source: United Nations Commission on Human Rights (10 March 1987)

6. Quick Facts: Toronto Shelter, Support and Housing Administration:

June 2006 (www.toronto.ca/housing):

- Households on social housing waiting list is 70,000 in GTA and 130,000 in the province of Ontario
- Total households housed in 2005: 4,418
- Number of tenants spending more than 30% of their income on their rent: 198,500
- Number of eviction applications: 30,628 due to rental arrears: 86%
- OW (Ontario Works) households paying rents in excess of OW shelter allowance: 66%

7. The Federation of Canadian Municipalities (FCM) created a report on Sustaining the Momentum: Recommendations for a National Action Plan on Housing and Homelessness, with seven guiding principles and five target outcomes. (www.fcm.ca)

8. Ontario will be spending \$16million for 1000 units of supportive housing for persons suffering from mental illness. In 2007, 10,000 people said they homeless.

Source: The STAR. Editorial July 15, 09 “Mental Health: a housing issue”.

9. A National Housing Strategy Bill C-304 sponsored by Libby Davis (NDP) has recently passed 2nd reading in the House of Commons, “to enact a plan to increase safe, affordable housing across Canada”.

OWN (Older Women’s Network)
2009

ACKNOWLEDGEMENTS:

OWN Housing Forum Committee

- Patricia Moffat, Chair
- Moira Bacon
- Pam Churchill
- Erin Harris
- Margaret Jarvis
- Shirley Lewis
- Carolyn Singer

This report was prepared by Patricia and Margaret on behalf of the Committee

The OWN Housing Forum Committee Would Like to Thank:

- The members of OWN Council for their support
- Jeanne Rowles and the Contact newsletter team
- Erin Harris and all the volunteers and students who staff the OWN office
- OWN Communications Director Shirley Lewis for promoting the Housing Forum, enhancing our e-list and OWN's ongoing connection with like-minded people and organizations.
- The many OWN members who volunteered their time to promote and staff the Housing Forum.
- Photographer, and OWN member, Irene Borins Ash MSW,RSW, www.ireneborinsash.com for her record in pictures of the Housing Forum.

CONTACT INFORMATION:

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E-mail: info@olderwomensnetwork.org

Website: www.olderwomensnetwork.org

Please consult our website about OWN membership, objectives, history, publications and up coming events.

Housing Forum Contact: Patricia Moffat pmoffat@sympatico.ca

APPENDIX

- 1 Fraser Hotel, Cobalt Ontario “It’s time society started to mix and mingle.”

TRANSCRIPT:

The North Bay Nugget, August 19, 2009

POINTOFVIEW

IT'S TIME SOCIETY STARTED TO MIX AND MINGLE – Page 1

Will a pot-smoking senior citizen corrupt the young college students living in the same building? Will the student with a flask of hooch give a couple of shots to the elderly lady who darned his socks?

These are just two of many questions citizens may have asked after reading the report from Cobalt in Saturday's Nugget.

Perhaps some also wondered if the \$1.5 million federal-provincial Fraser Hotel project is one small step to stop the increasing ghettoization of Canadian society.

Why shouldn't seniors and students live together and interact? Why shouldn't seniors live next to or with a day-care centre?

As it is in too many Canadian cities, the poor live in housing projects and are victimized by gangsters. The not-so-poor live in older buildings, often close to decaying downtowns.

The more affluent live in suburban ghettos where ownership of a car or two is essential. Schools are in one direction, the supermarkets in another.

The automobile reigns supreme. It is entirely dependent upon oil. This is often imported from hostile lands. Oil is a finite resource that will inevitably become more expensive.

Mostly in the U.S. there are gated residential ghettos protected by armed guards. Marie Antoinette might have approved the concept, at least until she lost her head.

Most of this horror has been planned by well-meaning and often expert folk determined to design the world as they believe it should be.

I served a spell on the original Tri-Town and Area Planning Board. We talked about everything except people.

The Tri-Towns are now Temiskaming Shores minus Cobalt. Without a car it is a difficult place to live.

IT'S TIME SOCIETY STARTED TO MIX AND MINGLE – Page 2

Well-meaning governments and organizations have built much-needed residences for seniors. They are commonly a hefty walk from stores and services. The senior who cannot drive or board the barely adequate transit service finds life difficult.

The planners want everything and everyone in their proper place, or ghetto. The Fraser Hotel project breaks all the rules and is bound to attract attention.

There will be 15 units of affordable housing, most likely used by seniors, as well as accommodation for students.

Many students will likely attend a culinary school, which in turn will run a restaurant. This will probably cater to the evening crowds attending the nearby Classic Theatre.

There will be accommodation for tourists and visitors. Their rooms will recreate past glories when Stephen Leacock wrote of the Cobalt Express roaring North with tycoons eating at linen-covered tables on their way to the silver camp.

Just to make the mix even more intriguing, the military museum founded by the late Jimmy Jones is to be moved into the Fraser. There will be a special educational display for children.

Humans are not designed for ghettos. They should mix and mingle. It is called a community. With luck the Fraser Hotel will be a small step to a more intelligent future.

John R. Hunt
<newsroom@nugget.ca>

pointofview *North Bay Nugget, August 19, 2009.*

It's time society started to mix and mingle

Will a pot-smoking senior citizen corrupt the young college students living in the same building? Will the student with a flask of hooch give a couple of shots to the elderly lady who darned his socks?

These are just two of many questions citizens may have asked after reading the report from Cobalt in Saturday's Nugget.

Perhaps some also wondered if the \$1.5-million federal-provincial Fraser Hotel project is one small step to stop the increasing ghettoization of Canadian society.

Why shouldn't seniors and students live together and interact? Why shouldn't seniors live next to or with a day-care centre?

As it is in too many Canadian cities, the poor live in housing projects and are victimized by gangsters. The not-so-poor live in older buildings, often close to decaying downtowns.

The more affluent live in suburban ghettos where ownership of a car or two is essential. Schools are in one direction, the supermarkets in another.

The automobile reigns supreme. It is entirely dependent upon oil. This is often imported from hostile lands. Oil is a finite resource that will inevitably become more expensive.

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