

**Living 40+**

**A strategy for placing decent, affordable housing within the reach  
of financially marginalized non-elderly single women.**

**Research into  
Housing and Supportive Program Needs of  
Non-Elderly Single Women in Moncton  
Funded by: The Cooperatives Secretariat 2004**

**Prepared by:**

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## **1.0.0 Project Description**

Living 40+ is a twenty-five day research project funded through the Cooperatives Secretariat. The objective of the project is to produce a research document that will become the basis of a co-operative model and business plan defining an acquisition and sustainability strategy for placing decent, affordable housing within the reach of financially marginalized non-elderly single women. The three areas of focus for the research are:

- Facilitate access to decent affordable housing on an ownership, rental, or rent to own basis;
- Reduce and reverse the effects of poverty with supportive programs;
- Build capacity in the community through the perpetuation of the co-op model in a phased approach.

## **1.0.1 Results**

This research has been beneficial in serving as preparation for a strategy that ultimately will provide decent affordable housing for non-elderly single women in Moncton. The highlights of the research include:

an inventory of affordable housing in Moncton,

- questionnaires for focus groups on housing and supportive program needs
- contacts with potential partners in Moncton
- contacts with researchers and officials in Family and Community Services-Housing

## **2.0.0 Facilitate the access to decent affordable housing**

### **2.1.0 Assess specific local affordable housing needs**

To assess the need for affordable housing as it relates specifically to non-elderly single women in the Greater Moncton area we needed to know what affordable housing already exists, how available it is to non-elderly single women and how supportive the current structure is in enhancing their lives. We developed a three-pronged approach to the assessment.

1. Inventory available affordable housing in the Greater Moncton area
2. Survey a sampling of non-elderly single women to obtain statistics related to our area
3. Define affordable housing for non-elderly single women through focus groups

The participants of the survey and focus groups will be canvassed to develop a potential residents list and a working group to develop an affordable housing co-operative for non-elderly single women in Greater Moncton.

### 2.1.1

#### **Inventory**

We inventoried affordable housing in Greater Moncton with a survey of non-profit housing developments and with public information obtained from the Department of Family and Community Services - Communications Branch. Our survey questions concentrated on the segments of the populations housed; the waiting list and priority policies; and affordability.

- **Populations Housed**

A summary of the populations housed is available in Appendix I. In general, survey results indicate that few units of affordable housing are designated for non-elderly singles with the bulk of facilities designated to seniors and families. Some developments designated portions of their facilities as “mixed”, meaning that both seniors and non-elderly singles are accommodated. However, these units were minimal and the waiting lists are long.

- **Waiting List and Priority Policies**

In provincially owned and/or subsidized housing waiting lists exist. The units are assigned on a “need” basis with emergency situations taking precedence over the waiting list. This is the most appropriate policy for assigning the homes even though it does keep the waiting lists long and stagnant with a wait of up to 10 years in some non-emergency cases.

In other instances such as co-operative housing developments, waiting lists exist, but because of the low turnover rate they are irrelevant as applicants usually find other accommodations before units become available.

- **Affordability**

Although all of the developments surveyed rented their units slightly below market value, the key element to affordability appears to be government grants for housing development and government funded rental subsidies rather than the development of housing that is truly affordable relative to the average income of the population.

The subsidies guarantee a stable rental income by “subsidizing” the residents. The cost of rental is set at a standard rate, the resident’s contribution to the rent is 30% of income and the government subsidy is the difference between the resident contribution and the actual cost of renting the unit. There are two levels of subsidies: pre 1996 and post 1996. In 1996, the federal budget mandated CMHC to phase out its remaining role in affordable housing, a process that was begun in 1993 when the federal government withdrew from cost shared federal / provincial housing programs.

- Pre 1996 – subsidies consisted of a pool of funds for a pre-determined percentage of units in a housing development. The subsidies can be moved from unit to unit as needed. For instance; if the income of resident in unit “A” is lost or significantly decreased, the resident is eligible for a rent subsidy and when the resident’s income recovers, the subsidy is available for another resident in another unit.
- Post 1996 – rental subsidies are assigned to a specific unit within the housing development resulting in less flexibility in the safety net for those in need.

## **2.2.0 Research existing affordable housing models**

The number of models and variations of models is staggering. It is encouraging to discover that so many developments have been created to address a wide variety of populations and their housing needs. Below is a small sample of what we found in addition to the models we investigated locally.

### **2.2.1 Abbeyfield Houses**

This is an affordable small-scale, family-style home with a live-in House Coordinator. It provides full room and board for seniors who no longer want to live alone but do want to remain as independent as possible. It provides a balance between independence and security, privacy and companionship. The number of residents is kept small to allow the home-like environment to flourish; the house truly becomes a “circle of friends”. These homes are located across Canada. The concept of Abbyfield Houses has the potential to be adapted to meet the needs of other age groups.

### **2.2.2 OWN Housing - Toronto, Ontario**

The Older Women’s Network was instrumental in the building of this housing cooperative in downtown Toronto. Completed in 1997, the 142 unit building is walking distance to stores, transportation, entertainment and Lake Ontario. The building features units designed specifically for disabled people as well as meeting rooms, a lounge, a roof garden and a library. The Older Women’s Network provincial office is located in the co-operative. There is no age restriction for the building.

### **2.2.3 Alexandra Park to Atkinson Co-op – Toronto, Ontario**

Alexandra Park is a 410-unit housing project in downtown Toronto. The project was built in 1968, and includes 140 apartments in two medium rise apartment buildings and 270 townhouses. Many people who live in the project have low incomes.

The Alexandra Park Residents' Association (APRA) knew that they could improve the quality of life in the housing project by expanding the residents' role in the community. By 1990, the leadership of APRA was thinking about tenant self-management as an alternative to the current government-run system. In August 1993, Sonny Atkinson and Mark Goldblatt met. Mark outlined the concept of non-profit co-operative housing.

The residents are members of the co-operative.

- The members elect a board of directors from among themselves and the board, therefore, is accountable to the members.
- Members attend general meetings, sit on committees, and help with special projects.
- Co-ops encourage the members to be involved in the co-op community.

A housing system had been found that would allow Alexandra Park's residents to realize their goal of tenant self-management.

After much discussion, the APRA board decided to pursue the idea of converting from public housing to a housing co-op. They formed a co-operative and asked the community to vote on a name. In 1994, the Atkinson Housing Co-operative was incorporated.

## **2.2.4**

### **30 St. Lawrence – Toronto, Ontario**

30 St. Lawrence is situated in Corktown, a small mixed-use neighbourhood in the east end of Toronto, Ontario. The neighbourhood is one of the City's oldest communities. In Corktown small commercial and light industrial businesses are mixed with renovated Victorian homes and new townhouses.

Dixon Hall, a charitable community service agency that has been providing support services to low-income and homeless people since 1929, had operated a men's hostel on the site since 1983 on behalf of the City of Toronto.

The 1.15 acre 30 St. Lawrence site was formerly a City works yard. In 1989 the City declared the property surplus. In 1990, under the City of Toronto's land disposition process, the site was offered to Dixon Hall for a nominal cost and the City agreed to pay for removing the contaminants, left from the previous use of the site, so it would be safe and suitable for residential use.

A group of area residents, social service representatives from Dixon Hall and skilled consultants formed a non-profit organization called Dixon Neighbourhood Homes Inc. (DNHI) to construct permanent housing on the 30 St. Lawrence site. The organization took the site through nine years of development process before construction could begin, in part due to the cancellation of the social housing program in Ontario

On February 7, 2000, 30 St. Lawrence, a 10 townhouse development with 4 units per townhouse, officially opened its doors. The townhouses are owned by DNHI while Dixon Hall and other area agencies supply support services for residents.

There are several elements of 30 St. Lawrence that are suitable for replication:

- Ongoing support services;
- Design; and
- Municipal support in development

30 St. Lawrence is in close enough proximity to Dixon Hall where the residents can receive the support services they require. The proximity to services, such as formerly homeless residents may require, should be an important consideration in any replication.

The design, construction method and scale of new housing such as 30 St. Lawrence is “ordinary” and as such blends into existing neighbourhoods. Also, because of its scale it is more likely to be accepted by a neighbourhood than a larger institutional development. It would also be possible to replicate just one of the 30 St. Lawrence townhouses and tuck it into a vacant lot in a neighbourhood.

Without free land (which the City remediated at their own expense), a \$400,000 grant from the Capital Leverage Fund, the \$150,000 anonymous donation, and significant contributions of time and effort by the consultants, 30 St. Lawrence could not have provided the affordable rents.

### **2.2.5 Cheticamp Cooperative Housing**

A group of interested citizens in the community of Cheticamp, NS wanted to build co-op housing for retired people in their community as well as others who wanted to return to Cheticamp for their retirement.

This community is a co-operative community in the true sense of the word including co-op grocery stores, gas stations, radio station and a day care to name a few of their co-op ventures.

Construction is set to begin in May 2004, on their 22-unit apartment building. The criteria for residency are: the applicant must be a retiree, and there are no children living in the facility. The ages of the residents range from 52 to 80+ years. Shares in the Co-op cost \$17,000 per unit. The units are 1 bedroom, modest two bedrooms and larger two bedrooms; the rents are \$700, \$800 and \$900 all inclusive respectively. The shares will be held by the co-op for a minimum of 5 years. After the 5-year period, the residents may redeem their shares should they choose to move out of the co-op.

### **2.3.0 Investigate possible partnerships with agencies involved with housing**

#### **2.3.1 Support to Single Parents**

Although this agency remains supportive of our efforts, they are not in a position to extend partnership in the housing aspect of this project.

#### **2.3.2 Saint James Court**

Saint James Court is an affordable housing development for single parents and their children. It was developed during the early 1990's as an initiative of Support to Single Parents and Saint James Church. We have explored the possibility of collaboration with a letter to the Board of Directors explaining our research and asking about potential partnerships. We are awaiting a response from the Board.

#### **2.3.3 Canada Mortgage and Housing Corporation (CMHC)**

CMHC Seed Funding is available to individuals or organizations that are interested in developing and managing a housing project that is innovative, community based and/or affordable.

Seed Funding may provide a maximum of \$20,000; the funding is a combination of a grant up to \$10,000 and a repayable interest-free loan up to \$10,000. These funds can help pay for activities in the early stages of housing project development. Seed Funding may only be used for the development of proposals with the ultimate objective of producing housing.

Under the criteria listed in the 2003 information for CMHC Seed Funding, proposal preparation activities for Living 40+ are eligible. We will submit an application when the specifics of the 2004 Seed Funding are announced.



#### **2.3.4 Atlantic Peoples Housing Ltd. (APHL)**

APHL has the expertise and experience to move a housing project from the early planning stages through development and onto property management. Although their fees are reasonable they do add to the cost of the project. The rental cost of their units range from market value to slightly below market value. Affordability depends upon obtaining government funding for development and rental subsidies.

Traditionally non-elderly single women are not a priority for government housing development funding or for rental subsidies. Since it is our goal to develop housing that is affordable for non-elderly single women, we are reluctant to pursue a partnership with APHL until we have developed a strategy that will ensure affordability for our target group.

#### **2.3.5 Habitat for Humanity (Habitat)**

Habitat provides affordable housing with no government funds for construction of new houses; no profit on the sale of houses; no interest on mortgage; and very little or no down payment. "The revolving fund for humanity" is the key to perpetuating their funds. Habitat holds the mortgage and as Habitat families pay down their mortgages more homes can be built and mortgaged. Other groups interested in providing affordable housing could adopt this funding principle.

The mandate of this organization is to provide affordable housing for families. Although this excludes our target group, we explored the possibility of collaboration with a letter explaining our research and asking about potential partnerships. In response to our letter we have been informed that:

- To date their organization has not considered the needs of the non-elderly single segment of the population;
- They are taking our request to their national meeting May 8, 2004 in Saskatoon to see if their mandate would permit a partnership with us.
- If their mandate allows, we will be invited to a future Board meeting to discuss our project.

Even if the partnership does not come about, Habitat is an excellent resource and we will maintain contact with them.

#### **2.3.6 Future Horizons**

This organization operates under the umbrella of Moncton Headstart Inc. and offers affordable housing to families that have gone through the Headstart program. In response to our letter asking about potential partnerships, we have been invited to their next Board meeting to explain our project.

### **2.3.7 NB Family and Community Services – Housing (FCS)**

Our meeting with the Regional Director of New Brunswick Family and Community Services – Housing and discussions with other department staff provided the following information:

- Proposal Development Funding application can be made in a written proposal. Acceptable activity under this funding is site acquisition, surveys, development design and blue prints. Under this funding all activity, including project coordination is to be carried out by paid professionals. This policy eliminates the possibility of individuals obtaining funding to prepare a proposal for the federal / provincial affordable housing funds.
- We were able to determine that the total number of subsidized units existing in our local area is as follows: FCS owns and operates 602 units for seniors, 590 for families, 10 for disabled and 35 for non-elderly singles. In addition to these units, over 2,000 subsidies are provided for rental properties some of which are owned by non-profit housing organizations.
- To compare the supply of FCS – Housing with the need we were able to determine that the waiting list contains approximately 1700 names, 529 of which are non-elderly singles. The units are allotted in response to the “most urgent need:” rather than the chronological order of the waiting list. Our preliminary research indicates there is a significant need for affordable housing that is largely hidden. Since the need surpasses the supply, many individuals do not apply. The waiting list does not present a true picture of the need.
- The calculation of government rental subsidy based on 30% of gross income as opposed to 30% of net income is unlikely to change due to the cost to government in reduced revenues.
- No announcement has been made regarding the projects to be funded by the current 30 million dollars in federal / provincial affordable housing funds.

### **3.0.0 Reduce and reverse the effects of poverty with supportive programs**

#### **3.1.0 Assess specific local supportive service needs**

Preliminary research revealed that unlike transition or second stage housing facilities where healing is the goal of residency and residency extends from a few months to a year or two: the goal of Living 40+ is to provide a comfortable, supportive lifestyle and long-term housing for its residents.

In transition and second stage housing facilities, it is most appropriate to have some form of counseling or program delivery on site for the residents. In a long-term setting this may not only be unnecessary but it may be intrusive.

In view of this information, the discussions regarding support for the residents will not be undertaken until such time as we have established a working group who are potential residents. It is expected that the discussions will concentrate on what programs exist within the community; what has been done successfully in other communities; and developing by-laws and guidelines for cooperative living. Support will be derived from living within the community of Living 40+.

### **3.2.0 Research existing supportive services**

#### **3.2.1 YWCA, Christina Guthrie Executive Director**

The YWCA acts as a resource centre and referral agent to other programs and services in the community. The YWCA includes an Eating Disorder Resource Centre and a Business Development Centre. It also provides “ intake counseling” and a Family Law Advice clinic at no charge to women who need but cannot afford it.

#### **3.2.2 Family Service Moncton Inc., Maurice LeBlanc: CEO**

Family Services Moncton Inc is a not for profit organization that has been operating in Moncton for 30 years. It offers family education programs giving individuals and families the opportunity to develop and enhance interpersonal skills needed in relationships and family living.

#### **3.2.3 Support to Single Parents Inc., Nancy Hartling: Executive Director**

Support to Single Parents Inc. is a not for profit agency. Founded in 1982 this agency has provides programs and services to single parents in the Moncton area on a wide range of topics and issues. The director, the board and staff have taken an entrepreneurial approach to running the agency, creating and seizing opportunities over the years. Programs and services change as needs change, although some core programs and services have remained constant.

#### **3.2.4 PACE, Steve Stuart: President**

Unlike Family Service Moncton and Support to Single Parents, both well-established program service delivery agencies, PACE is primarily a social and recreational organization that was created by and for the single members of the community. It is well established as well now in its twentieth year

### **3.3.0 Investigate possible partnerships with agencies involved with service delivery**

#### **3.3.1 YWCA**

As far as providing more programs or services to women in the area, the YWCA would consider programs that would meet needs not already addressed by available programs and services. However, The YWCA is concerned about their ability to sustain programs and services. The Executive Director expressed concern about obtaining short term or project funding, developing a good and useful program or service only to have to terminate it when the funding ends and the agency has been unable to sustain it themselves.

Ms. Guthrie sees a need for transitional housing for women in various situations as well as the need for more affordable housing in Moncton as she acknowledged many women do not earn enough money in their low paying jobs to pay the rents currently charged in the area. The YWCA did provide residential accommodations until the middle of the 1990's when government funding was withdrawn. Rooms rented on a cost recovery basis are too expensive for the women who need them; subsidies of one sort or another are necessary to preserve affordability.

### **3.3.2 Family Service Moncton Inc.**

Family Service Moncton would consider providing new programs to the community if a need is identified, it fits with the agency's mandate and sustainable funding can be established. Generally that sustainability is the result of a government commitment to funding or through social entrepreneurship where the program generates earned income through a fee for service.

Mr. LeBlanc stated clearly that Family Service Moncton is not interested in investing resources in the development and start up of new programs only to have to terminate after short term or project funding ceases. To truly meet the needs in the community programs must be sustainable; otherwise it is not good for the agency or the community....

As part of its own strategic planning process Family Service Moncton has undertaken a needs assessment to make decisions about new and existing programs. Results will be available in about six weeks.

### **3.3.3 Support to Single Parents Inc.**

Support to Single Parents recognizes the need for programs for non-elderly single women but as yet offers nothing specifically for them. Existing programs or services at the agency could meet some of the needs of non-elderly singles. Support to Single Parents is involved with a Community Economic Development project, which addresses the issue of sustainable livelihoods for women in our community. Preliminary research by this project shows there is a pool of skilled and talented women with good educational backgrounds who are unable to sustain themselves and their families in the current job market and economic climate. This reality is reflected in the statistic contained in the FCS document, The Income of New Brunswickers Part 1, March 2002, 44% of New Brunswick employees earn less than \$25,000 a year.

### **3.3.4 PACE**

PACE offers educational talks one evening a month and may be open to expanding this if there is interest among its members. PACE would be an ideal organization with which to promote awareness of the housing situation, as many of its members are non-elderly single women and men.

#### **4.0.0 Build capacity in the community through the perpetuation of the model**

Education and awareness is required as to the circumstances and needs of non-elderly single women. The most obvious evidence of this is the lack of affordable housing currently available to non-elderly single women, and the lack of programs and services designed for them. Further evidence of the need for education and awareness is apparent in the lack of reference to non-elderly single women and their real risk of homelessness in the most current community plan prepared for the Greater Moncton Steering Committee on Homelessness under the Supporting Community Partnerships Initiative. Affordable housing generally is greatly needed in New Brunswick. The most recent weekly bulletin from the NB Advisory Council on the Status of Women contained the statistic that 19.3% of workers in NB earn \$8 or less an hour. The challenge we face is making the case for the specific needs of non-elderly single women.

#### **4.1.0 Investigate possible partnerships for private funding**

As yet it is too early in our process to seek possible partnerships for private funding. Before this activity can begin, awareness of the problem must be increased to garner community support and a specific affordable housing model has to be chosen. We will have more details to present to potential funders or funding partners once the assessment of specific affordable housing needs has been completed with focus groups and questionnaires.

## **5.0.0 Bibliography**

### **5.1.0 Documents**

Building Capacity: Enhancing Women's Economic Participation Through Housing  
Laura C. Johnson and Allison Ruddock  
Status of Women Canada (September 2000)

Housing Policy Options for Urban Women Living in Poverty  
Reitsma-Sweet, Scholfield, Kasting  
Status of Women Canada (February 2001)

Housing for Older Canadians: the Definitive Guide to the Over-55 Market  
CMHC 2002

The Income of New Brunswickers Part 1  
Family & Community Services, March 2002

New Brunswick Advisory Council on the Status of Women  
Weekly Bulletin, April 20, 2004

## 5.2.0 Web Sites

[www.abbeyfield.ca](http://www.abbeyfield.ca)

[www.ahsc.health.nb.ca/CHC/urbancore.shtml](http://www.ahsc.health.nb.ca/CHC/urbancore.shtml)

[www.cbc.ca](http://www.cbc.ca)

[www.cfhc.ca](http://www.cfhc.ca)

[www.cmhc.ca](http://www.cmhc.ca)

[www.cohousing.ca](http://www.cohousing.ca)

[www.coground.ca](http://www.coground.ca)

[www.gnb.ca](http://www.gnb.ca)

[www.habitat.ca](http://www.habitat.ca)

[www.hiddenhomeless.ca](http://www.hiddenhomeless.ca)

[www.housingagain.web.net/](http://www.housingagain.web.net/)

[www.nb.hrdc-drhc.gc.ca/saintjohn/stjhomeless/shtml](http://www.nb.hrdc-drhc.gc.ca/saintjohn/stjhomeless/shtml)

[www.olderwomensnetwork.org](http://www.olderwomensnetwork.org)

[www.ontario.coop.ca](http://www.ontario.coop.ca)

[www.onpha.ca](http://www.onpha.ca)

[www.raisingtheroof.ca](http://www.raisingtheroof.ca)

[www.unesco.org](http://www.unesco.org)

[www.smartgrowthbc.ca](http://www.smartgrowthbc.ca)

[www.socialhousing.ca](http://www.socialhousing.ca)

[www.td.com/economics/special/house03.pdf](http://www.td.com/economics/special/house03.pdf)

## 6.0.0 Appendices

### 6.1.0 Inventory of Affordable Housing

#### Non-Profit Housing Available in Moncton, NB as of March, 2004

Housing Development	Number of Units	Seniors	Special Needs	Families	Physical Handicaped	Mentally Challenged	Mixed	Non-Elderly Single
Alternative Residences Alt Inc	4		4					
Camden Park Terraces	60	60						
Church Court Inc	69	69						
Collingwood Accessible Housing	8				8			
Collingwood Place	2		2					
Collingwood Place Inc	20	20						
Cooperative d'Habitation de Dieppe	25			25				
Cornerstone Accessible Housing	4				4			
Cornerstone Co-operative Ltd	109			109				
Downtown City Housing Inc	47	47						
Foundry Place	47	47						
Foyer Guillaume Pellerin	20	20						
Future Horizons Housing Inc	12			12				
Glen Abbey Co-operative Ltd	20			20				
Glenn Abbey Co-operative Phase II	14						14	
Golden Terraces Seniors Housing Co-op	39	39						
Habitat des Deux Rivieres Inc	4	4						
Hillcrest Villate Inc.	54	54						
La Cooperative d'Habitation de Dieppe Ltee.	25			25				
Lakeview Tower Inc	75	75						
Maple Grove Co-operative Ltd	138			86			52	
Moncton Kinsmen House Inc	30	30						
Moncton Legion Estates	16	16						
Nazareth Adapitive Housing Inc.	4					4		
Peoples Park Tower Inc	328	328						
Residence Notre Dame de Lorette Inc	10							
Residence St. Anselme Inc	20	20						
Residence Ste-Therese Inc	36	36						
Residences Christ-Roi Inc	22	22						
Riverview Kinsmen Residence Inc	20	20						
Saint Augustine's Seniors Housing Ltd	10	10						
St. Augustine's Housing Ltd	10	10						
St. James Court Inc	13			13				
TRAC Housing Co-operative Ltd.	23			23				
FCS Affordable Housing	1237	602		590		10		35
Totals	2575	1529	6	903	12	14	66	35



## 6.2.0 Letters to prospective focus group participants

Date

Contact Name

Street Address

City, Province, Postal Code

Dear Contact Name,

We are conducting an assessment of local affordable housing needs of non-elderly single women in the Moncton area. This research is being done with funding from the Cooperatives Secretariat.

We would like to invite you to participate in a focus group discussion with other women from the Moncton area. The group will be no larger than 10 women. In this discussion we would ask you to discuss your housing needs, how you meet those needs and what changes, if any, you would like to see locally as far as affordable housing for non-elderly single women.

This focus group will take place....date and time....at...place... it is expected the discussion will last approximately two hours and light refreshments will be provided.

Your participation is entirely voluntary and you may decline to participate in discussions on issues on which you do not wish to comment. All information you provide will be considered confidential; however, we do intend to include quotations in the final report using pseudonyms. We plan to audio-tape the discussion to assist in analysis. The tape will be used solely for this purpose.

Living 40+: a strategy for placing decent affordable housing within the reach of financially marginalized non-elderly single women would appreciate your participation in this discussion. If you have any questions or would like additional information about participating in this focus group please feel free to contact Harriet Reid at harrietr@nbnet.nb.ca. Please call either Penny or Harriet to confirm your attendance.

We look forward to meeting with you. Thank you.

Sincerely,

Harriet Reid

Penny Carruthers

Date

Contact Name  
Street Address  
City, Province, Postal Code

Dear Contact Name,

We are conducting an assessment of the local supportive program and service needs for non-elderly single women in the Moncton area. This research is being done with funding from the Cooperatives Secretariat.

We would like to invite you to participate in a focus group discussion with other women from the Moncton area. The group will be no larger than 10 women. In this discussion we would ask you to discuss your supportive program and service needs, how those needs are met and what changes, if any, you would like to see locally as far as supportive programs for non-elderly single women.

This focus group will take place...date and time...at...place... it is expected the discussion will last approximately two hours and light refreshments will be provided.

Your participation is entirely voluntary and you may decline to participate in discussions on issues on which you do not wish to comment. All information you provide will be considered confidential; however, we do intend to include quotations in the final report using pseudonyms. We plan to audio-tape the discussion to assist in analysis. The tape will be used solely for this purpose.

Living 40+: a strategy for placing decent affordable housing within the reach of financially marginalized non-elderly single women would appreciate your participation in this discussion. If you have any questions or would like additional information about participating in this focus group please feel free to contact Harriet Reid at harrietr@nbnet.nb.ca. Please call either Penny or Harriet to confirm your attendance.

We look forward to meeting with you. Thank you.

Sincerely,

Harriet Reid

Penny Carruthers

### 6.3.0 Focus Group Posters

## Living 40+

A Strategy to Improve Lives through Affordable Housing

**A focus group to discuss the issue of  
Access to Affordable Housing**

**XXXXXXXXX from 7 to 9 pm**

**at**

**Support to Single Parents  
154 Queen Street, Moncton**

**A group of 10 women 45 years of age or older are  
needed for this discussion.**

**Please join us!**

**Contact Harriet Reid or Penny Carruthers at [harrietr@nbnet.nb.ca](mailto:harrietr@nbnet.nb.ca)  
for more information or to sign up.**

**Thank you!**

## **Living 40+**

A Strategy to Improve Lives through Affordable Housing

**A focus group to discuss the issue of  
Supportive Programs and Services**

**XXXXXXXXX from 7 to 9 pm**

**at**

**Support to Single Parents  
154 Queen Street, Moncton**

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**Please join us!**

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for more information or to sign up.**

**Thank you!**

## 6.4.0 Focus Group Questions

### Living 40+

A Strategy to Improve Lives through Affordable Housing

#### Focus Group on Specific Affordable Housing Needs

1. Please describe the housing you are living in now.
2. How much of your monthly income is spent on housing?
3. Can you describe your housing history?
4. What changes, if any, are needed to better meet your housing needs?
5. Is there anything you would like to add to our discussion today?

**Living 40+**  
A Strategy to Improve Lives through Affordable Housing  
Focus Group on Supportive Service/Program Needs

1. Please describe the supportive programs or services you use now.
  
2. Do these programs and services meet your needs?
  
3. What additional programs or services would be of benefit to you?
  
4. What changes, if any, are needed to better meet your supportive program or service needs?
  
5. Is there anything you would like to add to our discussion today?

**6.5.0 Survey Questionnaire**

General Information:

Occupation: \_\_\_\_\_ Date: \_\_\_\_\_  
 Retirement date: \_\_\_\_\_  
 (actual or expected) \_\_\_\_\_ Age: \_\_\_\_\_

Indicate highest education level completed:

	Grade or high school	College	University	Technical institute or training

Income:

Indicate your average yearly income range for the past 2 years: \$

Under 10,000	25,000 To	30,000	45,000 To	50,000
10,000 To	15,000	30,000 To	35,000	50,000 To
15,000 To	20,000	35,000 To	40,000	Over 55,000
20,000 To	25,000	40,000 To	45,000	

Indicate your income trend over the past 10 years:

In the last 5 years my income has:		Increased		Decreased	%
In the last 10 years my income has:		Increased		Decreased	%

Comments:

Are you currently working in you chosen field of employment? (Yes or no):

In which of these categories are you currently employed?

Accounting / finance	Healthcare	Nursing
Administration and Support Services	Hospitality / Tourism	Oil and Gas
Biotechnology / Pharmaceutical	Human Resources	Operations / Manufacturing
Customer Service / Contact Center	Information Technology	Real Estate / Property Management
Education	Legal	Sales
Engineering	Logistics / Distribution	Skilled Trades

	Financial Services		Marketing / Communications		
	Other, please explain				

Check all of the working arrangements that describe your current employment situation:

	One full time job		One part time job		More than one job
	Permanent part time		Casual part time		Contract Work
	Looking for work		Student part time		Student full time
	Retired		Social Assistance		
	Other, please explain				

Approximately how many hours of paid employment do you work each week \_\_\_\_\_ Hours

Check all of the payment arrangements and benefits that apply to your current situation:

	Paid by the hour		Salaried		Pension plan
	Medical Plan		Dental plan		Other benefits
	Other, please explain				

If paid by the hour, do you usually work the number of hours you expected when hired? Yes or No

Comments:

Housing Information:

Please check all of the statements that describe your housing arrangements.

	I live in my own home		I rent an apartment, duplex, etc.		I live in shared accommodation		I live in a rooming house
	I live in a co-op		I have lived in a co-op		My rent is subsidized		My rent was subsidized
	I live alone		I live with family		With friend(s)		Other

Comments:

How much do you currently spend on housing necessities each month?

	Rent or mortgage		Hydro		Heat
	Property Taxes		Water		
	Other, please explain				

How much do you currently spend on additional housing amenities each month?

	Cable		Phone		Internet
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Other, please explain					
Indicate your housing expense trend over the past 10 years:					
In the last 5 years my housing expenses have:	<input type="checkbox"/>	Increased	<input type="checkbox"/>	Decreased	<input type="checkbox"/>
In the last 10 years my housing expenses have:	<input type="checkbox"/>	Increased	<input type="checkbox"/>	Decreased	<input type="checkbox"/>

Retirement Planning and Expectations:				
Will your retirement planning enable you to maintain your present housing? Yes or No				
Please explain:				
Please indicate what elements make up your retirement income and benefits, actual or expected.				
	Canada Pension	<input type="checkbox"/>	Old Age Security	<input type="checkbox"/>
	Employment related Pension	<input type="checkbox"/>	Old Age Security Supplement	<input type="checkbox"/>
	Employment related medical benefits	<input type="checkbox"/>	Private medical benefits	<input type="checkbox"/>
	Investment properties	<input type="checkbox"/>	RRSPs	<input type="checkbox"/>
	Other Investments	<input type="checkbox"/>		<input type="checkbox"/>
	Other, please specify:			<input type="checkbox"/>

Comments, please add any additional information not covered in the survey or general comments:

Thank you for participating in Living 40+.

The information collected with this questionnaire will be used to determine the need for affordable housing for single women living in Moncton who are, or are approaching middle age. It will also act as an indicator for the types of support that would best benefit this segment of the population.

The information collected in this questionnaire will remain anonymous.