Nelson & District Women's Centre

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SUBMISSION TO: PROVINCIAL COMMISSION ON HOUSING OPTIONS

SUBMITTED BY: NELSON AND DISTRICT WOMEN'S CENTRE

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The Nelson Women's Centre is a project of the West Kootenay Women's Association, a non-profit society. The Centre has operated in Nelson since 1972. Our purpose is to improve the status of women in our community through education, skills sharing and lobbying on a local and national level. We are staffed by volunteers and two coordinators. All women are welcome to use our services.

As part of our services we offer a drop-in to women who need help or information on specific concerns. This past year we had contact with approximately 3,000 women. Many of these women expressed serious concern over the lack of adequate and affordable housing in Nelson and surrounding areas.

There are several factors that make housing a problem for women specifically. We would like to outline the ones we consider central.

- 1. It is well understood that poverty and inadequate housing are inextricably linked. More than 60% of the poor in Canada are women. Single mothers are especially at risk; 85% of all single-parent families are headed by women, 47% of these families are living below the poverty line.
- 2. The chances of being poor increase if you are old and alone. More than 60% of single, divorced or widowed women over 65 have annual incomes of under \$9,000. Fewer than half of all widows can expect to get a widow's pension from a private pension plan. (Statistics taken from "Women and Poverty" pamphlet, produced by the Canadian Advisory Council on the Status of Women, February, 1985.)
- 3. Although women's share of the Canadian market has increased over the last decades, progress in terms of the quality of women's jobs has been slow. Women with full-time year-round positions earned 65 percent as much as men on average in 1988.
- 4. It is estimated that one in ten women are the victims of violence at the hands of their partners. Our communities need emergency and second stage housing for the women and their children leaving abusive relationships.

In view of these financial realities women will continue to need government subsidised low income housing. The federal government's termination of the Cooperative Housing Program and the reduction of its financial commitment to the Federal-Provincial Social Housing Program is not acceptable. The importance of adequate housing can not be over stressed. Reducing support in this area will only increase the financial burden in other areas.

We would suggest the following as ways of improving the current housing crisis:

- 1. Current programs need to be more specific to locale. There are less options here than in the lower mainland. For example transportation is more of a problem here than in an urban centre. The availability of transportion affects where we can live. Current programs are designed generically to work better in urban centres. The costs of building here are greater than in urban centres.
- 2. The present proposal call system needs to be improved. Presently not enough time is allowed to do a credible submission. Groups such as the Women's Centre, who would be in an excellent position to create proposals addressing the concerns of women and housing do not have even a small chance of submitting a proposal. Non-profit groups do not have the money to secure land options for undetermined amounts of time. Nor do these groups have the money to pay for the services of real estate agents and architects. By design the present system mitigates against volunteer run organisations and mitigates for developers.
- 3. CMHC and the provincial government needs to develop programs such as mortgage insurance, tax incentives and land banks which would enhance the ability of non-profit groups to purchase land.
- 4. There needs to be more flexibility in the National Occupancy Guidelines so that better use can be made of existing units. For example: the definition of family be expanded to include two people who live together but who may not chose to share the same bedroom.
- 5. Programs need to include the ability to purchase existing housing that would require renovations.
- 6. Housing designs should incorporate design features that would increase the safety of women. For example: parking situated in an accessible and well lit locale, entranceways and pathways that are well lit and visible.