



## **SENIORS FOR SOCIAL ACTION ONTARIO**

### **TAKING MATTERS INTO OUR OWN HANDS**

#### **CO-HOUSING OR SHARED OWNERSHIP – ANOTHER ALTERNATIVE TO INSTITUTIONS**

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In this article readers will be introduced to the concept of co-housing as another option to prevent institutionalization. Individuals in co-housing arrangements are better able to pool their resources to purchase services and supports should they require them.

Co-housing describes an “intentionally built community that has individual dwelling spaces, communal areas, resources, and amenities involving some form of shared ownership.” It is intended to facilitate interaction and build a sense of community (Iler & Pedrero, 2019). Many older adults are now looking at this as a possible option, especially if they own their own homes. Others are talking with friends about buying a large home together that they might be able to share.

With funding now available provincially to make housing more accessible, and more and more municipalities loosening by-law restrictions to facilitate co-housing arrangements, this is becoming a popular option.

#### **ONCE AGAIN DENMARK LED THE WAY**

The idea of multi-generational co-housing began in Denmark. The Danish government supported an initiative called “The Second Half of Life” housing to help keep older adults healthy and active and to promote aging in place. For a slide presentation on how co-housing works in Denmark and Sweden, please visit this site: <http://kollektivhus.se/wp-content/uploads/2019/10/190222-second-half-of-life.pdf>

In 2009 Charles Durrett, an architect, and Kathryn McCamant adapted the European model of multi-generational co-housing, introducing it to North America with the publication of Charles’ book The Senior Co-Housing Handbook: A Community Approach to Independent Living. It is available for purchase on Amazon.

#### **ONTARIO RENOVATES – PROMOTING HOUSING ACCESSIBILITY**

This is a program intended to assist older adults to stay in their homes. Operating under the Affordable Housing Program (IAH) it combines funding from the Federal and Provincial

governments to help homeowners and rental property owners to repair existing homes, increase safety and accessibility. It combines forgivable loans and grants to provide significant financial help to older adults and families seeking to create housing to facilitate the needs of older family members, and operates on a first come first served basis in each locality.

Applicants send in applications in their areas to local service managers who determine how much funding applicants will receive up to \$50,000.00. Service managers receive a pool of funds annually and distribute these, adhering to Ontario Renovates rules. Older adults are among the primary recipients of these funds.

Most of the funds come in the form of interest free, forgivable loans – where loan payments are either deferred or forgiven at a rate of one tenth of the total cost of the project each year. The loan must be repaid if the property is sold or no longer occupied. For rentals the period of forgiveness is 15 years and the yearly forgiveness rate 1/15<sup>th</sup> of the cost of the project.

Grants can also be given rather than forgivable loans, but the maximum amount is usually \$5000, and no repayment is required, even if the property is later sold. Licensed physicians are required to sign off on these grants for individuals with disabilities.

Ontario renovates covers chair lifts, ramps, handrails, countertop height adjustments, bath lifts, non-traditional alert systems, and will cover administrative costs such as appraisal, legal, building permit, and applicable fees like taxes. The requirement is that comprehensive financial records be kept.

This website provides examples of projects funded in specific locations.

<https://showmethegreen.ca/home/home-improvement/ontario-renovates-program/>

## **EXAMPLES OF CO-HOUSING PROJECTS IN ONTARIO**

### ***Co-Habitat Sweetfern Cohousing, Sudbury***

This is an intentional, multi-generational community seeking to foster neighbourly support and mutual caring while respecting the autonomy and privacy of its members. It is forming a community of 18-24 dwellings with a common house of 3500-4000 square feet. When complete it will include affordable and privately-owned housing units of differing sizes, and emphasize collective planning, consensus decision-making and management, and encourage social interaction through common meals and voluntary participation of residents in activities.

Those wishing to learn more about Sweetfern may contact Monique Fuchs at 705-983-0707 or [info@sweetferncohousing.ca](mailto:info@sweetferncohousing.ca) Their website provides additional information: <https://sweetferncohousing.ca/>

## *Co-Housing Hamilton*

This is another intentional, multigenerational community that is incorporated and has engaged consultants to undertake a project of 15-30 environmentally friendly units of 3500 – 4000 square feet that are functional and sustainable, by 2025. Homes will be located close to a common house and owners will decide what kind of housing they wish to have, including low-rise buildings, semi-detached or townhomes, cottages, triplexes, or garden suites.

Those wishing to contact Co-housing Hamilton may do so. Judy Shepalo, 905-517-6494 or [cohousinghamilton@gmail.com](mailto:cohousinghamilton@gmail.com). Additional information is available on their website at <https://cohousinghamilton.ca/>

## *Golden Girls – Port Perry, Ontario*

In 2016 four friends got together and purchased a large home in order to give themselves a cost-effective, safe, supportive environment as they got older. Each has a 25% interest in the home and property, thereby preserving some home equity for future needs.

Their goals were clear. They wanted to be able to watch out for each other, and alert their various support systems if their health needs changed; create a social support system to reduce the possibilities of loneliness and isolation while maintaining their own space; reduce their monthly expenses; and remain in control of their own lives. No patronizing “activation” exercises for them, or institutional routine. They do what they want when they want, either separately or together, and they decide when and what they will eat.

They recognize that their needs for accessibility may change over time, so they renovated to put in an elevator, wide doorways and hallways, and accessible bathrooms. They also plan to add a ramp to facilitate wheelchair access.

They have a conflict resolution process built in and have house meetings to determine what needs to be done and by whom. To learn more about Port Perry Golden Girls, please visit: <https://goldengirlsportperry.ca/>

To view the CTV video interview - <https://www.ctvnews.ca/video?clipId=1721848>

## **OTHER CO-HOUSING IN ONTARIO**

Additional co-housing communities in Ontario may be found here:

Silver Birch Village, Sudbury - <https://silverbirchvillage.ca/>

Co-Housing Toronto - <https://cohousing.ca/communities/on/cohousing-toronto/>

Concorde Co-Housing. Ottawa - <https://concordecohousing.ca/>

Kawartha Commons - <https://kawarthacommons.ca/>

Kingston Co-Housing - <https://cohousing.ca/communities/on/kingston-cohousing/>

Soul Sisters Ottawa - <https://cohousing.ca/communities/on/soul-sisters/>

Terra Firma, Ottawa - <https://cohousing.ca/communities/on/terra-firma/>

Waterloo Region Co-Housing Project - <https://www.wrcp.ca/>

Watershed Co-Housing, Guelph - <https://cohousing.ca/communities/on/watershed-cohousing/>

## **NEED HELP GETTING STARTED? THE CANADIAN CO-HOUSING NETWORK**

Formed in 1992 in British Columbia, the Canadian Co-Housing Network promotes the creation of co-housing arrangements through public education and helping to bring people together to form communities. It links individuals and groups to share resources and create community, and maintains a co-housing resource directory for this purpose. One of their focuses is on seniors' co-housing. "Senior cohousing is a neighbourhood focused on aging well in community. Residents design and manage senior cohousing themselves relying on neighbourly mutual support (co-care) and a resident caregiver they hire as needed. Communities are designed for physical accessibility as well as financial, environmental, and social sustainability. Large, shared common facilities and individually owned small dwellings preserve privacy while valuing community." (Canadian Co-Housing Network, 2022).

You can contact them at: [seniorcohousing@gmail.com](mailto:seniorcohousing@gmail.com) and have a look at their website at: <https://www.cohousing.ca/about-cohousing/senior-cohousing/>

## **IN CONCLUSION**

All of the co-housing projects and types listed are also amenable to the creation of elder care co-ops where funds can be pooled to purchase needed in-home assistance for all members.

For those who want to live independently but in community, co-housing may be the approach of choice.

If Distribution List members would like SSAO to organize an on-line session on co-housing, please contact us at [seniorsactionontario@gmail.com](mailto:seniorsactionontario@gmail.com)

## REFERENCES

Canadian Co-Housing Network. (2022). Senior Cohousing. <https://www.cohousing.ca/about-cohousing/senior-cohousing/>

Iler, B., Pedrero, C. (March 28, 2019). Seniors co-housing: Re-thinking traditional housing models for Canada's growing senior population. <https://ilercampbell.com/blog/2019/03/seniors-co-housing-re-thinking-traditional-housing-models-for-canadas-growing-senior-population/>