Housing alternatives that might work
in Lunenburg County

What is Co-Living?

- No set definition of **Co-living**; Very open interpretations
- Models vary from mixed-generation co-ownership groups of 20 or more members to more classic roommate arrangements of 2 or 3 people.
- Homes may be shared rental or co-ownership of existing stock, or purpose-built.
- Shared communal spaces (eg: kitchen and living room) and activities.
- A way for all ages to share costs, maintain relationships, and reduce environmental impact.

  - Co-Living Discourse Group
    Oakhill Co-Living (seniors)
  - Canadian Living article re female seniors creating a co-living arrangement

The local perspective

This form of housing could be used by a wide variety of local single people (youth, seniors, single parents) to reduce the cost of accommodation, fight loneliness and improve quality of life via positive social interaction. The Golden Girls television show featured a co-living arrangement.

SHAC could help to promote, provide information and links about this concept throughout Lunenburg/ Queens. It would be up to people in the community to self-organize and adopt.

When existing housing stock is used, and the residents are required to self-organize this would be a relatively inexpensive program to implement.

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What is Co-Housing?

- An intentional community of private homes clustered around a shared space.
- Attached or single-family homes each with traditional amenities, including private kitchen.
- Typically includes a shared common house with large kitchen and dining area, laundry, and recreational spaces.
- Shared outdoor space may include parking, walkways, open space, and gardens. Neighbours also share resources like tools and lawnmowers.
- Households have independent incomes and private lives, but neighbours collaboratively plan and manage community activities and shared spaces.
- The legal structure is typically a Condo Association or Housing Cooperative.
- Community activities feature regularly-scheduled shared meals, meetings, and workdays. Neighbours gather for parties, games, movies, or other events.
- Cohousing makes it easy to form clubs, organize child and elder care, and carpool.
- Participants are people who can afford to buy their own homes. The cost is approximately market rate. In other words, a cohousing unit will cost about the same as other housing in the same area. It may even cost a little more because of the addition and type of common areas and the addition of greening technologies.

Cohousing can be based on a collection of like-minded people; intergenerational, seniors only, artists, professionals, environmentalists, etc.

> Canadian Co-Housing Network Promotes creation of cohousing communities
> Canadian Seniors Co-Housing Mutual support to flourish and active aging.
> CoLiving Canada Information, resources, workshops, coaching, project development

The Local Perspective

A co-housing initiative in Bridgewater which has been in hiatus for several years, is now in 2018, renewing its efforts to find property and build. This is not an *affordable* project. Here is a link to their website which has a lot of useful information: https://bridgewatercohousing.ca/

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What is The Village Movement?

- Older adults who want to "age in place" may need practical help and support to do so
- Some older adults have organized themselves into "Villages", membership-based organizations that ensure access to resources.
- The first Village was created 15 years ago. Today there are 230 Villages & 130 pending.
- The "Village" is a group of seniors, living in their own homes within a community that have subscribed to a neighborhood-based membership organization.
- Membership dues are a few hundred dollars a year which fund a small staff and office.
- Members have access to social activities and discounted services, anything from contractors to grocery shopping to home health workers.
- Includes many features of assisted living except you don't have to leave your home.

The original Village is Athens Village. Currently with 94 members and 2-part time staff who coordinate the services provided. Village members form the Board of Directors and also help provide some of the services.

For $400 a year (individual) or $700 a year (household) they provide a variety of services to the members. These services include;

- Transportation
- Home Safety Assessment
- Home Handy Man Help
- Home Health Services
- Technical Support (Computer, internet, smartphone, TV, cable, …)

- Coffee and Social Gatherings (Guest speakers)
- Vetted Service Providers
- Telephone Checkup
- Monthly Newsletter
- Advocacy

The local perspective

- o This model has potential to work well in Lunenburg County. We have a large senior community - many living alone, and a shortage of assisted living and retirement home spaces.
- o The Neighbourhood Program Operated by Ocean View Nursing Home in Dartmouth

A "Village" community helps seniors age in place. It provides many of the tasks that were once done by the "Helping Hands Project". A modest fee structure makes membership relatively financially accessible. Different membership packages could be offered for seniors who need only a few services. If municipal units provide support, they could insist that a % of the members be low income households with lower fees

SHAC could promote the concept throughout Lunenburg / Queens. It would be up to the community to self-organize and adopt. Because existing housing stock is used, and the residents are required to self-organize this would be a relatively inexpensive program to implement.

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What is Cooperative Housing?

The housing co-op movement has roots in 1840s Rochdale, England where a group of weavers had had enough of the high cost and poor quality of goods being sold by shopkeepers. Together, they pooled their resources and were able to open their own shop, providing quality foods at fair prices. In so doing, they set the stage for the co-operative movement.

Housing co-ops in Canada began much the same way they did for the Rochdale weavers. There was a need for safe, affordable housing, and people got together to plan, develop and eventually move into this type of housing. The Antigonish movement in Nova Scotia promoted the earliest forms of housing co-ops, where members came together to build houses for one another.

Housing co-ops are welcoming places where all members have the right to live with dignity, free from harassment and discrimination. All co-op members play an important role in making sure their co-op is a safe place to live. Housing co-ops are encouraged to make sure their boards of directors reflect the diversity of their members – and that their members also reflect the diversity of the community.

There are currently 2,203 housing co-ops in Canada housing 91,552 individuals. There are 74 housing co-ops in Nova Scotia with 3 on the South Shore. Bridgewater (1), Liverpool (1), Yarmouth (1).

Housing co-ops are owned by the members, although the members have no equity in the buildings.

Housing co-ops rely on financial subsidies and grants from the federal and provincial governments. However, around the mid-1990s, federal and provincial governments decided that they wanted to change their approach to affordable housing, emphasizing privately owned projects with government-assisted rent supplement units, and public housing built and managed by municipal housing authorities.

Some older housing co-ops are now finding that they have to invest substantial money into their buildings repairing or upgrading things like roof, boilers, and elevators. Without government financial assistance these co-ops could cease to exist or become far less affordable as rents are increased to pay for the needed work.

The local perspective
To help make co-ops more affordable, municipal units could create land trusts and donate parcels of land for future co-op housing development.

In the news
- Co-op housing. What it is and how it works.

Housing Co-op Portals
- Co-operative Housing Federation of Canada
- Canadian Mortgage and Housing Corporation
- Wikipedia

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What is HomeShare?

HomeShare is the exchange of housing for help and/or companionship in the home. A householder (Home Provider), typically an older person with a spare room, offers free or low-cost accommodation to another person (Home Sharer) in exchange for an agreed level of support.

Typically, each person has his or her own private space and shares common areas, such as the kitchen and living room. Household responsibilities can be shared, or sometimes services may be provided, for reduced accommodation expenses. Services might include: cutting the grass, gardening, household cleaning, taking care of pets, and more.

There is a formal process to match a Home Provider with the Home Seeker. Successful HomeShare matches tend to have a compatibility questionnaire, background checks and references, an interview, match search, introduction, trial match and follow up. The matching process can be self-managed, managed by a not-for-profit, or by a for-profit enterprise such as HomeShare Alliance.

Do It Yourself Home Share Matches:
Information resources are available for those who are self-managing a Home Share match:
Home Together
Halton HomeShare Toolkit

Not For Profit Home Share Programs
- o Well Established not-for-profit   HomeShare Vermont
- o New or Pilot projects
  - ▪ Annapolis Valley Home Share Tara Webb; 1 year funding from Dept of Seniors – Age Friendly Community grant; finds matches for seniors.
  - ▪ Red Deer Home Share matches college students with seniors. Volunteer run.
  - ▪ Newfoundland Home Share matches college students with seniors
  - ▪ Halton Home Share arranges matches for seniors
  - ▪ Northumberland County matches women seeking safe, affordable accommodations with senior female Home Providers. Family Violence Prevention Centre is one partner. Municipal funding.
  - ▪ Gatineau (Hull) established 1988; connect adults to seniors
  - ▪ Montreal connects students to seniors; various price plans
  - ▪ Saguenay est.1987; 4 staff; connects persons 18+ with seniors
  - ▪ HomeShare Vermont large rural, area. Good website

For Profit Social Enterprise Model
  - ▪ HomeShare Alliance   Hamilton based turnkey franchise model

Home Sharing Portals
- [The International Landscape](#)
- [The American Landscape](#)
- [HomeShare Canada](#)

Home Share in the News
- [The Star - Home Sharing is a Solution for Senior Housing](#)
- [CBC - Home Sharing in Annapolis Royal, Nova Scotia](#)
- [Inside Halton – Home Share program seeking helpful tenant match for seniors](#)

Home Sharing and the Canadian Revenue Agency (CRA)
https://www.canada.ca/en/revenue-agency/programs/about-canada-revenue-agency-cra/compliance/accommodation-sharing.html

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What is a Tiny Home?
- No set definition but usually under 500 square feet (46 m^2)
- Tiny homes can be static or built on a trailer in which case might be considered an RV.
- Pro's: living simply, small ecological footprint
- Con's: Zoning and financing challenges; expensive $60 – 120 K
- Not generally "affordable"
- Possible "affordable" uses by not-for profits:
  - Transition housing with rent geared to income
  - Rent to own EG: [CASS Community Social Services](#)

What is a Land Trust?

A **Community Land Trust** (CLT) is a nonprofit corporation which retains title to a collection of donated or acquired lands, while permitting people or organizations to purchase, maintain, improve, and sell the buildings on those lands. Selling is subject to a resale formula that keeps the buildings affordable to households within a specific income bracket. When a house sells, its price is primarily determined by the condition of the house and by the Area Median Income, not by the market value of the land which the house occupies. The [Champlain Housing Trust](#) established 1984 is the classic example.

A group in the Parkdale area of Toronto is fighting gentrification with Land Trust Projects.
https://parkdalecommunityeconomies.wordpress.com/

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Conclusion

While there are opportunities to work with Federal, Provincial and Municipal partners to create more affordable housing, emergency shelters, transitional housing and subsidized spaces, there is no guarantee that we can depend on government funding.

However, there are real and cost-effective opportunities to promote other housing alternatives as a way to help reduce housing poverty. These alternatives include Co-Living, and HomeShare. While these housing models will not appeal to everyone, it is worth making the effort to promote them throughout Lunenburg/Queens on the basis that if our work improves the lives of even a few people by providing information and encouragement, we have been successful.

If there is uptake on these housing alternatives there is potential to free up housing units which in turn could help to increase the vacancy rate and more competition in the housing market which might force landlords to improve their properties and or lower their rents.

The Village model is also one that is worth promoting in order to encourage seniors to create membership-based local support networks that enable aging in place

Recommendations:

1. SSHAC to disseminate information about self-managed/ do-it-yourself shared or supported living arrangements such as **Co-Living, self-managed Home Shares and Villages**.
   Home Together
   Halton HomeShare Toolkit

2. Home Share:
   a. SSHAC to maintain links with the Annapolis Royal Home Share Project with a view to learning what works/doesn't work for a not-for-profit Home Share organization.
   b. SSHAC consider developing a similar project on the South Shore in collaboration with other groups serving seniors and individuals in need of affordable housing.
   c. SSHAC to consult with HomeShare Vermont to learn best practices.

3. SSHAC to work with local networks and groups that support seniors to promote the Village model.

4. SSHAC to host a public event to share information about the housing options listed above.

5. SSHAC invite HomeShare Alliance to come to South Shore to describe franchise opportunities.

6. SSHAC advocate for the province to create a provincial agency with local staff and volunteers.

7. SSHAC to advocate for development of Community Land Trusts for affordable housing.

AFFORDABLE HOUSING LINKS

CO-LIVING	
Chatelaine article re Co-living	http://www.canadianliving.com/life-and-relationships/community-and-current-events/article/how-a-group-of-female-seniors-decided-to-forgo-a-retirement-home-for-a-co-living-space
Oakhill Co-Living, Rockwood, ON	https://oakhillcoliving.wordpress.com/
Co-living Discourse Group	http://coliving.org/
CO-HOUSING	
CoLiving Canada (focus on co-housing for seniors and intergenerational groups)	https://colivingcanada.com/
Canadian Seniors Cohousing	http://canadianseniorcohousing.com/
Canadian Cohousing Network	http://www.cohousing.ca/
Bridgewater Cohousing, NS	https://bridgewatercohousing.ca/
THE VILLAGE	
The Athens Village	http://www.theathensvillage.org/index.html
The Neighbourhood Program (Dartmouth, Nova Scotia)	https://oceanv.ca/services/community/neighbourhood-program/
CO-OP HOUSING	
Co-Op Housing and How It Works	https://torontoist.com/2014/03/co-op-housing-what-it-is-and-how-it-works/
Co-operative Housing Federation of Canada	https://chfcanada.coop/about-us/
HOME SHARE	
Home Share Vermont (Non Profit operating since 1982)	https://www.homesharevermont.org/about-us/
Annapolis Valley Home Share (Pilot Program / assisted matches)	http://www.cbc.ca/news/canada/nova-scotia/home-sharing-annapolis-royal-housing-affordable-cost-1.4145570
The Home Share Toolkit (for self-managed matches)	https://torontoist.com/wp-content/uploads/2015/04/The-HomeShare-Toolkit-Final.pdf
Home Together Canada Ass'n (self-managed matches)	https://www.hometogether.ca/
Home Share Alliance (for profit assisted matches)	http://www.homesharealliance.com/
HomeShare Canada	http://www.homesharecanada.org/
Home Share – Tax implications in Canada	https://www.canada.ca/en/revenue-agency/programs/about-canada-revenue-agency-cra/compliance/accommodation-sharing.html
LAND TRUSTS	
Burlington Land Trust (affordable home ownership)	https://wagner.nyu.edu/files/faculty/publications/20.pdf
Champlain Land Trust (since 1984)	http://www.getahome.org/about-us
Land Trusts in Canada - CMHC	https://www.cmhc-schl.gc.ca/en/inpr/afhoce/afhoce/afhostcast/afhoid/fite/colatr/
Land Trusts in British Columbia	http://www.chf.bc.ca/partner/the-land-trusts
BC Real Estate Fndn. (good info)	http://www.refbc.com/about

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March 2018: Information for *South Shore Housing Action Coalition* from Michael Graves and Penny Carver