RESOURCE COMPENDIUM ON RURAL HOUSING

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SIBAC

Southern Interior Beetle Action Coalition

Advancing Rural Development

RESOURCE COMPENDIUM ON RURAL HOUSING

May 2015

> *The housing needs for 20 per cent of Canadian individuals and families cannot be met by the marketplace -* Canada Mortgage and Housing (2014).
>
> *3% to 5% of the population over 65 years of age needs supportive housing* – "Supportive Housing in Supportive Communities," - BC Ministry of Health, 1999.

INTRODUCTION   -   The Southern Interior Beetle Action Coalition (SIBAC) has published this Resource Compendium to help readers find examples of housing developed to meet the needs of households who are unable to access market housing. The emphasis is on the rural regions of British Columbia, especially the southern interior.

The Compendium is a companion document to the report, *Rural British Columbia: Aging Populations and Changing Housing Requirements* also published by SIBAC. Both reports can be found on-line at (www.sibac.ca).
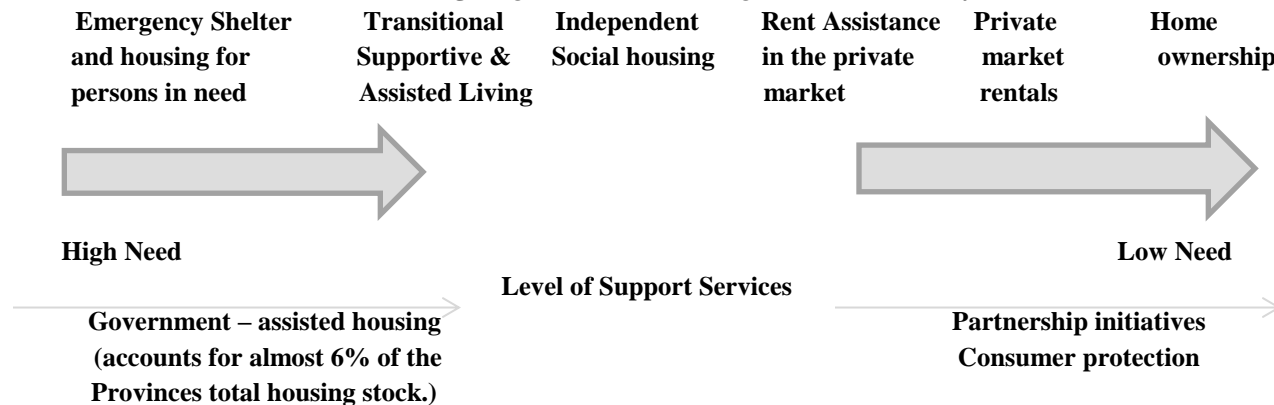
The *Aging Populations* report explains the difference between housing demand – buyers, sellers and renters who have the means to acquire the dwellings they want; and housing need – those households that require shelter or housing options suited to their social, health, physical and/or financial circumstances, but may not be able to find or afford it. It outlines the projects and strategies of numerous non-profit organizations (intermediaries) that develop and/or operate non-market or non-profit housing. A large portion of this housing serves the needs of seniors.

The references cited below illustrate the breadth of this important work, carried out by hundreds of intermediaries. BC Housing, a provincial government agency, is the largest intermediary. The BC Non-Profit Housing Association has about 500 member societies that provide rental housing. Other non-profits develop and manage co-housing, co-operatives and other non-market solutions.

The following graphics provide a broad view of non-market housing realities in BC.
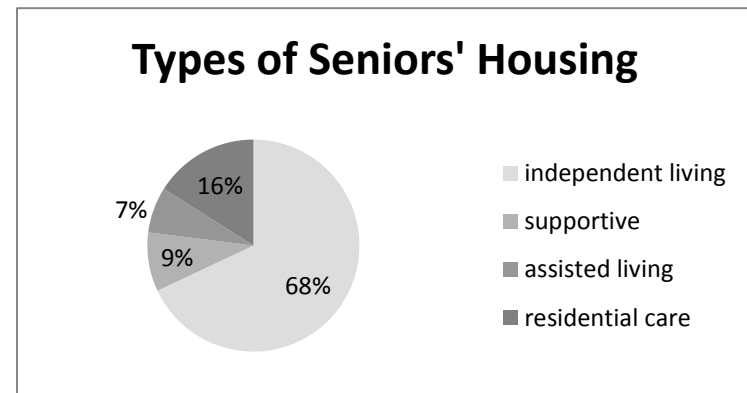
GRAPHIC ONE
CONTINUM OF HOUSING SERVICES
(From BC Housing Program Guide: Housing Provider Kit – May 2013)

Emergency Shelter and housing for persons in need	Transitional Supportive & Assisted Living	Independent Social housing	Rent Assistance in the private market	Private market rentals	Home ownership

High Need

Low Need

Level of Support Services

Government – assisted housing (accounts for almost 6% of the Provinces total housing stock.)

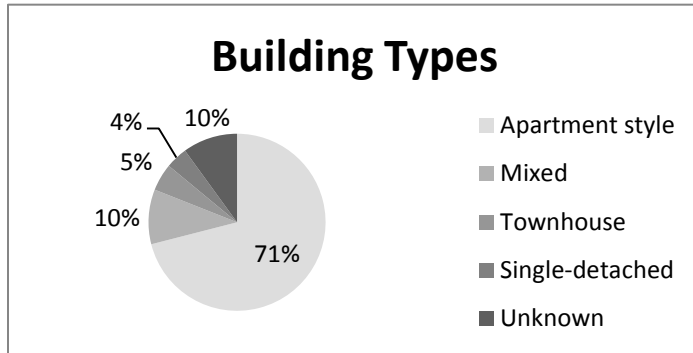Partnership initiatives
Consumer protection

GRAPHIC TWO
(The following data is taken from *The Need for Non-Profit Seniors' Housing in British Columbia* – (BCHPHA) published by the BC non-Profit Housing Association in June 2010)

- Seniors make up 26% of the provinces 4 million private homes.
- Non-profit housing societies offer over 50,000 units of long-term affordable non-market housing to British Columbians in need.
- Based on two thirds of the membership of BCNPHA, more than 407 societies offer affordable non-market housing for seniors; these societies operate 682 buildings and 31,112 units.
- 67% of the units are located in the Lower Mainland/Coast region, including the Fraser Valley.
- 33% are located in the interior regions of BC.
- Half of the senior households that rent in the private market spend 30% or more of household income for rent.

Types of Seniors' Housing

16%
7%
9%
68%

- independent living
- supportive
- assisted living
- residential care

- Half of the non-profit societies manage 50 or fewer units; 23% handle 51 to 100 units and 27% manage 101 or more dwellings.

Building Types

10%	Apartment style
4%	Mixed
5%	Townhouse
10%	Single-detached
71%	Unknown

GRAPHIC THREE (left): Types of dwelling units managed by non-profit: based on organizations reviewed in the survey 425 buildings.

GRAPHIC FOUR (below): Senior renting households in need are those which spend 30% or more of household income for rent. Based Statistics Canada data for the interior regions (2006 census using Census Metropolitan Areas).
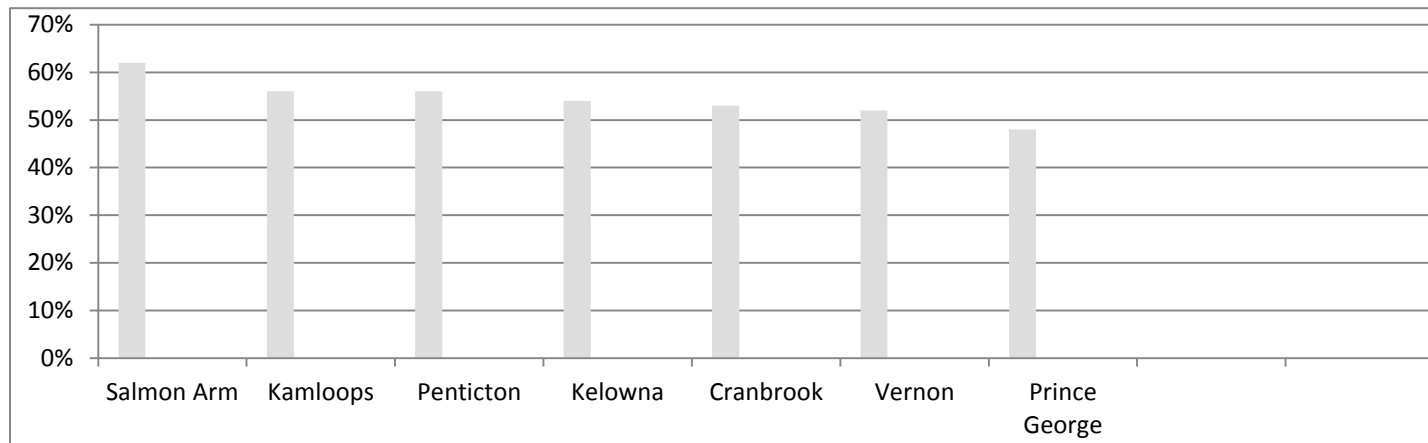
City	Percentage
Salmon Arm	62%
Kamloops	56%
Penticton	56%
Kelowna	54%
Cranbrook	53%
Vernon	52%
Prince George	48%

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- Housing needs studies
- Housing strategies
- Project profiles beyond BC

PART ONE - HOUSING TENURE– FREEHOLD AND LEASEHOLD

Freehold Tenure: Typically, a person seeking housing has the option of buying or leasing/renting property. Buyers own land and improvements; those who lease or rent have acquired tenancy, but do not own land. When we say that someone purchased a house, we mean that they acquired a freehold interest in land. This type of ownership means the purchaser has title (technically fee simple title which is an estate in land). Owners control the asset, may invest in it, and occupy, use, modify, conserve or sell it in accordance with provincial legislation/regulation and local government by-laws and regulation. Owners may convey by will or transfer the title of their property to another person.

Joint tenancy is a common form of ownership that involves two or more persons registered on the title to the same property. There are forms of corporate ownership as well. In this document the types of corporate ownership discussed are cooperative housing, co-housing, life-lease and community housing land trusts.

Strata properties are an example of ownership involving restrictions associated with the type of land subdivision involved. Intentional communities and life-lease ownership typically utilize strata subdivision which is defined under the *Land Title Act,* Part 7, Division 2* and the *Strata Property Act,* Part 14**. This type of sub-division creates a number of real property units that can be purchased individually. Strata subdivision also creates property units and/or interests owned in common.

Leasehold Tenure: Individuals choose rental and leasehold options for their housing needs in order to have security of tenure; however, they own no interest in land. Rentals are month-to month tenancy agreements. Leases can be contracted for very long periods of time. In such cases, the lessee can enjoy a property in the same manner as would an owner. While long-term leases can have equity value for a period of time, the value will be zero at the end of the leasehold term. Month to month residential rentals are short term tenancies providing limited security of tenure.

The following table summarizes types of property tenure – ownership and leasehold. The information provided does not cover every type of ownership that includes title to real property. **This information is not advice about legal matters; it is meant to help readers appreciate the various forms of property ownership and leasehold rights as well as the legislation that supports those rights.**

*http://www.bclaws.ca/EPLibraries/bclaws_new/document/ID/freeside/96250_00). http://www.bclaws.ca/civix/document/LOC/complete/statreg/--%20S%20--/Strata%20Property%20Act%20%5BSBC%201998%5D%20c.%2043/00_Act/98043_14.xml.
**http://www.bclaws.ca/civix/document/LOC/complete/statreg/--%20S%20--/Strata%20Property%20Act%20[SBC%201998]%20c.%2043/00_Act/98043_14.xml.

TABLE ONE – HOUSING TENURE –FREEHOLD OWNERSHIP OF REAL PROPERTY

TENURE TYPE	TYPICAL BUILT FORM	PROPERTY INTERESTS	LEGAL REFERENCES
Freehold – ownership of land and buildings (improvements) in fee simple title.	Single Family Dwellings Duplex Dwellings Multi-unit dwellings with one title.	Owner(s) may modify the land and improvements (structures) in any way allowed by approving authorities; or, sell the land and structures without reference to a second party, unless there are charges on title such as a mortgage, a restrictive covenant, right of way, lien, etc.	*Real Estate Development Marketing Act, Land Title Act, Property Law Act,* And the *Local Government Act* (building by-laws, regulations, powers to inspect, etc.)
Strata Property – Building Strata – owner(s) possesses fee simple title to a strata lot (unit in a building) and a portion of common area.	Multiple-unit construction; apartment/condominium, townhouse or other attached dwelling.	Owner(s) may make specified changes in the unit only with permission of the strata council. Owner(s) may sell the unit without reference to the strata council unless there is a charge(s) on title modifying resale options.	*Strata Property Act, Land Title Act, Real Estate Development Marketing Act, Property Law Act, Securities Act* and the *Local Government Act*
Strata Property – Bare Land Strata – owner(s) possesses fee simple title to a strata lot, an area of land, and a portion of common area.	Detached unit – single family dwelling, or attached unit – duplex, townhouse, row house.	Owner(s) may make specified changes to the unit or land only with permission of the strata council. The owner(s) may sell the unit without reference to the strata council unless there are charges on title as noted above.	*Strata Property Act, Land Title Act, Real Estate Development Marketing Act, Property Law Act, Securities Act* and the *Local Government Act*
Life Estate – through a trust agreement registered on title, the possessor(s) of the life lease has transferred title of the property to another party (children, charity, community housing land trust, etc.) but has full use of most property rights during her/his lifetime.	Any of the above, including housing situated on agricultural lands.	The owner(s) of a life estate (the life tenant) has the right to occupy, use, and deal with real and/or personal property for his or her lifetime. When the life tenant(s) dies, the remaining interest in the property passes to the next person entitled, called the remainderman. (From *The Scrivener*, Vol.17, no. 4, p 80.)	Any/all of the legislation noted above, depending on the type of real property; The *Trustee Act*, and court order may apply. The *Wills, Estates and Succession Act,* also will apply.
Co-housing – Co-housing is a form **of an intentional**	Co-housing developments are equity projects using strata	Households that become involved in co-housing purchase a strata property	Any/all of the legislation noted above pertaining to strata property

community that offers participants title to real property based on strata subdivision. Intentional communities that want to provide rental or leasehold interests tend to be cooperative associations. (See below in Table Two.)	property or bare land strata subdivision to create the property interests that participants may purchase.	interest. The strata council formed establishes rules that reflect the interests that the participants wish to have protected in their intentional community. Co-housing development requires a group of key participants to form a limited corporation to takes the steps needed to raise capital, acquire a site, secure a development permit and carry out construction of infrastructure. Subsequently, a strata corporation will be formed and units sold to participants in the co-housing project.	sub-division.
Community Housing Land Trusts (CHLT) – These are forms of intentional communities and may involve ownership of real property as well as life estates and rental or leasehold. The CHLT will be a corporation (registered society in BC). CHLTs may offer "rent-to-own" options to enable low income households to obtain equity ownership. CHLTs may sell property as well.	No typical form. CHLTs can offer single family or attached dwellings as well as apartment style units.	A CHLT may own housing outright or under terms of a life estate or other agreement. Participants (members) may own a property with an agreement to sell it or convert title to the CHLT under some contractual agreement. Over time the CHLT acquires titles with an obligation to provide affordable housing, and/or other services to serve the well-being of the community. Depending on the CHLT's articles of incorporation, its property strategy may include "rent-to-own" opportunities and/or outright sales to qualified members who wish to purchase a home.	A number of legal acts may apply including the *Property Law Act, Securities Act BC, Trustee Act, Real Estate Development and Marketing Act, Local Government Act, Land Title Act, Strata Property Act, Residential Tenancy Act,* and possibly other legislation.

TABLE TWO – HOUSING TENURE -NON-FREEHOLD OWNERSHIP

TENURE TYPE	TYPICAL BUILT FORM	PROPERTY INTERESTS	LEGAL REFERENCES
Life Lease – owner(s) has purchased a modified equity position in real property. Typically, an owner(s) that wishes to sell their life lease interest will have options restricted by the life lease contract. Usually the corporation providing the life lease has first right to buy back the dwelling at a price based on a pre-set formula.	Any of the forms described in Table One.	The Life Lease holder can enjoy the property the way an owner might, subject to restrictions set out in the life lease contract. The society or corporation that owns title to the property that has been leased ought to register the life lease on title. This charge would be removed when the life lessee gives up the lease or dies.	Depending on the type of subdivision that has created the life lease interests (or units) any of the legislation described in Table One might apply.
Housing Cooperative – persons can become members (purchase shares in) of a housing co-op and gain the right to occupy a housing unit. They will pay monthly fees to cover mortgage expenses and other costs borne by the cooperative to provide the housing units.	Typically an apartment style development with one title belonging to the cooperative association.	The cooperative owns title to the property. Co-ops have a share capital structure. Members (shareholders) may occupy a housing unit under the terms of the co-op agreement.	*Cooperatives Association ACT* Housing cooperatives are "Special Purpose Associations" (Part 11 of the Act). The *Local Government Act* also applies.
Community Housing Land Trust (CHLT) Described in Table One.	Any residential building type may be owned by a CHLT	Typically, a CHLT will have title to all of the properties it possesses and administers. However, these titles may be encumbered by trust agreements and other charges. Depending on its incorporated purposes, a CHLT may rent some of the properties it owns and sell others.	The legislation referred to above for CHLTs.

Leasehold and rental tenure Rental of residential property refers to month to month tenure. Leases may be very long-term and provide the owner of the lease a form of equity that gradually diminishes. BC Housing prefers long-term leasehold agreements with housing societies to reduce the cost of land involved in the non-profit housing development.	Any residential building or property type may be rented or leased by the owner unless there are restrictions as in the case of many strata properties. Intentional communities may prevent owners form renting/leasing their property as well. Co-operatives may prevent members from sub-letting their unit.	Possession and enjoyment of the property for the rental period or the term of the lease. Typically, the renter or lessee is expected to relinquish the property in good condition subject to normal wear and tear.	The specific terms of rental of residential property and the rights of landlords and tenants are covered under the *Residential Tenancy Act.* Because some properties are types of subdivision subject to strata council rules, cooperative agreements, and/or trust agreements, the following legislation may apply: *Strata Property Act, Cooperative Associations Act,* and the *Trustee Act.*

PART TWO: SENIORS HOUSING - INTRODUCTION

Several strategies describe housing for seniors who may be able to live independently or require some level of care. However, extended care housing which involves medical services is not included in the following discussion. The case examples described in Part Two A, B and C illustrate three widely-used definitions of housing for seniors.

The term "**Independent Living"** refers to people who are able to direct their own affairs. These seniors choose to be free of the responsibilities of looking after property and prefer the convenience of optional services in a social atmosphere with security. Often an independent living facility is part of a campus of care that includes "assisted living" (persons require some care) and, possibly extended care (persons not able to live without services and supportive health care). Independent living facilities may offer housing only with opportunities for social activities; some facilities may offer elective services such as one or two meals and housekeeping. See more at: http://www.bchousing.org/Initiatives/Creating/ILBC.

The seniors' **"Supportive Housing"** program "provides specially modified rental homes, in selected subsidized housing developments, primarily to low-income seniors or people with disabilities who need some assistance in order to continue to live

independently. Support services include 24-hour response, light housekeeping, meals, and social and recreational activities." See more at: http://www.bchousing.org/Options/Supportive_Housing/SSH/SSH#sthash.l2x5a2fy.dpuf.

Many seniors require **Assisted Living** housing to continue living safely in the community. "Assisted living services provide housing, hospitality services and personal care services for adults who can live independently and make decisions on their own behalf but require a supportive environment due to physical and functional health challenges. Most assisted living residences can range from a unit in a high rise apartment complex to a private home. Units can vary from one room to private, self-contained apartments." http://www2.gov.bc.ca/gov/topic.page?id=AED421585FEC431B81A173C831A1ED8C&title=Assisted%20Living.

Assisted living services include: a private dwelling unit; personal care services (help with bathing, grooming, dressing, exercises); two nutritious meals per day – one is the main meal; activity and social programs; weekly housekeeping; laundering of towels and linens, access to equipment for personal laundry; and 24-hour emergency response.

The following examples cover non-market projects only; however there are market providers of independent, assisted living and long-term care for seniors who can afford to pay and want move to the locations of these services. The non-profit providers of the independent living projects in the table include seniors' organizations, cooperatives and other intermediaries.

PART TWO – A: SENIORS INDEPENDENT LIVING

Source	Project /Example	Profile
District of Peachland Website http://www.peachland.ca/cms.asp?wpid=244.	>Seniors independent living >Apartment style units >Real estate owned by the Peachland Seniors Housing Society.	**Peachland Seniors Housing Society** – 33 units of independent living for seniors (10 units in 1982 and 23 suites in 2000); Suites vary from 485 to 570 square feet. Rent ranges from $570 to $770 and includes heat, electricity, cablevision and laundry facilities. In support of phase 2, the District of Peachland decommissioned a street and laneway and transferred the ½ acre parcel to the society to make feasible the new development. The District drew up a **Housing Agreement** with the Society to protect the affordability and use of the housing for seniors.

Source	Project/Example	Profile
Northern Development Initiative Trust http://www.northerndevelopment.bc.ca/explore-our-region/success-stories/vanderhoofs-seniors-housing-project-exceeds-societys-goals.	>Seniors independent living >Apartment style units in duplex to 4-plex configuration. >Real estate owned by the NVSCHS.	**Nechako View Senior Citizens Housing Society** – Vanderhoof, BC. 31 units of low cost housing built since 1959; more than half constructed since 2002. All the units are independent living rentals. Strong volunteerism and donated services/materials. The society does not provide activity space; the residents attend the local seniors centre for social and health support programs.
Source	Project/Example	Profile
The Revelstoke Current http://www.revelstokecurrent.com/2011/05/26/mount-begbie-villas-open-house-was-revealing/. **Columbia Basin Trust** https://cbt.org/newsroom/?view&vars=1&content=Spotlight%20Gallery&WebDynID=2582.	**Mount Begbie Villas** >Seniors independent living >Apartment style units, row house configuration >one bedroom >Leasehold with BC Housing >BC Housing subsidized rents >Modular construction. **Mount Begbie Manor** >affordable seniors housing >apartment Style.	**Revelstoke Seniors Citizens Housing Society** (established by the Lions Club in 1980). **Mount Begbie Villas (2012)** at Revelstoke, BC - 16 units for persons 55 years of age and older. The one-bedroom units suit single and couples seniors. Rents are subsidized by BC Housing and capped at $650 per month. Qualifying incomes are $25,000 or less. Development funds came from the Seniors Rental Housing Initiative (governments of Canada and BC) and the Columbia Basin Trust. **Mount Begbie Manor (1984)** 25 units of affordable housing for seniors.
Source	Project /Example	Profile
BC Housing http://www.bchousing.org/Media/NR/2012/11/09/11372_1211091107-509.	**Ed Buck Manor** >Seniors independent living > Apartment style units >one bedroom >Leasehold with BC Housing >Modular construction.	**Evergreen Acres Senior Citizens Home Society** – Clearwater, BC (estb. 1980) **Ed Buck Manor** provides 10 one-bedroom units. The society had previously developed 26 dwellings. The Society donated the building site ($24500) and the District of Clearwater waived water and sewer connection fees ($6500) to make the project possible. Major funding provided under the Canada-BC Affordable Housing Agreement, 2009.
Source	Project/Example	Profile
Columbia Basin Trust http://www.cbt.org/newsroom/?view&vars=1&content=Spotlight%20Gallery&WebDynID=3541 **Elk Valley Seniors Housing Society** http://www.lilacterrace.net/Expansion-Project-2014.html.	**Lilac Terrace** >Seniors independent living >Apartment style >affordable housing >on-site construction.	**Elk Valley Seniors Housing Society** – Elkford, BC (estb. 2000) **Lilac Terrace** adds 12 units (one and two bedroom) of affordable housing (independent living) for seniors to 30 existing units at Lilac Terrace. Major funding provided by the Columbia Basin Trust and the governments of Canada and BC through the Affordable Rental Housing initiative.

Source	Project/Example	Profile
BC Housing https://www.bchousing.org/resources/About%20BC%20Housing/Research_Reports/VenetoPlace-Research.pdf.	**Veneto Place** Public, Private Partnership >Frame construction >Apartment style units >Independent living for low-income seniors.	**Fernie Family Housing Society** **Veneto Place** (completed in 2009-2010) 45 units of affordable housing for low-income families, seniors and handicapped adults. Parastone Developments Ltd. (PD) purchased a site in downtown Fernie at a below-market price with the condition that it be used for affordable housing. (PD was motivated to keep its crews working during an economic downturn) BC Housing, City of Fernie, Columbia Basin Trust and CMHC also were involved in the project
Source	Project/Example	Profile
Greenwood Seniors Housing Study http://greenwoodcity.com/pdf/GWD%20Senior's%20Housing%20Study.pdf.	**Pheonix Manor** >Seniors independent living >Bed-sitting, self- contained units >Society owns the property >No rental subsidy >This is a boarding house style of accommodation.	**Phoenix Manor Society** (built in 2002 as an Abbeyfield House) Phoenix Manor at **Grand forks, BC.** 10 bed-sitting units ("self-contained") and common social space. 2 meals daily. Monthly rate 2014 was $1325
Source	Project/Example	Profile
Parkdale Place Housing Society http://www.parkdaleplace.ca/ratesparkdalelodge.htm.	**Parkdale Lodge** >Seniors independent Living >Society owns the property >One-bedroom - 52 units.	**Parkdale Place Housing Society** (**Summerland** – 1976) **Parkdale Lodge** The society also owns and operates Parkdale Manor (assisted living) with 22 units, and Angus Place (independent supportive living) 69 one-bedroom and 14 two-bedroom suites.
Source	Project/Example	Profile
Lower Similkameen Community Services Society http://ttpwebhost.com/lscss/tumbleweedterrac.html.	**Tumbleweed Place** >Seniors independent living rental units >Disabled adults 55 years and older >One bedroom units >Modular construction – Olympics legacy units >Units have supportive housing design >Leasehold with BC Housing.	**Lower Similkameen Community Services Society** (**Keremeos**, BC –since 1976) **Tumbleweed Place** (completed in 2012) The 16 rental units are located centrally in the Village of Keremeos. The society also operates Kyalami Place (15 units of assisted living) and Mountain View Manor (26 units of supportive living)

Source	Project/Example	Profile
BC Ministry of Energy and Mines Ministry responsible for housing… http://www.newsroom.gov.bc.ca/2012/07/affordable-seniors-housing-opens-in-enderby.html.	**Enderby Memorial Terrace** > Seniors independent living rental units >Disabled adults 55 years and older >One bedroom units >Modular construction – Olympics legacy units >Units have supportive housing design >Leasehold with BC Housing.	**Enderby Seniors Housing Society** (since 2008) **Enderby Memorial Terrace** (completed in 2012) The development provides 15 one-bedroom units of affordable housing. Funding provided by the government of Canada and BC Housing. The Seniors Society manages the housing.

Source	Project/Example	Profile
Lumby & District Senior Citizens Housing Society http://www.saddlemountainplace.ca/.	**Saddle Mountain Place** >Seniors independent living >20 one-bedroom units >20 bachelor units >The society owns the property. >The society manages **Monashee Place** - Independent living and housing for disabled adults - Modular construction - Olympic legacy units >Leasehold with BC Housing.	**Lumby & District Senior Citizens Housing Society** Saddle Mountain Place (1974-75 construction) Monashee Place (2011) -project developed through community fund-raising and volunteer involvement. The society also manages **Monashee Place** provides units for seniors and disabled adults. BC Housing and the government of Canada provide capital funding.

Source	Project/Example	Profile
BC Housing http://www.bchousing.org/Media/NR/2011/09/02/9590_1109020903-249.	**Kiwanis van Horne** >Seniors independent living >Seniors low-income rental housing >58 one and two-bedroom units >Apartment style >Frame construction.	**Penticton Kiwanis Housing Society** Kiwanis van Horne (2011 opening) The funding for this project was supplied by the Kiwanis Society, BC Housing, government of Canada, Real Estate Foundation, and the community.

Source	Project/Example	Profile
Bowen Island Seniors' Housing Cooperative http://bishc.org/about.html.	**Bowen Court** >18 one-bedroom units >attached, ground level, townhouse style units >Independent living for seniors >Co-op owns the property >Rentals for low-income seniors households.	**Bowen Island Seniors' Housing Cooperative (1982)** The Cooperative provides 18 units of independent living in the **Bowen Court** project. The project was developed with community support and CMHC low-cost mortgage.

PART TWO B: SENIORS HOUSING WITH SERVICES –SUPPORTIVE AND ASSISTED LIVING DWELLINGS

As described in Part A, supportive housing is rental accommodation with modifications to enable low-income seniors and disabled persons to continue to live independently. Typically, **Supportive Housing** provides limited services; **Assisted Living Housing** includes services to help with the needs of daily living. No health care services are included with supportive housing. Since the mid-2000s, funding for many Assisted Living projects has involved the Ministry of Health together with BC Housing and the government of Canada.

Keremeos, Lumby, Enderby (see profiles above) Lillooet and 100 Mile House added supportive housing in 2011-2012 in the form of modular units that were available following the Vancouver Olympics. The first three communities had existing housing intermediaries and were able to respond to BC Housing's offer to supply the units. In the case of Lillooet and 100 Miles, BC Housing manages the new housing because the communities lack a capable housing society.

Photo courtesy of Boundary Country Chamber of Commerce

Source	Project/Example	Profile
Senior Services Society http://www.seniorsservicessociety.ca/cgi/page.cgi?_id=238&action=show&lid=1382.	**Meadowbrook** >Supportive housing >13 studio and15 one-bedroom >Apartment style & social space.	**Gulf Islands Seniors Residence Association** The society developed the housing in 2006. **Meadowbrook at Salt Spring Island** Funding from BC Housing, community, Real Estate Foundation.
Source	Project/Example	Profile
Boundary Creek Times http://www.boundarycreektimes.com/news/228170241.html.	**Parkview Manor** >20 units of Supportive Housing >Apartment style >One-bedroom >Social space.	**West Boundary Senior Housing Society** In 2006, the society completed construction of **Parkview Manor,** which serves **Midway,** Greenwood, Rock Creek, Beaverdale and Bridesview. Funding from Village of Midway, Community, BC Housing and the Real Estate Foundation.
Source	Project/Example	Profile
Columbia Basin Trust http://cbt.org/newsroom/?view&vars=1&content=News%20Release&WebDynID=2007.	**Valemount House** Assisted living for disabled adults and units for low income seniors. >10 one-bedroom units > Row housing style (attached)	**Valemount Senior Citizens Housing Society** Opened in the fall of 2011, **Valemount House** provide 10 dwellings for low income seniors and persons with disabilities. Funding provided by the government of Canada, BC Housing, Columbia Basin Trust and the community.

	Project/Example	Profile
BC Ministry of Energy and Mines – ministry responsible for housing …. http://www.newsroom.gov.bc.ca/2012/03/affordable-seniors-housing-opens-in-lillooet.html. *Lillooet News* http://www.lillooetnews.net/news/local-news/tenants-move-into-new-mclean-manor-housing-complex-1.1009584	**McLean Manor** Assisted living for low-income disabled adults and seniors 55 years of age and older. >8 one-bedroom dwellings >4-plex configuration >Modular construction.	**BC Housing** Opened in the spring of 2012, **McLean Manor at Lillooet** provides 8 dwellings for low income seniors and disabled adults. Funding provided by the government of Canada, BC Housing and the Village of Lillooet (land valued at $54,000 and waived connection fees of $2640). BC Housing manages McLean Manor.
Source	Project/Example	Profile
BC Housing http://www.bchousing.org/Media/NR/2011/11/02/9590_1111021313-616?printerFriendly=true&pageNumber=.	**Meadowcreek Vista** >Assisted living for low-income disabled adults and seniors 55 years of age and older >12 one-bedroom units > Modular construction.	**Canadian Mental Health Association** Opened in early 2013, **Meadow Creek Vista in Logan Lake** provides 12 dwellings for low-income disabled persons and seniors. Funding supplied by BC Housing. Government of Canada, and the District of Logan lake (property $39,400) and waived municipal fees of $96,000.
Source	**Project/Example**	**Profile**
CMHC and Ministry of Forests and Range (Minister responsible for housing) http://www2.news.gov.bc.ca/news_releases_2005-2009/2006FOR0082-000944.htm.	**Chestnut Place** >Redevelopment of 33 units to provide assisted living for seniors >Apartment style units >Funding from Interior Health >Funding from BC Housing.	**Pentiction & District Society for Community Living** managed development of the property and manages the housing services at **Chestnut Place** (2006 completion).
Source	Project/Example	Profile
Lower Similkameeen Community Services Society http://ttpwebhost.com/lscss/kyalamiplace.html.	**Kyalami Place** >One-level apartment style units >Rental for low-income seniors >Operational funding from rents, rental subsidies (SAFER) and Ministry of Health.	**Lower Similkameen Community Services Society** (Keremeos, BC –since 1976) **Kyalami Place** provides 13 one-bedroom and 1 two-bedroom dwellings for seniors who require assisted living services.

Source	Project/Example	Profile
City of Williams Lake and the city's Economic Development Corporation	**Request for proposals** from non-profit societies >Building is sound construction >Suitable for mixed housing uses as well as some commercial use >Canadian Mental Health and the Salvation Army are local intermediaries that might take on such a project.	**Cariboo Lodge (2015)** The City of Williams Lake has purchased the lodge from the Ministry of Health for a nominal fee. The City has issued a request for **Expressions of Interest** from non-profit housing societies to renovate the building and provide affordable and non-market housing for households in need. Potential use will be based on *Williams Lake Housing Need + Demand Update 2014.* This work carried out by City of Williams Lake **Social Development Department.**

PART TWO C: RESEARCH ABOUT SENIORS' HOUSING

Readers will find additional references in Part Seven starting on page 38.

BRITISH COLUMBIA REFERENCES

1. Senior Living Housing Directory – found at *Senior Living Magazine* website: http://www.seniorlivingmag.com/housingdirectory/definitions.   This site provides descriptions of the types of housing available to seniors in British Columbia.

2. **Seniors Housing Report British Columbia** (2011) published by **Canada Mortgage and Housing (CMHC):** (http://publications.gc.ca/collections/collection_2011/schl-cmhc/NH2-34-2011-eng.pdf).   This research uses 2006 Census data and does not reflect recent trends. However, it is a good global review of seniors' housing concerns; content covers vacancy rates and rents by geographic area.

3. Seniors' Fact Sheet: Housing – (2013) published by the **Canadian Centre for Policy Alternatives:** (https://www.policyalternatives.ca/publications/facts-infographics/seniors-fact-sheet-housing).   This document contains statistics about the financial circumstances of BC elder citizens: 20% rent their homes; 14% live in poverty; and, the number of senior's households has been growing more rapidly than rate of construction of new units.

4. The Need for Non-Profit Seniors' Housing in BC – (2010) published by the **BC Non-Profit Housing Association (BCNPHA):** (http://bcnpha.ca/research/research-papers/). This research provides a valuable, detailed review of issues concerning the housing needs of seniors in BC. Most of the analysis is based on a survey of BCNPHA members; 65% responded to the questionnaire thus providing a reliable perspective on a wide range of social and financial concerns about seniors' housing.

 5. **Greenwood Seniors' Housing Study** (December 2014) published by **The Greenwood Improvement Society**: http://greenwoodcity.com/pdf/GWD%20Senior's%20Housing%20Study.pdf.   The analysis describes the interest of residents in having more housing choices for seniors. However, at market of near market rental rates, the dwellings would not be affordable for most senior households.

6. Age Friendly Strategic Action Plan – (2012) published by the **District of Logan Lake:** http://www.loganlake.ca/attachments/article/2/_Logan%20Lake%20Age%20Friendly%20Strategic%20Plan.pdf. The plan considers actions that might enable Logan Lake to adapt the physical environment and enable housing services that will encourage residents to stay and age in place. This approach is supported by *Age Friendly BC* (http://www2.gov.bc.ca/gov/topic.page?id=89CBC67AB21B4EB995A4A94246BD6D8A).

7. **Creston Valley Age-Friendly Assessment** – (2008) published by the **Town of Creston:** http://www.ubcm.ca/assets/Funding~Programs/LGPS/Current~LGPS~Programs/SHSI/RecipientReports/shsi-creston-report.pdf. This report is a good example of survey process and consideration of multiple physical space (public and commercial realm) possibilities as well as housing needs of seniors. The Union of BC Municipalities supports the *Age Friendly BC* initiative.

8. **Apple Valley Seniors' Housing (Kelowna)** – (2013) published by **CMHC:** (http://www.cmhc.ca/en/inpr/afhoce/afhoce/prpr/upload/Apple-Valley-Seniors-Housing-EN.pdf).   This is a detailed profile of the project development, funding and housing services. The **Society of Hope (Kelowna)** developed the project and manages the housing operations.

GENERAL REFERENCES

1. The Role of Supportive Housing For Low-Income Seniors in Ontario – (2009) published the **Canadian Policy Research Network:**
(http://www.cprn.org/doc.cfm?doc=1853&l=en.)   The research "investigates housing and care options for low-income seniors, a population at higher risk of poor health outcomes as they age and can no longer function independently. The study looks at a continuum model that integrates social housing, health care and community supports."

2. Housing and Health – (2013) published by the **Ontario Medical Association:**
(https://www.oma.org/Resources/Documents/Housing_Health_Aug2013.pdf.)   This research examines the link between housing and health outcomes. Its conclusions focus on the importance of government supporting adequate housing for Ontario residents.

3. Age-Friendly Rural and Remote Communities - A Guide:
http://www.health.gov.nl.ca/health/grantsfunding/pdf/af_rural_remote_guide.pdf. This Guide was published by the Federal/Provincial/Territorial Ministers Responsible for Seniors. The content deals with a wide range of strategies to identify and change physical barriers to mobility for frail persons in the built environment.

4. Inadequate Shelter in the Cowichan Valley:
http://www.cvrd.bc.ca/DocumentCenter/View/63085.   See Appendices for examples of leading practices to develop/manage housing for various demographic targets in among large and small communities.

PART THREE: FIRST NATIONS HOUSING - INTRODUCTION

This section deals with off-reserve, non-market housing developed and/or managed by First Nations organizations. Historically, these organizations have developed housing for low-income families, youth and single persons. In recent years, the need for supportive housing for low-income aboriginal persons including seniors has been increasing. The following profiles describe several First Nation organizations managing non-market housing in rural communities or regions.

Source	Project/Example	Profile
Conayt Friendship Society Merritt, B.C. http://www.conayt.com/main/page_programs.html.	>One and two bedroom "handicapped" units >Three and four bedroom units for families	**Conayt Friendship Society** - For 26 years the Society has been providing housing for Aboriginal families in need. The society manages 42 units; no new housing since 2008.
Source	**Project/Example**	**Profile**
Vernon Native Housing Society http://www.vernonnativehousing.ca/.	New development: >Housing for elders >One-bedroom apartments >Located in central Vernon >For low-income households	**Vernon Native Housing Society** - since 1989, the society has developed 103 units of housing for families in need. This development has been completed in four phases; the dwellings are single family houses and duplexes. The society has found that the need for elders housing is pressing and a new development for elders is under way.
Source	**Project/Example**	**Profile**
M'akola Group of Societies http://www.makola.bc.ca/Makola_Group/About_Us.html.	Refer to the society's website. See the Rural Native Housing Society profile below.	**M'akola Group of Societies** – the society began operations in 1984 as the Victoria Native Indian Housing Society; in 1988 it became M'akola Housing Society and later the M'akola Group of Societies. M'akola Group societies manage more than 1300 housing units in BC small cities and some rural towns. Member societies are M'akola Housing Society, M'akola BC Housing Society, M'akola Leasehold Housing Society, M'akola ILBC Housing Society, Muks-Kum-ol Housing Society, and Rural Native Housing Society.
Source	**Project/Example**	**Profile**
M'akola Group of Societies Rural Native Housing Society http://www.makola.bc.ca/Makola_Group/Makola_RNH.html.	>Prior to 1992 the Society offered both rental and home ownership options. >Since 1992 rent only for low income households. >75 rental units >24 homeowner accounts.	Since 1974, the Society has evolved into its current form as a provider of rental housing for Aboriginal as well as non-Aboriginal persons in small communities (less than 2500 residents) on Vancouver Island. Housing management is divided into three zones: north Island, mid-Island and south-Island.

Source	Project/Example	Profile
Okanagan Métis & Aboriginal Housing Society http://omahs.shawwebspace.ca/pages/view/our_portfolio_-_phase_ii/.	>Three phases of development -Phase One - 1989: 28 two-story wood-frame townhomes (3 and 4 bedrooms). - Phase Two – various dates: 9 single family detached homes throughout the community. -Phase Three – 1992: 42 one and two-story wood-frame townhomes (3 and 4 bedrooms).	**Okanagan Métis & Aboriginal Housing Society** Since 1986, the society has developed and managed affordable rental housing for families of Aboriginal ancestry. Dwellings located in Rutland and West Kelowna.
Source	Project/Example	Profile
Quesnel Child, Youth and Family Network http://www.quesnelnetwork.com/adult_services.aspx?ID=6%20.	>27 single family detached homes > 1 four-plex >31 unit apartment block.	**Dakelh and Quesnel Community Housing Society** The society owns and operates 62 residences in the Quesnel area providing modest rental homes to families and individuals including the elderly.
Source	Project/Example	Profile
Aqanttanam Housing Society http://aqanttanam.ca/about/.	>24 single family detached >18 unit townhouse project >5 duplexes >12 – unit apartment block.	**Aqanttanam Housing Society** – Cranbrook Since 1992, the society has been providing rental housing for low income persons of native and non-native ancestry.

Related Research and Resources

1. Off-Reserve Aboriginal Housing Tool:

http://www.housing.gov.bc.ca/housing/AboriginalHousing/tool.htm.   Published by Office of Housing and Construction Standards, BC Ministry of Natural Gas Development and Responsible for Housing (2015). This site redirects readers to various on-line sources of information; readers can obtain an overview of First nations housing resources from the content.

2. Aboriginal Housing Provider List:
http://www.bchousing.org/Find/aboriginal/AHL.   Published by BC Housing (2015). This site is a list of service providers. It supplies addresses and email, but no on-line links.

3. Aboriginal Housing Management Association:
http://www.ahma-bc.org/.   The website of the AHMA. The site offers various information resources.

4. Aboriginal Off-Reserve Housing Needs in the Cowichan Region:
http://www.cvrd.bc.ca/DocumentCenter/View/63086.   Published by Cowichan Social Planning (2014). The report offers a thoughtful analysis of the housing options and needs of 4290 persons of Aboriginal heritage who live off-reserve in the region. The report is worth reading for its detailed look into the social, demographic and economic characteristics and housing needs of the Aboriginal subgroup in the regional population.

5. Off-Reserve Aboriginal Action Plan:
http://www.pgnfc.com/off%20reserve%20links/bcaafc_businesscase_2011.pdf (2011). Published by the BC Association of Aboriginal Friendship Centres, the report notes that friendship centres are the "go to" source of services sought by off-reserve persons of Aboriginal descent. It offers specific recommendations (province-wide). The list of references provides a number of entries that deal with provincial government policy about financial and capacity-building resources for First Nations persons.

PART FOUR: INTENTIONAL COMMUNITIES - INTRODUCTION

Intentional communities are developed by groups of like-mined persons who form a corporation for the purpose. These communities combine housing with social, economic, environmental, philosophical, and other objectives. Depending on the type of subdivision and community goals involved, residents may have or may not have ownership of (title to) real property. In the case of some intentional communities that provide ownership, there will be restrictions in the form of covenants on the title that limit some uses of the property. The following table summarizes the fee simple and leasehold tenure available in 7 kinds of intentional communities.

SUMMARY OF INTENTIONAL COMMUNITY TENURE AND OWNERSHIP

Intentional Community Type	Ownership of Unit/Dwelling	Ownership of Land	Ownership of Common Area
Co-housing – shared social, environmental, etc. values	Fee simple Bare land strata sub-division	Yes	yes
Co-housing – shared social, environmental, etc. values	Fee simple Building strata sub-division	No	yes
Life-Lease – shared social values	Leasehold	No	no
Cooperative Housing – shared social values	Rental or Leasehold	No	no
Community Housing land Trusts shared social, economic, environmental, etc. values	Fee simple Rental or lease hold	Yes or No	Yes or no
Abbeyfield – shared social values	Rental	No	No
Habitat for Humanity Rent-to-Own	Rental and ownership after qualifying period	Yes – after qualifying period	None

PART FOUR A: COHOUSING

Cohousing provides ownership based on building or bare land strata subdivision. Owners and residents in the cohousing community share social, environmental and other objectives. It is possible, but not common, for a corporate group to own some co-housing units and offer them for rental or lease. Cohousing properties may not cost less than similar market properties that are not part of an intentional community. Many co-housing developments serve family households or any age group.

Cohousing development begins with a group of persons who want to establish and probably live in a housing community (urban) or hamlet (rural) with shared philosophy, social spaces and other amenities. Based on promising market research (often personal contacts

and interviews), the founding group of investors form a development corporation and create a design concept. This is presented to prospective future buyers and modified to meet the shared vision. The development group purchases a property and seeks the permits to develop it as a building or bare-land strata. In BC a number of cohousing communities have formed to build projects in rural settings. Ten of these are summarized in the tables below. For more information on co-housing in British Columbia, go to: http://www.cohousing.ca/detailed.htm#BC.

Source	Project/Example	Profile
Roberts Creek Cohousing http://www.robertscreekcohousing.ca/.	>Semi-rural location >Single family detached and duplex homes >31 dwellings >Area of dwellings: 693 to 1450 sq. ft. >Aging-in-place design.	**Roberts Creek Cohousing** – completed 2004 Developed on a 20-acre "semi-rural" site within walking distance to services. This is one of the first cohousing developments completed in BC.
Pacific Gardens Cohousing http://pacificgardens.ca/.	>Semi-urban location >Apartment style units >8000 sq. ft. common house >25 dwellings >1, 2 and 3 bedrooms.	**Pacific Gardens Cohousing** – completed 2009 near Nanaimo, BC Developed on a 4.4 acre site in the university area.
Creekside Commons http://creeksidecommons.net/.	>Semi-rural location >Duplex homes >36 dwellings > 2 to 5 bedrooms >Residents of all ages.	**Creekside Commons** – completed 2007 Courtenay, BC Developed on a 9-acre site about 2 miles from the centre of Courtenay
Groundswell Cohousing http://groundswellcohousing.ca/.	>Multi-generational >Rural location >33 households.	**Groundswell Cohousing** – Yarrow Eco-village (YEV) Completed 2014 One of three communities under the umbrella of YEV. Other entities are 2 farms and Elderberry Seniors Co-housing.
Belterra Cohousing http://www.cohousing.ca/detailed.htm#BC.	>Semi-rural location >Townhome residences >30 dwellings >500 sq. ft. to 1200 sq. ft.	**Belterra Cohousing** – Under construction Bowen Island, BC Development site is a10-acre site within 15 minutes walking to the Village of Snug Cove.

http://www.cohousingconsulting.ca/proj%20Bt.html.	>3000 sq. ft. common house.	
Harbourside http://www.harbourside.ca/project.html.	>Semi-urban location >Seniors cohousing, possibly other families >31 homes planned.	**Harbourside** – Under development in Sooke, BC Development company formed and 2-acre site purchased. Development Manager (Cohousing Development. Consulting) retained.
Birchwood Cohousing http://birchwoodcohousing.com/project.	>Bare land strata >20 lots >Two housing clusters with common house between >Multi-generational residents.	**Birchwood Cohousing** – Under development in Telkwa, BC. Development group formed; 8-acre rural site purchased.
Nelson Land Group http://nelsoncohousing.com/about/.	>Multi-generational >Rural location >12 homes ready for occupancy >12 homes under construction >3700 sq. ft. common house >2 and 3 bdrm detached homes.	**Nelson Land Group** – Under construction Nelson, BC Developing on a 24-acre site
Elderberry Senior Cohousing http://www.elderberrycohousing.com/.	>13 strata lots >4 homes completed >4 homes under construction.	**Elderberry Senior Cohousing** – in development Part of Yarrow Eco-Village.

RELATED RESEARCH

1. **Innovation in Seniors Housing:**

http://communitycouncil.ca/seniors_cohousing.   The Community Social Planning Council is working with the Canadian Seniors Cohousing Society to produce a "How to Guide" about innovations in seniors housing (2015). This project is underway.

2. **The Senior Cohousing Handbook: A Community Approach to Independent Living:**

http://www.edmontonsocialplanning.ca/index.php/our-work/research-reviews-updates/39-the-senior-cohousing-handbook-a-community-approach-to-independent-living.   This resource is written by Charles Durrett (2009) and offered on-line by the Edmonton Social Planning Council.

3. The Community Page: http://www.planetfriendly.net/community.html.   Published by Planet Friendly (2015). This is a useful site to obtain links to information about all types of intentional communities including cohousing.

PART FOUR B: LIFE-LEASE HOUSING

"A life lease is a legal agreement that permits purchasers to occupy a home for life (or until they are no longer capable of living there) in exchange for a lump sum payment and subsequent monthly payments to cover the ongoing project management fees and maintenance and operating expenses (and in some cases rent, depending on the size of the initial payment." - CMHC: *An Examination of Life Lease Housing Issues* 2007).

Terra Lumina Life Lease Housing (Vancouver, BC) describes life-lease housing as follows. "A life lease is a form of pre-paid lease that offers a level of security and protection from the real estate market not found in standard condominium projects.

In a life lease, the resident pays an entrance fee (the cost of construction) to a non-profit society, which owns the building on title. This buys the resident the right to occupy the unit of their choosing in the development for as long as they so choose (the lease itself is typically 30 years less a day for tax purposes).

During the period of their occupancy they pay monthly fees, similar to condo or strata fees, which cover the maintenance and replacement reserve costs associated with the unit. Then, when the tenant decides to move or is no longer able to live independently the non-profit society returns the entrance fee to the resident, or their estate, directly, minus a small fee to refurbish and re-market the suite." (http://www.terralumina.ca/.)

Terra Lumina Life Lease Housing suggests that "the life lease method is an excellent way for non-profits to finance the construction of seniors housing, without the need for major government subsidies or large mortgages."

It should be noted that no specific legislation regulates life lease housing. For this reason, the terms of life-lease contracts vary including how the prepaid leasehold is managed/invested and paid out at the time the leaseholder dies or decides to vacate the dwelling. Some examples of life-lease housing are summarized below.

Source	Project/Example	Profile
Mission Association for Seniors https://www.cedarvalleymanor.com/.	**Cedar Valley Manor** >Apartment style residences >One and two bedroom units >Semi-rural location.	**Mission Association for Seniors** (MASH) Recently completed at Mission BC.
Catherine Gardens https://www.catherinegardens.ca/. >Catherine Gardens	>Catherine Gardens >Apartment style residences >One and two bedroom units >Urban location	**Catherine Gardens** at Vernon BC In development Property of the Schubert Centre
Golden Life Management http://goldenlifemanagement.ca/index.php/villages/mountain-side-village/overview-7.	**Mountain Side Village** >Market development >Studios, one and two bedrooms >Apartment style residences >Semi-rural location.	Property of Golden Life Management.at **Fruitvale, BC.** Development funding/ investment by the Private Placement program of the Columbia Basin Trust.
Good Samaritan Society https://www.gss.org/locations/british-columbia/vernon/.	**Heron Gove** >15 life lease units in building providing other housing options >Apartment style >One and two bedrooms >Urban location.	**Good Samaritan Society** At Vernon, BC Life lease options available on one floor of a complex of care facility.
Norkam Seniors Housing Cooperative Association http://nkshca.webs.com/.	**Cottonwood Manor** >121 life-lease suites >One and two bedroom >Urban location.	**Norkam Seniors Housing Cooperative Association** at Kamloops, BC Life-lease as well as other housing options.
Good Samaritan Society https://www.gss.org/locations/british-columbia/kelowna/.	**Mountainview Village** >83 life lease residences >Apartment style >One and two bedrooms >Urban location.	**Good Samaritan Society** At Kelowna, BC Life lease options available in a complex of care.

Related Research

1. *Seniors' Housing Development, Case* Studies of Royal Canadian Legion Branches in British Columbia (2009)
http://www.bcnpha.ca/media/Research/Seniors%20Housing%20Development%20Final%20Report_April%2026%202010.pdf.
This report looks at past and potential roles of Canadian Legion branches to develop non-market housing.

2. An examination of Life Lease Housing Issues (2007) http://www.cmhc-schl.gc.ca/odpub/pdf/65427.pdf?lang=en.   This
report, published by CMHC, provides a very useful discussion of financial, legal and development issues concerning life lease tenure.
For example, charges on title may be desired by the life lessee or the lease provider, but such charges will affect the ability of either
party to borrow against the real property interests involved.

3. Financing Seniors' Housing Projects Using Resident Equity (2008)
http://www.communitylivingbc.ca/wp-content/uploads/Financing-Seniors-Equity-Final-Report-08.pdf.   This report was published by
the BC Non-Profit Housing Association. Chapters 3 and 4 cover life-lease housing types and financial strategies.

4. Life Lease as a Tool in Funding Social Housing (2011) http://www.dubo.com/uncategorized/life-lease-as-tool-in-funding-social-
housing.   This is a blog article published by DuMoulin Boskovich LLP. Readers will find it a useful synopsis of what a life lease
is and the benefits that may accrue to the lease holder and to the social housing developer.

PART FOUR C: COOPERATIVE HOUSING

Since about 1970, the federal government has provided funding to assist the development of affordable housing carried out by non-
profit housing cooperatives. The BC Co-operative Housing Federation reports that "there are more than 261 non-profit housing co-
ops comprising more than 14,500 units in British Columbia. (http://bcca.coop/content/housing.) The vast majority of these
cooperatives are in urban centres. There are only a dozen cooperatives in BC's interior; seven are in the Okanagan Valley.

 Federal funding in the form of start-up loans/grants as well as low-cost mortgages helped make co-op housing less costly than similar
market units. However; federal funding for development and subsidy of cooperatives has been reduced; as a consequence, future
development of cooperative housing will become financially more challenging.

Non-profit housing cooperatives are a form of limited equity ownership. "Members own the cooperative and the cooperative provides the service they need." (Co-operative Housing Federation of BC: http://www.chf.bc.ca/what-co-op-housing.) The title of the property is in the name of the cooperative. Charges in the form of covenants registered on title ensure that the investment by government and the public to build this affordable housing remains a community benefit.

For the most part cooperatives are traditional. That is, a cooperative is formed under the terms of the *Cooperatives Association Act (BC), Part 11, Division 1*. The cooperative association finds the means to develop housing for its target group (intentional community). Tenure and financial interests are defined by the Act.

A few BC cooperatives have combined life-lease "ownership" with traditional co-op life style, but these are exceptions. In such cases, the cooperative had undertaken bare-land or building strata subdivision in order to have Properties (units) that could be leased or sold to individual households. This approach complicates the legal and financial steps that may be required to provide housing. A few examples of cooperatives in rural settings are summarized below.

Source	Project/Example	Profile
Bowen Island Senior Housing Cooperative http://bishc.org/.	Bowen Court >18 units of attached rental housing >Serves local seniors >Rural setting	**Bowen Island Senior Housing Cooperative** Developed in 1982 **Traditional cooperative.**

Photo courtesy of Bowen Island Senior Housing Cooperative

Source	Project/Example	Profile
Kootenay Columbia Seniors Housing Cooperative http://www.grandviewhousing.com/wiki.php/Grandview/AboutTheCo-op	Grandview Housing >Bare land strata homes >Ownership units >Detached and duplex units >Fee simple and leasehold tenure >Rural setting >Campus of care centre planned and ready for development	**Kootenay Columbia Seniors Housing Cooperative (KCSHC)** Near Castlegar, BC - First units occupied on 2009 This **non-traditional cooperative.** The KCSHC has been placed in bankruptcy due to inability to pay back some 5-year loans from members demanded by one or more individual lenders. A number of financial challenges increased the difficulty of completing this project.

Links Housing Cooperative http://www.linksco-op.com/about_our_co-op.	Links Housing Cooperative >Ground-oriented rental units >One to four bedrooms >Family housing >Semi-rural location	**Links Housing Cooperative** At Nelson, BC Phase I, 19 units, 1992 Phase II, 12 units, 1995 **Traditional cooperative.**
North Shore Seniors Housing Cooperative Society http://nkshca.webs.com/contactus.htm.	**North Shore Seniors Housing Cooperative Society** >120 units of life-lease suites >24 rental suites for SAFER qualified senior households >Building strata subdivision	**Cottonwood Manor** (1995) at Kamloops, BC Shares building with the North Shore Senior Services Society which operates a "community centre." **Non-traditional cooperative.**

RELATED RESEARCH

1. *Affordable Housing Initiative: Sustainable Management of Housing by Not-for-profit and Co-operative Organizations in Response to Decreasing Government Funding Programs – Final Research Report Prepared for BALTA.*
http://www.sauder.ubc.ca/Faculty/Research_Centres/ISIS/Resources/~/media/9FEB8200DFCD40DFB11FEC255FDE5F9F.ashx).

2. *What is Co-Op Housing?* (2015) Cooperative Housing Federation of BC: current website. http://www.chf.bc.ca/what-co-op-housing.

3. *Guide to Cooperative Housing – Fact Sheet British Columbia (*2015): current website. http://www.cmhc-schl.gc.ca/en/co/buho/gucoho/fash/fash_002.cfm.

PART FOUR D: COMMUNITY HOUSING LAND TRUSTS

Community Housing Land Trusts (CHLT) attempt to preserve and increase housing affordability by separating the cost of the land from the expense of building dwellings. This process may occur in several ways:

- The CHLT retains ownership of the land and makes development sites available under long-term leasehold tenure. Members of the CHLT may commit to a site and build a dwelling. They will pay a modest monthly fee for the right to the leasehold.
- The CHLT may own some dwellings and offer them for rental or leasehold tenure.
- The CHLT may receive gifts (partial or entire interests) of real property subject to specific trust agreements. For example the donor may retain a life estate with restricted or unrestricted title passing to the CHLT upon the donor's death.

A rural-based CHLT likely will develop housing on a bare-land strata subdivision. This means that the CHLT will own a site and have working capital to develop the infrastructure required to allow the lease (long term) of building sites and the formation of a strata corporation. It is possible for a CHLT to buy or receive as gifts (bequests or trust agreements) existing properties with dwellings. These might be assembled under a property management strategy and offered on leasehold to CHLT members. A CHLT may offer rent-to-own options or other tenure opportunities.

Some examples of Community Housing Land Trust are summarized below. Readers will find valuable information on the websites of these organizations. A useful introductory reference is: *Critical success Factors for Community Land Trusts in Canada* – 2005. (http://publications.gc.ca/collections/collection_2011/schl-cmhc/nh18-1-2/NH18-1-2-123-2005-eng.pdf).

Source	Project/Example	Profile
Galiano Green **http://galianogreen.org/.**	**Galiano Green** >20 leasehold building sites >Small footprint homes (500 to 1000 sq. ft.) >Laundry facility planned >Activity building planned.	**Galiano Land and Community Housing Trust (GLCHT)** Galiano Green is an affordable home ownership project. Based on a current rezoning application to the Capital Regional District, GLCHT will offer lease sites for 20 homes ranging from 500 to 1000 sq. ft. each.

Source	Project/Example	Profile
Vernon and District Land Trust **http://www.communitylandtrust.ca/index.php/directors/.**	**Under one Roof** 6-plex rental apartments for low income families. **Ukrainian Village** 74 units of low cost seniors housing.	**Vernon and District Land Trust (VDLT)** The VDLT developed **Under One Roof** with another non-profit partner. The VDLT owns 2 units and rents them to low income families The Land Trust took ownership of the **Ukrainian Village** – a 74 unit building for low income seniors – in July 2012. For the past two years the Land Trust has been managing a $2.1 million renovation to the building with funding provided by BC Housing.
Source	**Project/Example**	**Profile**
Denman Community Land Trust Association http://www.denmanaffordablehousing.org/DCLTA/Welcome.	The DCLTA is working on the legal agreements and rezoning requirements of its first housing development project. This has been in process since 2010. See the website "diary" for details.	**Denman Community Land Trust Association (DCLTA)** The DCLTA was established by Island residents to deal with affordable housing needs. It is modelled on the Lopez Community Land Trust (http://www.lopezclt.org/.) in the U.S. San Juan Islands.
Source	**Project/Example**	**Profile**
Cooperative Housing Federation of BC http://www.chf.bc.ca/partner/land-trust.	The CHLTF leases land to five housing cooperatives and one non-profit housing society. These organizations provide 350 dwellings. This is an urban CHLT.	**Community Housing Land Trust Foundation (CHLTF)** The CHLTF was founded in 1993 by the Co-op Housing Federation of BC. In May of 2013, the Vancouver City Council gave its support to a CHLTF proposal to develop housing (355 units for low-income families) on four city-owned sites. See the website for details.

RELATED RESEARCH

1. *Critical Success Factors for Community Land Trusts in Canada* (2005) published by Canada Mortgage and Housing External Research Program. http://publications.gc.ca/collections/collection_2011/schl-cmhc/nh18-1-2/NH18-1-2-123-2005-eng.pdf.

2. *The Resilience Imperative-Cooperative Transitions to a Steady-state Economy* (2012) Michael Lewis and Pat Conaty; published by New Society Publishers. http://communityrenewal.ca/sites/all/files/resource/i42011NOV11_Affordability.pdf.

3. *Community Land Trust may be a Model for Providing Affordable Housing on the Sunshine Coast* (2014). This is a presentation to the Town of Gibsons Council by the Sunshine Coast Housing Committee. https://www.gibsonspage.ca/2014/12/community-land-trust-may-be-a-model-for-providing-affordable-housing-on-the-sunshine-coast/.

4. *Affordable Housing Developers' Package* (2012) published by the Vernon land Trust and partners. http://www.vernon.ca/documents/North_Okanagan_Affordable_Housing_Developers_Package.pdf.

5. *Galiano Green Affordable Home Ownership* (revised May 1, 2014) published by Galiano Land and Community Housing Trust. http://galianogreen.org/documents/Galiano_Green_Feasibility_Plan_May_2014.pdf.

6. *Land Secure Tools* (2015) The Nature Trust of BC website. http://www.naturetrust.bc.ca/land-conservation/securing-land/securement-tools/.

7. *Linking Affordable Housing Policies to Usage* (2001). http://www.chf.bc.ca/pdf/chltf-%20final%20report%20nov%2022.pdf. The report was published by the Community Housing Land Trust Foundation (BC) 2001. This study looks at four tools that local governments can use to promote/secure affordable housing. The tools are: *Comprehensive Development Zoning, Density Bonusing, Inclusionary Zoning,* and *Leasing Land (local government ownership) at B*elow *Market Rates.*

8. *Community Land Trusts: Leasing Land for Affordable Housing* (2005). http://www.lincolninst.edu/pubs/1011_Community-Land-Trusts--Leasing-Land-for-Affordable-Housing. Published in *Landlines,* the magazine of the Lincoln Institute of Land Policy. This article addresses some of the questions surrounding the community land trust model. Do community land trusts provide long-term affordable housing?

9. *The Community Land Trust Handbook* (2012). http://ccednet-rcdec.ca/en/node/11521.   Published by Canadian Community Land Trust Network.

10. **"Community Land Trust May be a Model for Providing Affordable Housing on the Sunshine Coast"** (2014) https://www.gibsonspage.ca/2014/12/community-land-trust-may-be-a-model-for-providing-affordable-housing-on-the-sunshine-coast/. Article published in the *Gibsons Page* on-line newspaper.

PART FIVE: EXAMPLES OF INNOVATIVE SOLUTIONS

The profiles in this section illustrate a range of strategies used by rural communities to support development of non-market housing. In nearly all cases, a local non-profit housing society and the local government collaborated to provide leadership and funding from the community. These intermediaries were able to secure development financing from one or more of BC Housing, Government of Canada, Columbia Basin Trust, and Foundations.

Source	Project/Example	Profile/Innovation
Columbia Basin Trust (CBT) **http://cbt.org/newsroom/?view&vars=1&content=News%20Release&WebDynID=2007.**	**Valemount House (2011)** > 10 dwellings > Modular construction > Attached configuration > For low-income seniors and persons with disabilities.	**Valemount Senior Citizens Housing Society (VSCHS)** Established in 1978 > VSCHS is a capable intermediary > Gov. of Canada contributed $742,500 > BC Housing - $739,591 > CBT - $38,000 > Village of Valemount – land - $85,500 > Village – discounted municipal fees - $26,410.
Source	**Project/Example**	**Profile/Innovation**
Published in the *Lake Country Calendar* (on-line news) http://www.lakecountrycalendar.com/news/182576031.html.	**Blue Heron Villa** >4 apartments >About $200,000 each >BC Housing mortgage >$40,000 society equity.	**Lake Country Senior Housing Society** The society purchased 4 strata units in a market development and added them to the supportive housing services of Blue Heron Villa situated across the street. This is an example of a non-profit intermediary having the financial capacity to act on an opportunity to acquire housing units to serve the local need for seniors supportive housing.
Source	**Project/Example**	**Profile/Innovation**
Canada Mortgage and Housing http://www.cmhc.ca/en/corp/nero/nere/2012/2012-01-27-1530.cfm	**Jack Nelson Annex (Sechelt, B.C.)** >31 rental apartments for seniors and persons with disabilities >34 affordable rental units >Long-term financing from BC Housing.	**Sunshine Coast Lions Housing Society (SCLHS)** SCLHS provide land ($650,000) and cash equity ($275,000); The District of Sechelt waived $508,000 in development cost charges and provided tax exemption for 10 years. Local businesses also provided cash and in-kind support.

Source	Project/Example	Profile/Innovation
District of Peachland Website http://www.peachland.ca/cms.asp?wpid=244	>Seniors independent living >Apartment style units >Real estate owned by the Peachland Seniors Housing Society.	**Peachland Seniors Housing Society** – 33 units of independent living for low-income seniors (10 units in 1982 and 23 suites in 2000); Suites vary from 485 to 570 square feet. In support of phase 2, the District of Peachland decommissioned a street and laneway and transferred the ½ acre parcel to the society to make feasible the new development. The District drew up a **Housing Agreement** with the Society to protect the affordability and use of the housing for seniors. Funding raised from community, Real Estate Foundation and BC Housing.

RELATED REFERENCES

1. *Local Government Guide for Improving Market Housing Affordability* (2005). This document is published by the Ministry of Forest and Range Housing Department.

2. *Review of Best Practices in Affordable Housing* (2008). This document was published by Smart Growth BC.

PART SIX: EXAMPLES OF HOUSING INTERMEDIARIES

Canada Mortgage and Housing: To advance non-profit housing development, CMHC (http://www.cmhc.ca/en/corp/about/whwedo/index.cfm) supports research, education, mortgage insurance and grants of capital funding (currently the *Investment in Affordable Housing* initiative) as well as mortgage loans for qualified projects. CMHC also provides start-up grants for non-profit housing organizations to determine housing needs and a development plan to meet those needs.

British Columbia Housing: BC Housing (http://www.bchousing.org/) offers many resources to support non-market housing development and operations in BC. BC Housing cooperates with the federal government to deliver funding under various program

initiatives for non-market housing. The BCH website offers numerous resources and tools regarding non-profit development opportunities, construction standards and procurement, operating housing, and many other topics. BCH has five regional offices whose staff will consult with local intermediaries about development of housing projects.

BC Ministry of Health: The Ministry of Health recognizes importance of helping the elderly, especially frail seniors remain in their residences as they age, the Ministry's *Service Plan 2013* strategies include "expanding non-medical home support to help seniors stay at home longer and strengthening protections from abuse and neglect." As part of this strategy, the ministry also funds home support and adult day care services. The Ministry also has collaborated with BC Housing to support the Assisted Living Housing program.

Local Governments: Regional districts and municipalities can play essential roles concerning the investigation (study and assessment) of both market and non-market housing issues. The examples of housing research projects listed below focus primarily on housing needs and non-market solutions. Local government support includes sponsorship of housing committees, adoption of active housing strategies, contributions of land, waiving of development cost charges and fees for utility services hook-ups, re-zoning, funding, and assistance with negotiations with BC Housing and other potential funders.

Non-profit Organizations: The findings of this research report indicate that the roles of non-profit intermediaries will continue to grow in importance for rural communities seeking to satisfy unmet housing needs.   Parts Two, Three, Four and Five provide numerous examples of the work of non-profit intermediaries and the many strategies that they employ to develop non-market housing solutions for a range of households, especially those occupied by the elderly.

PART SEVEN: HOUSING RESEARCH PROJECTS IN BC COMMUNITIES

PART SEVEN - SECTION A: Need and Demand Studies (Interior and rural regions of British Columbia)

>**Castlegar and Area Housing Need and Demand Study (2013)** published by New Vision Housing Society
http://selkirk.ca/sites/default/files/RIC/Selkirk-College-Castlegar-Needs-Assessment-2013.pdf.

>**Christina Lake Housing Study –** (2007) published by Grand Forks & District Housing Society
http://www.rdkb.com/LinkClick.aspx?fileticket=50AlscaclA4%3D&tabid=92.

>**District of Clearwater Seniors' Needs Final survey Report 2012 -** published by the Community Development Institute, University of Northern BC. http://www.unbc.ca/assets/community_development_institute/research/clearwater/clearwater_sr_needs_survey_report_edited.pdf.

>**Cowichan Valley Regional Affordable Housing Needs Assessment 2014 -** published by Cowichan Regional District
http://www.cvrd.bc.ca/DocumentCenter/View/64703.

>**Aboriginal Off-Reserve Housing Needs in the Cowichan 2014**   -published by Cowichan Social Planning
http://www.cvrd.bc.ca/DocumentCenter/View/63086.

>**Creston Housing Need and Demand Assessment 2008 –** published by the Creston Valley Community Housing Society.
http://crestonhousing.com/history.html. And, http://www.bclocalnews.com/community/138427209.html.

>**The Districts of Elkford and Sparwood Housing Need and Demand Assessment 2012** – published by the Districts of Elkford and Sparwood.
http://www.elkford.ca/include/get.php?nodeid=649.

>**Greenwood Seniors' Housing Study 2014** - published by The Greenwood Improvement Society
http://greenwoodcity.com/pdf/GWD%20Senior's%20Housing%20Study.pdf.

>**Invermere Housing Needs Assessment 2007 –** published by the District of Invermere
https://invermere.civicweb.net/document/174/Invermere_Housing_Needs_Assessement.pdf?handle=C6F2A1CE984C4924A0288DF9B8FEF573.

>**Kamloops Non-Profit Housing Inventory 2012** published by the Kamloops Housing Board
http://www.kamloopshap.ca/images/Kamloops-Non-Profit-Housing-Inventory2012.pdf.

>**Housing Needs Update (Nelson, BC) 2014 -** published by the City of Nelson.
http://www.nelson.ca/assets/City~Services/Pubs~and~Reports/Development~Services/1_HousingNeeds.pdf.

>**Affordable Housing Initiative 2010 (Town of Oliver)** – published by the Town of Oliver.
http://www.oliver.ca/affordable-housing.

>**Affordable Housing Strategy Prepared for the Town of Osoyoos 2010** - published by the town of Osoyoos
https://osoyoos.civicweb.net/document/13861/2010%2007%2026%20Osoyoos%20Affordable%20Housing%20Strategy.pdf?handle=96E9FF8A9 75A41E684F750A42884CA44.

>**Our Home, Our Future: Projections of Rental Housing Demand and Core Need Housing: Regional District of Okanagan Similkameen to 2036 -** published by BC Non-Profit Housing Association
http://bcnpha.ca/wp_bcnpha/wp-content/uploads/2012/09/07_Okanagan-Similkameen_1209211.pdf.

>**City of Prince George H**ousing **Need and Demand Study 2014** – published by the Community Development Institute, University of Northern BC. http://www.unbc.ca/sites/default/files/sections/community-development-institute/pghsgneedanddemand-140407final.pdf.

>**City of Quesnel Affordable Housing Needs Assessment 2010 -** published by the City of Quesnel (research by Terra Housing Consultants)
http://www.refbc.com/sites/default/files/Quesnel-Affordable-Housing-Needs-Assessment-June2010.pdf.

>**Briefing Paper; Housing Models and Approaches for Consideration in the South Okanagan (2009) -** prepared for the Towns of Oliver and Osoyoos. https://oliver.civicweb.net/document/31529/%7BDDCB4690-1AED-414A-9484-261FA27B7A44%7DAffordable%20H.pdf?handle=1D80BE715E2842299DDF6732F3F03DE0.

>**Strategy for a Sustainable Similkameen Valley 2010 –** published by the Similkameen Valley Planning Society.
http://www.rdos.bc.ca/index.php?id=659.

>Housing Terrace: Trends, Needs and Directions 2014 - published by the City of Terrace Housing Committee
http://www.terrace.ca/documents/planning-development/TerraceNeedsAssessment_March_2014_FINAL.pdf.

>Vernon Housing Needs Assessment 2013 - published by the City of Vernon
http://www.vernon.ca/documents/talkocpdocs/130830_Vernon_HousingNeedsAssessment_REDUCED.pdf.

>Williams Lake Housing Need & Demand Assessment Update 2014 – published by the Social Development Office, City of Williams Lake
http://www.williamslake.ca/DocumentCenter/View/828.

PART SEVEN - SECTION B: General References From the Literature (derived from on-line sources)

This material has been summarized from a wide range of documents covering housing and land use strategies in British Columbia and elsewhere. Live links to websites have been provided so that readers can follow up items of interests. Included in the list are websites of organizations that provide information, research and member services concerning non-market housing.

I.   REFERENCES TO PROJECTS IN CANADA

Source	Subject/Theme	Profile/Synopsis
CANADA MORTGAGE AND HOUSING CORPORATION www.cmhc-schl.gc.ca/en/inpr/afhoce/afhoce/afhostcast/afhoid/fite/lale/lale_006.cfm n.d.	**Intermediary strategy** **Seniors housing**	KAMLOOPS, BC: Synopsis--Kamloops has a policy of leasing City-owned land to produce more affordable housing by reducing the front-end land costs. In return for favourable terms, the land lease is used to secure a certain percentage of the units as more affordable rental units, and to generate money for its social housing fund. Such a land lease was used in the Legion's Seniors Housing Project, a 48-unit project that combines condominium and rental units. Suitability for Replication: Kamloops' land lease policy can be replicated in any Canadian municipality.
Source	Subject/Theme	Profile/Synopsis
Canadian Community Economic Development Network Community Land Trust: Affordable Housing Fix?	**Community land trust**	On May 15, 2015 Vancouver city council approved a staff proposal to build 355 units of rental housing on four city-owned sites, to be operated by four community land trust partners. The partners are Fraserview Housing Co-operative, Tikva Housing Society, Katherine Sanford Housing Society and HFBC Housing Foundation. The Land Trust will oversee housing development and construction. The four partners will operate the housing

http://ccednet-rcdec.ca/en/node/12153		after it's been built, with the Land Trust overseeing things and reporting annually to the city on how they are reaching affordability targets.
Source	Subject/Theme	Profile/Synopsis
Winnipeg Free Press http://www.winnipegfreepress.com/opinion/analysis/city-hall-can-help-jobless-274296831.html Kirsten Bernas and Darcy Penner 09/8/2014	**Social Enterprise Affordable housing**	**Merchant's Corner** - Winnipeg, Manitoba "WINNIPEG, MB. The Merchants Corner will offer education and housing where a notorious hotel once stood; the Social Enterprise Centre is providing training and jobs to communities while improving housing stock. Community organizations have been the driver of these success stories, but they thrive with supportive governments that move the policy levers and resources at their disposal."
Source	Subject/Theme	Profile/Synopsis
Co-operatives and Communities in British Columbia, Edited and with Conclusion by Joy Emmanuel - 2007 http://www.uvic.ca/research/centres/cccbe/assets/docs/publications/Rochdale Press/Passion_for_Possibilities.pdf	**Trade and Financial Cooperatives** **Housing Cooperatives**	**Research covering the history of cooperative corporations in BC.** – This is an excellent introductory discussion on the historical, social, and economic significance of coops and credit unions in Canada and BC.
Source	Subject/Theme	Profile/Synopsis
Industry Canada – case study http://www.ic.gc.ca/eic/site/693.nsf/eng/00051.html.	**Cooperative housing - Mixed-use, includes housing for seniors**	**SAINT CAMILLE , QUEBEC:** the community of Saint-Camille established a housing co-op and two 'solidarity co-ops' (also known as multi-stakeholder co-operatives) as a way to pool the resources of local residents and development organizations to address the needs of seniors, and to attract young families and other populations to their community. The housing co-operative established in 2000 has allowed local seniors to stay in their community and receive the support they need to remain as independent as possible. The co-op currently has nine special needs units, with room for expansion if required, and the facility also contains a community kitchen and a health care clinic for visiting health professionals. La Corvée, a 'care and services' co-op, was set up to provide special needs care for seniors in the housing co-op and for the general public in Saint-Camille and nearby communities. In 2005 the co-op had 65 members, including 45 service users, 15 supporting agency members, and 2 worker members. The co-operative also provides

		community gardens, recreational programs, and a 'support for living' service for seniors who wish to stay in their own homes.
Source	Subject/Theme	Profile/Synopsis
AFFORDABILITY AND CHOICE TODAY – CMHC Planning Cohousing – 1997 https://fcm.ca/Documents/case-studies/ACT/Planning_Cohousing_Creative_Communities_And_The_Collaborative_Housing_Society_CS_EN.pdf.	**Cohousing Planning Steps**	This handbook provides a description of cohousing to assist municipal planners to understand the concept. The handbook also outlines the planning process for cohousing groups, along with strategies for developing a collaborative relationship with municipal officials and neighbours. Education, and employing the principles contained in the handbook, can help streamline the approval process for cohousing projects and foster improved housing choice in communities throughout Canada.
Source	Subject/Theme	Profile/Synopsis
Elliot Lake Retirement Living http://www.retireelliotlake.com/.	**Affordable housing Seniors housing**	**Elliot Lake, Ontario:** In 1990, there were 16,000 residents of whom 4,500 worked for the mines. Due to closure of the uranium mining industry in 1990, many residents left Elliot Lake. To combat out-migration, the community decided to transform itself into a retirement destination. Elliot Lake Retirement Living Inc. (non-profit) was created to market the community to seniors. Those willing to migrate to the community could rent affordable, vacant dwellings. Various facilities, especially the Renaissance Seniors' Centre, were developed to cater to the needs of seniors. A decade later, Elliot Lake has attracted approximately 4,000 retirees and has stabilized its population and economy.
Source	Subject/Theme	Profile/Synopsis
Penny Gurstein, UBC , School of Community and Regional Planning, http://www.scarp.ubc.ca/research/regional-urban-and-community-development/housing-research	**Intentional Communities Cooperatives Land trusts Cohousing**	Communal housing options such as co-operatives, cohousing and life leases are not necessarily more affordable than conventional housing, but demonstrate some alternative housing types and living arrangements that may be used to accommodate the needs of a diverse and changing population, particularly the elderly who may be looking to move from their single-family homes. A study on North European cohousing communities for seniors found that the majority (95%) of the population rated their living arrangements as 'good' or 'very good' and over 97% of the surveyed residents recommended cohousing. The primary reason for this was the focus on community initiatives and activities that involve residents. Other studies identify that cohousing enhances quality of life of seniors by combating isolation and loneliness, and greatly increases the general health, wellbeing

		and longevity of residents, thus reducing social care costs to the public.
Source	Subject/Theme	Profile/Synopsis
The Community Page: Ecovillages, Intentional Community, Cohousing, Cooperatives, Healthy & Livable Communities, Group Process & Creating Community Anywhere! A People & Planet Gateway & Guide. http://www.planetfriendly.net/community.html	**Intentional Communities**	This is an introduction, overview and directory of links to a wide variety of ideas and projects that help create stronger, healthier community. We start by looking at a number of alternative and experimental forms of community, including ecovillages, cohousing, intentional community, cooperatives, related topics and links. We then look at a variety of creative ways that you can find or create stronger community where you live today (without moving or joining an alternative community). We include resources on how to go about this, and the interpersonal issues and group process that can be involved.
Source	Subject/Theme	Profile/Synopsis
Age-Friendly Rural and Remote Communities: A Guide http://www.phacaspc.gc.ca/seniorsaines/altformats/pdf/publications/public/healthy sante/age_friendly_rural/AFRRC_en.pdf	**Age-Friendly Rural and Remote Communities**	Focus group discussions of housing underscore the importance of enabling older people to remain independent for as long as possible. The ability to live independently in one's own home depends on a range of factors, including good health, finances and the availability of support services (such as medical and personal care). Many older persons feel that they could continue to live in the homes they have inhabited for years or decades, but under certain conditions. For example, the availability of help with housework, gardening or repair work could enable seniors to remain in their homes. Suggestions from participants for improving age-friendliness . . . • Provide a continuum of care in the community—from home care to assisted living to facility care that is well-coordinated. • Develop an "intermediate" level of housing between independent living and fully assisted care. • Make available apartments of different sizes to accommodate couples who want to stay together, and for those wanting more (or less) space. • Ensure that new housing is adaptable to seniors and those with disabilities.
Source	Subject/Theme	Profile/Synopsis
Public Health Agency of Canada-- Age-Friendly Communities http://www.phac-aspc.gc.ca/seniors-	**RESOURCE/Seniors Housing/Toolkit**	Join the Pan-Canadian Age-Friendly Communities Network via email from the home page http://www.phac-aspc.gc.ca/seniors-aines/publications/public/afc-caa/guide/index-eng.php

aines/afc-caa-eng.php
BC Senior Related
Initiatives
http://www2.gov.bc.ca/gov
/topic.page?id=89CBC67A
B21B4EB995A4A94246B
D6D8A

II. REFERENCES TO PROJECTS OUTSIDE OF CANADA

Source	Subject/Theme	Profile/Synopsis
URBAN COMMUNITY LANDTRUSTS EXPERIENCES FROM CANADA, THE UNITED STATES, AND BRITAIN Susannah Bunce, U of T, Lead Researcher -2013 https://www.academia.edu/2584425/Urban_Community_Land_Trust_Handbook	**Community Land Trust**	Good opening discussion defining how Land Trusts work. Good discussions of funding sources and partnering organizations. Several further urban examples presented in detail.
Source	Subject/Theme	Profile/Synopsis
Central Vermont Community Land Trust http://www.cvclt.org/ Formation 1987	**Community Land Trust**	**The Central Vermont Community Land Trust** is a 501(c) (3) charitable non-profit corporation, under the laws of the State of Vermont. It is an affordable housing organization built on the Community Land Trust model. CVCLT is a membership organization with approximately 400 members. Our affordable housing development programs create rental housing, single-family homes, and ownership within mobile home parks.

Source	Subject/Theme	Profile/Synopsis
Abbeyfield UK http://www.abbeyfield.com//	**Co-housing**	ABBEYFIELD, UK. Abbeyfield housing was founded through the Abbeyfield Society in England as a way to offer elderly people an alternative to living in their single-family homes, often in isolation. Today there are Abbeyfield homes in 17 countries around the world, including Canada, Australia, Japan, Italy and Belgium. Abbeyfield homes are homes to around 10 residents - usually in refurbished older single-family homes. Most offer a rental tenure arrangement in the range of $1,200 - $1,500 at market price and include three meals a day. Some low-income residents receive government subsidies to live in Abbeyfield housing. There is currently a shift from this rental tenure model to a life lease model where residents own their units for life in these smaller buildings. Many are structured as community based not-for-profit organizations that rely on charitable donations and volunteer support.
Source	**Subject/Theme**	**Profile/Synopsis**
Fellowship Community http://www.threefold.org/community/index.aspx	**Cohousing**	**Fellowship Community – Chestnut Ridge, NY**. Founded in 1966, The Fellowship is an intentional community of all ages, centered on the care of the elderly and based on Anthroposophy. About 150 elderly persons, children and coworkers live in a rural setting of farm, woods and orchards. Working and learning together in service to others and in caring for the earth is the central motif of the community life. The Fellowship Community operates the Duryea farm, a mixed vegetable production which also includes an apple orchard, dairy herd and on-farm dairy. The 33-bed adult home is at the center of Fellowship Community that offers seniors – including the aging baby boom generation – an alternative to living out their final years in traditional assisted-living homes or with their grown sons and daughters.
Source	**Subject/Theme**	**Profile/Synopsis**
Merevale House http://www.merevalehouse.co.uk/about-us.html	**Intentional Community Seniors Housing**	**ATHERSTONE, WARWICKSHIRE, UK: Merevale House** was created 28 years ago and has been owned and managed by its founder Anne Fretwell ever since. Merevale House stands firm in its belief that community-based living is essential to provide opportunities in order to recognise and develop people's capabilities actively within their community.

Source	Subject/Theme	Profile/Synopsis
Lilac Coop http://www.lilac.coop/	**Intentional Communities Cohousing**	**Leeds, UK.** LILAC means Low Impact Living Affordable Community. We are the UK's first affordable ecological cohousing project: a community of 20 households and a common house, based in Bramley, West Leeds. LILAC isn't just about building houses, it's about building community. We want all residents to feel they are part of a strong, flourishing neighbourhood where they can directly participate and where their views matter.
Source	Subject/Theme	Profile/Synopsis
Senior Co-Housing Communities An Alternative Approach for the UK http://www.jrf.org.uk/sites/files/jrf/senior-cohousing-communities-full.pdf 2013	**Co-Housing, Seniors Housing**	The report examines the notion of cohousing, looks at worldwide cohousing communities and assesses the potential for future cohousing communities. The study also examines the delivery of services with high support needs in a cohousing setting. A detailed study of seniors cohousing communities has been published.