



# Strategies to make Cohousing affordable for seniors in Canada: An environmental scan

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# Executive Summary

Seniors comprise an increasing share of the Canadian population and face complex health, social, and economic needs in the aging journey.

Cohousing is a form of community that can help ameliorate some of these challenges by providing its members with a blend of social support and autonomous living. The concept and practice of Cohousing is built on the values of health, inclusivity, care, communal living, sustainability, and supporting autonomy. Designed for older adults or intergenerational living, members purchase their own unit and pay monthly fees. As a result, Cohousing is financially inaccessible to many individuals who do not have the capital to invest in their own unit or who do not have a sustained source of sufficient income to pay monthly fees.

- Hamilton Aging in Community has an interest in developing an affordable Cohousing project in Hamilton. Amassing and analyzing affordability strategies and identifying those that are pragmatic will help them move forward. This report presents findings from an environmental scan of cohousing affordability strategies. Specifically, the questions we asked were: What opportunities are available, if any, to make Cohousing communities in Canada more affordable for seniors?
- To what extent are low-income groups, particularly low-income seniors, able to gain entry to Cohousing communities in Canada?

To answer these questions, we searched multiple academic databases in the social sciences. We also reviewed information on the websites of Canadian Cohousing projects and Cohousing projects in jurisdictions similar to Canada (the United States, United Kingdom, Australia, and New Zealand). The resulting description and analysis of affordability strategies led to a list of recommendations intended to help navigate potential affordability options in Hamilton.

**Four affordability strategies were found in the environmental scan: 1. Raising capital; 2. Cost subsidies; 3. Property management or governance; and 4. Partnerships.** The first strategy, raising capital, included grants and loans, fundraising and donations, strategic investments, and the shared capital model. This was the most common affordability strategy. The second strategy, cost subsidies, included cost sharing, cost subsidization, and fee waivers and reductions. Of these, cost-sharing for community maintenance has been a key strategy to lower individual spending on energy fees, maintenance costs, and meals, saving residents between \$200-2000 annually per household. The third strategy, property management or governance, involved owners and community members developing or managing the property themselves to reduce these costs. Finally, partnerships included public-private partnerships and land deals. Partnerships may be between a Cohousing organization, government, and/or a developer. Tax credits, loans, grants, and free or subsidized land were other methods that could be approached with partners.

Our findings emphasize the need to tailor approaches to the Hamilton population of low-income seniors and the policy environment for supporting certain approaches over others.

**Three interconnected recommendations are: 1. Community engagement; 2. Connect with other Cohousing communities; and 3. Draft a multi-pronged Cohousing affordability strategy.**

The first, community engagement, suggests that Hamilton Aging in Community builds on relationships with low-income seniors organizations, non-profit housing organizations, community members with expertise relevant to developing Cohousing, and the City of Hamilton. The second recommendation centers on formalizing a (virtual) community of practice dedicated to affordable Cohousing for seniors. The third recommendation recognizes that multiple strategies are simultaneously needed to meet the complexity of affordability and that these need to be responsive to the population and policy context of Hamilton.

A limitation of this work, given the timeline and nature of the environmental scan methodology, was a non-exhaustive search for evidence. We were unable to incorporate the experiences of Cohousing organizations beyond the published evidence. Nevertheless, a major asset of this environmental scan was harmonizing a wide range of academic and grey literature from Cohousing projects in Canada and comparable jurisdictions. This report presents robust categories of affordability interventions that are believed to encompass most of the possible affordability strategies. We hope that this work contributes to the ongoing exploration of ideas, evidence, and ways that Cohousing can be made more affordable for seniors in Hamilton.

## Introduction

**Overview:** This report has been prepared by Research Associates from the McMaster Research Shop at the request of Hamilton Aging in Community (HAC). It is intended to explore affordability options and opportunities for a senior Cohousing community within Hamilton.

**The primary research question for this project is:**

What opportunities are available, if any, to make Cohousing communities in Canada more affordable for seniors? To what extent are low-income groups, particularly low-income seniors, able to gain entry to Cohousing communities in Canada?

Based on broader considerations regarding the operations and affordability of Cohousing communities, we have developed the following sub-research questions:

- What types of strategies have been used (i.e. systems-level interventions vs. individual-level interventions for low-income seniors) to make Cohousing more affordable for seniors (especially low-income seniors) in Canada and comparable jurisdictions (e.g. U.S., U.K., Australia, New Zealand)?
- What have been the best practices or lessons learned, regarding affordability for seniors, from Cohousing communities in Canada and comparable jurisdictions (e.g. USA, UK, Australia, New Zealand)?

This report is an environmental scan that draws on academic and grey literature about Cohousing affordability from a largely Canadian context, supplemented by affordability evidence from comparable jurisdictions (U.S, U.K, Australia, and New Zealand). This report also draws attention to similar models of housing, such as cooperative housing and shared housing as defined below in the background section. Ultimately, the goal of this report is to be able to inform strategies to make Cohousing accessible for low-income seniors in Hamilton.

**Terms:** In this report, the word “Cohousing” is distinguished from other related but different housing models such as cooperative housing and shared housing. Although some literature may use these terms interchangeably, they are separately defined in our report as can be found in the Background section.

**Roles:** There are roles for all stakeholders (e.g. community members, residents, the government, builders, and landowners) in making Cohousing affordable and accessible for all. These roles are described for the affordability strategies identified via the environmental scan.

**Organization:** The report is organized in the following way:

- **Background:** This section outlines the differences between common terminology that is encountered in this field.
- **Methodology and Limitations:** This section maps some parameters for better understanding the meaningfulness and thoroughness of the material gathered here.
- **Findings:** The findings are structured in one table. Various affordability strategies are outlined in narrative paragraphs following the table, ordered as follows:
  - **Raising capital:** Grants, loans, fundraising, donations, strategic investments, shared capital model
  - **Cost subsidies:** rent subsidies, cost sharing, cost subsidization, fee waivers/reductions
  - **Property management:** Property governance/management, Deed restriction
  - **Partnerships:** Public-private partnerships and land deals

## Background

### Striving for an “Age Friendly Hamilton”

As of 2021, there are 167,170 seniors (defined as people aged 55 years or more) living within the city of Hamilton. This figure represents 30% of the city's population and it is expected to double over the next two decades (City of Hamilton, 2021). In April 2021, Hamilton released an Age-Friendly Community Plan to be implemented between 2021-2026. This plan consists of 7 strategic age-friendly goals to address the needs of seniors within the city, one of which is the need for safe and affordable housing (City of Hamilton, 2021). Affordable housing for seniors is

fundamental for good health, financial stability, and security. Having a broad range of housing options available to seniors is important to developing an age friendly city (City of Hamilton, 2021).

### **Need for Affordable Housing for Low-Income Seniors**

A 2018 Vital Signs Report by the Hamilton Community Foundation found that 11% of seniors aged 65 years and older live below the poverty line of \$20,386. The percentage of seniors in the labour force in 2016 was 13%, which is double that of 2001; however, many of those working were employed in low-paying occupations. These findings reveal that financial stability is a core issue among seniors in Hamilton (Hamilton Community Foundation, 2018).

Alongside significant senior poverty rates is an increase in senior social isolation. In 2019, 27% of seniors in Hamilton lived alone, which is higher than the provincial average of 23.5% (Hamilton Community Foundation, 2018). The vast majority of Hamilton seniors living alone – 75% – are women (Hamilton Community Foundation, 2018). The Covid-19 pandemic has amplified the level of social isolation experienced by seniors (The Canadian Press, 2020). This is a significant concern given the serious negative implications of social isolation on the health of seniors, particularly in increasing the risk of anxiety, depression, high blood pressure, cognitive decline, and premature mortality (The Canadian Press, 2020).

In these ways, seniors in Hamilton face several challenges in finding adequate housing: affordability, social interaction, and availability. Cohousing is a type of housing model that has been developed and established around the world to address the connection between housing and social interaction.

### **What is Cohousing?**

Cohousing is a form of community that originated in Denmark (Canadian Cohousing Network, 2021). This form of living was intended for older adults, or intergenerational living, where community members actively create a neighbourhood through the combined autonomy of private dwellings and resource/space sharing typical of cooperative living. This area is managed, developed, and designed by the residents, consisting of approximately 10 to 35 units with the addition of common spaces (Ryan, 2021). The idea of Cohousing is built upon core values of health, inclusivity, care, communal living, and sustainability, while still maintaining individual autonomy (Canadian Cohousing Network, 2021). To assist with upkeep and maintenance, members conventionally purchase their own units and pay monthly fees (Ryan, 2021). While Cohousing has positive impacts on social isolation, it may be financially inaccessible to many individuals who do not have the capital to invest in their own unit or who do not have a sustained source of income for monthly fees (Ryan, 2021).

### **Hamilton Aging Community and Affordable Cohousing**

Affordable cohousing is currently being explored by the Hamilton Aging Community. This organization is dedicated to informing and learning about affordable housing alternatives and mutual support strategies for seniors within the Hamilton area. The goal of this organization is to focus on the value of inclusivity, by exploring affordability options for a Cohousing community within Hamilton.

### **Defining Terms:**

The examined publications used a variety of terms to explain the types of affordable cohousing opportunities available for seniors. Defining these terms was an important step in determining which publications should be included in our analysis of affordable Cohousing communities for seniors. These terms are as follows:

#### ***Collaborative Housing***

According to Institute for Sustainable Futures (2019), “It’s a broad term that covers a variety of housing types, but there are a few common features:

- It contains a mix of private and shared space – residents agree on what’s private and what’s shared, allowing them to live more affordably and build a sense of community.
- Sharing typically extends beyond the buildings to include vehicles, equipment and resources.
- It’s designed to encourage informal social contact, whilst also allowing for privacy.
- Residents have formative input in design and play a significant role in the ongoing management of the community, though the level of input and how things are managed will vary from project to project.
- Residents may be extended families, a group of friends, or strangers who’ve connected because they share a common vision for where and how they want to live.
- Collaborative housing comes in all sizes, from a few homes sharing a single block to much larger developments. By incorporating sharing, it makes more efficient use of land than comparable developments.
- Collaborative housing can be for both owners and renters, and there are options to suit all ages and demographics” (What is it? section).

#### ***Communal Living***

There is no clear definition of this form of living. However, it was developed in Montreuil, France and is based on, “a model that allowed [senior women] to maintain autonomy, while caring for each other and staying active within the local community” (Agnello, n.d., p. 146).

#### ***Cooperative Housing***

According to the Canada Mortgage and Housing Corporation (2018), “Co-ops can be townhouses and smaller buildings with a few units or apartment-style buildings with hundreds of units. Co-ops are different from private rental housing because the residents decide how the co-op is operated. Every member gets a vote in approving annual budgets, electing directors

and setting policies on the co-op's overall direction. [They are] member-owned and member-controlled" (What is a co-op? section).

### ***Ecovillages***

"These villages are characterized by striving to take a systemic approach to integrating the human environment with the natural environment. Thus ecovillages aim to develop green buildings, grow organic food, use renewable energy, create a strong sense of community, use a participatory governance system, and teach what they are learning through practical, hands-on methods" (Walker, 2012, p. 3).

### ***Shared Housing***

It is a form of living wherein two or more unrelated people are sharing a home. There are two categories of shared housing, match-up programs and shared living residences. Match-up programs are where housing "providers" are matched. Some providers in match-up programs are also involved in "service exchange" for various services (e.g. housekeeping) in exchange for reduced rent. Shared living residences are generally owned/operated by a non-profit agency. These residences have multiple tenants who share common areas but have their own bedroom (Affordable Living for the Aging, 2012).

### ***Social Housing***

"Social housing often fills the gap for low-income people by providing supportive housing, government-funded subsidies and rent-geared-to-income (RGI) housing that would not necessarily be available to tenants in the private rental housing market" (Ontario Human Rights Commission, n.d.)

"Social housing may be provided as single dwellings, distributed throughout the community. Social housing may also be provided in multi-dwelling clusters (which could be located in courts), and could be single storey units, or two storey townhouses. Some designs may facilitate interaction between residents, for example for older people or single parent families who can benefit from living in small communities" (City of Greater Geelong, as cited in Tucker et al., 2021, p. 46).

Several of the above terms share common characteristics to Cohousing. For example, a key characteristic shared among the various types of affordable housing strategies was community. Despite the shared commonality, several key differences distinguish the various forms of housing for seniors. However, Cohousing was sometimes used interchangeably with the above terms. We included the above housing arrangements if their description substantially overlapped with the characteristics of Cohousing, i.e., if they included seniors living together in small communities, with individual units and shared spaces, that provide social interaction and some daily care for one another. Including some examples that overlap with the definition of Cohousing provided a greater understanding of various affordability strategies that may apply to Cohousing and Hamilton Aging in Community.



# Methodology and Limitations

## Methodology

The environmental scan methodology is designed to retrieve contextual information that can inform and assist organizational decision-making. Originating in corporate settings, the environmental scan methodology has been widely adapted and advanced in complexity for use in other environments, including health and social research. One of the goals towards which environmental scans can be put is designing programs that meet community-specific needs. The scope of the environment can be tailored to the research need; in this sense, an environmental scan is well-suited for incorporating evidence from a variety of sources to inform program planning and delivery (Graham, P., Evitts, T., & Thomas-MacLean, R., 2008).

In this environmental scan, we searched for and consolidated evidence of Cohousing affordability strategies from the academic and grey literature. To locate academic (i.e., peer-reviewed) literature, we searched the following databases via the McMaster University Library: Ageline, Social Science Citation index (via Web of Science), Scopus, ProQuest Social Science Database, and socINDEX with Full Text. To conduct the search, the following search terms were used in different combinations of search strings: Cohousing; older adult; aging population; geriatric; elder; senior; affordability; funding, low-income; financial support; costs; subsidies; grants; financial feasibility; Canada; United States; North America; United Kingdom; England; Australia; New Zealand. The searches were limited to articles published in the year 2000 and onwards.

An online search was also conducted to gather grey (i.e., not peer-reviewed) information about affordability strategies used to engage seniors in Cohousing communities. Combinations of the same search terms used in the academic literatures search were used to identify publications on Google, municipal websites of major Canadian cities, and websites of Cohousing organizations in Canada, the U.S., U.K., Australia, and New Zealand (e.g. Canadian Cohousing Network and the Cohousing Association of America). To conduct a comprehensive search of the grey literature, snowball and ancestry searches were also conducted. The snowball method involved identifying a key grey publication and using this document to find further relevant grey publications. The ancestry method involved examining the bibliographies of all gathered grey publications to identify additional publications that are relevant.

Search results for academic literature were exported onto relevant citation software and screened manually for compliance with inclusion and exclusion criteria. For an academic source to be included, it needed to have addressed Cohousing concepts specifically, have discussed affordability, and also have specifically targeted seniors in the intervention that was explored. Included studies were then manually inputted into a spreadsheet whereby key pieces of information (e.g location, target population, funding sources and fees, affordability strategies, and type of affordability strategy) were extracted. Data from the grey literature were similarly assessed and extracted, albeit without the use of citation software.

Extracted data from the included literature were then categorized into four major types of affordability strategies and outlined in tabular and narrative form, and subsequently analyzed by comparing and contrasting different affordability strategies.

Using these data, a set of useful recommendations was prepared for consideration by Hamilton Aging in Community. These recommendations were informed by the environmental scan and our knowledge of Hamilton Aging in Community's organizational mandate, scope, structure, networks, skills, and successes.

### Limitations

**Snowball searches:** Throughout our search of academic and grey literature, it was challenging to conduct an exhaustive snowball search due to time constraints. Through the snowball search technique, we came across several articles that provided a list of all Cohousing communities in Canada and the United States; however, it was not feasible to examine each resource with the limited time available. For example, one snowball search led us to a list of 32 senior Cohousing communities in the United States (Directory, n.d.). As well, while some communities had a website that would often provide insight into their affordability strategies, most communities did not provide a website or any informational platform, which would bring the snowball search to a dead end.

**Lack of publicly available data:** We encountered a lack of publicly available data in the grey search. There was a preponderance of information about some Cohousing communities (e.g. Harbourside) in multiple reports, with little information about other Cohousing communities in any reports. However, our search yielded incidental information regarding affordability strategies used in models similar to Cohousing, such as co-operative housing and collaborative housing, which provided valuable data. As well, reports would often include vague or overarching descriptions of affordability strategies without providing concrete or explicit examples. This made it difficult to fully understand best practices and compare strategies between communities. This challenge was addressed in our midterm meeting between Hamilton Aging in Community and Research Shop, where preliminary results of different affordability strategies were presented, discussed, and clarified by Hamilton Aging in Community.

**Clearly defining the terms:** In our search we came across various types of housing with goals and definitions similar to that of Cohousing. For example, we found that the definition of Cohousing overlapped with the definition of communal living. Another example is that of cooperative housing. Cooperative housing is defined as a type of management model whereas cohousing is defined as a type of community living. Where the definitions become blurred, is in the fact that some Cohousing communities may employ cooperative housing management styles, thus merging the two concepts. Consequently, our inclusion strategy had to be revised to include affordability strategies for housing models bearing the principles of Cohousing without necessarily being called "Cohousing".

**Generalization of Findings:** The goal of this project was to accumulate evidence of Cohousing communities that can provide examples of affordability strategies for use in Hamilton. We were unable to locate any local (Hamilton) examples of Cohousing communities to help us attain this goal. Our search was widened to include Cohousing communities in all of Canada and comparable jurisdictions. Prioritization was given to major cities in each province and territory of Canada. However, because of this expansion, the findings of this report may not directly translate to the Hamilton context due to differences such as government policies, environmental dissimilarities, and others.

## Findings

Table 1 summarizes the findings of our environmental scan, by jurisdiction. Affordability strategies collapsed into four categories: 1. Raising capital; 2. Cost subsidies; 3. Property management; and 4. Land deals. Each of these strategies are described below.<sup>1</sup>

Raising capital: Grants, loans, donations, fundraising, strategic investments, shared capital model

The affordability strategy, “Raising Capital”, is an encompassing term of affordability strategies including: grants and loans, fundraising and donations, strategic investments, and the shared capital model. In particular, grants and loans consist of non-repayable and repayable, respectively, financial assistance from the government, for-profit and nonprofit organizations, and other foundations that typically require an application. Fundraising and donations refer to a legitimate process of collecting voluntary funds from individuals and large parties. Strategic investments involve adapting existing communities/buildings to Cohousing communities for seniors. As well, the shared capital model requires community members to contribute a portion of the costs as a share of the development/maintenance. Our findings for each of these subgroups provide information and examples related to the understanding of what this entails and what this may look like for Cohousing models.

According to our findings summarized in Table 1, the grants and loans strategy often involves funding from government agencies, founding members, the Canada Mortgage and

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<sup>1</sup> In this report, the standard Cohousing model is called the “Condominium model” (or strata model in some Canadian jurisdictions) and it has been included to provide a basis for comparison to the affordability strategies described in this section. The condominium model involves owners/residents of the community to contribute capital through a down payment or other means of financing during the Cohousing development stage. Members who contribute initial funding are able to gain partial ownership of the community and build equity from their homes (Northwest Territories Housing Corporation, 2019). For example, EcoVillage and Green Pastures Senior Cooperative in the United States have implemented this model. The “Condominium model” findings are presented in Table 2.

Housing Corporation (CMHC), and alternative sources that provide capital towards the project execution and its members. For example, Harbourside Cohousing in Sooke, British Columbia received \$20,000 from its founding equity members, \$10,000 no-interest seed fund from the CMHC, and a \$50,000 loan from the CMHC to build the community. Another example is from Marmalade Lane Cohousing in Cambridge, United Kingdom which received a grant for start up costs from the Homes and Communities agency. The money collected using this strategy goes to a variety of start-up costs (e.g., land ownership, unit development), as well as costs associated with individual membership (e.g., unit purchasing loans).

The strategy of “fundraising and donations” can be seen in Table 1 as a less common, but still a valuable method of making Cohousing more affordable. An example of this can be seen in North Vancouver, British Columbia in the Quayside Village Cohousing. This community received a \$50,000 in-kind donation for start up costs. Additionally, Abbeyfield Homes in New Zealand uses charitable funds to provide units to older adults at affordable rates, especially if purchasing the property is a challenge.

“Strategic investments” is an affordability strategy that involves using available communities and transforming these properties into Cohousing units for seniors. As seen in Table 1, communities, such as Baba Yaga Place in Ontario, have implemented this strategy by repurposing old apartment buildings and renovating existing homes to avoid costs associated with obtaining land and building units from scratch.

The final strategy in this term is the “shared capital model”, the least common used amongst the other strategies. This concept was used in the West Manitoba Seniors Housing Co-Operative, which involved the community contributing a percentage of the costs as a share in the development itself. This allowed the seniors to address their own housing needs. However, this would require a unified identity in the community to be successful, otherwise other “Raising Capitals” strategies would be necessary.

Overall, the “Raising Capitals” strategy appears to be one of the most commonly used amongst Cohousing organizations to fund development and individual costs.

#### Cost subsidies: Cost sharing, cost subsidization, fee waivers/reductions

Table 1 summarizes the results of Cohousing affordability strategies related to cost subsidies, particularly in relation to cost sharing, cost subsidization, fee waivers and reductions. To be specific, cost-sharing involves the equal pooling of equity/financial resources between Cohousing residents to maintain the community and property. For example, Bridgeport Cohousing and New Ground Older Women’s Cohousing Group in the UK implemented cost-sharing as one of their affordability strategies. Cost subsidization often involves receiving a reduced price from the government for a specific expenditure in the Cohousing development process. For example, Silver Sage Cohousing in the USA received cost-subsidization during their community development. Finally, fee waivers and reductions involve the full or partial release from the requirement of a fee payment, such as a tax payment or application fee. For example, Quayside Village in Canada was able to receive fee reductions to some of their costs.

From this table, it can be seen that the affordability strategy of “cost-sharing” is the most frequently used method employed by senior Cohousing communities to make their costs

more affordable for residents. Cost-sharing between residents within Cohousing communities refers to all residents contributing an equal financial amount to the maintenance, upkeep, and administration of the community (Winter and Durrett, 2013). The pooling of resources between residents through cost-sharing for the maintenance of these communities has been a key strategy to reduce costs and improve affordability for seniors. By sharing resources, it makes way for saving in energy fees, maintenance costs, and meals, which can save residents between \$200-\$2000 annually per household (Winter and Durrett, 2013).

Another form of cost subsidy currently employed by senior Cohousing communities is “cost-subsidization”. Cohousing costs are currently not subsidized by the government in Canada (“Cost and Affordability”, 2020), however some local housing authorities in the United States provide cost-subsidization for some Cohousing communities (Menezes, 2019). This was found in the case of Silver Sage Cohousing in Boulder, Colorado. The Boulder local municipality provided a cost subsidization valued at \$160,000 USD to subsidize the cost of 6 small homes within the Silver Sage Cohousing community (Menezes, 2019). This cost-subsidization was important in helping to lower fees for residents. A lesser common affordability strategy is that of fee waivers/reductions. The only Cohousing community found to employ this type of strategy is Quayside Village in North Vancouver, British Columbia (Meltzer, G., 2005; Pacini et al., 2009). From the North Vancouver local municipality, the founding members of Quayside Village were able to receive a 10% density bonus to reduce construction costs of the community (Meltzer, G., 2005; Pacini et al., 2009). Additionally, they were able to receive a reduced tax rate on their operations ((Meltzer, G., 2005; Pacini et al., 2009). The combination of these fee waivers and reductions supported Quayside Village in lowering their housing costs and making their units more affordable for prospective residents (Meltzer, G., 2005; Pacini et al., 2009).

Overall, cost-subsidies (cost sharing, cost subsidization, and fee waivers/reductions) have provided senior Cohousing communities with opportunities to make their housing and units more affordable for residents.

#### Property management or governance

Table 1 provides the results of the findings regarding Cohousing affordability strategies related to property management or governance. As well, property governance/management refers to owners/residents of a Cohousing community that are able to act as the community’s own administrators, developers, and/or managers. For example, Harbourside Cohousing Community and Bowen Island Seniors’ Housing Cooperative in BC utilized this strategy to keep costs low during the community’s development.

Owners and members of the community are their own developers/managers of the property, which reduces development and management costs, such as project developers or managers (Northwest Territories Housing Corporation, 2019; Riedy et al., 2018). Another “property governance” strategy implemented in Australia that reduces costs involves capping the developer profit (if a developer is hired) (UTS: ISF., n.d.). This reduces speculative risk and avoids pre-sale marketing costs (UTS: ISF., n.d.).

## Partnerships: Land deals and Public-private partnerships

Table 1 outlines results of research findings of Cohousing projects that utilized the affordability strategy of land deals and public-private partnerships. In particular, the utilization of land deals is an affordability strategy that entails the acquisition of property for housing in anticipation of future needs, and may include working with the municipal government to reduce land costs. As well, public-private partnerships have also been used as an affordability strategy. These partnerships may arise when a non-profit or government agency collaborates with a private sector organization to develop a cohousing project. These partnerships also encompass private sector organizations providing funding or assistance to develop affordable housing while also receiving additional support from local government in order to complete the project (Canada Mortgage and Housing Corporation., n.d). Hesperus Village, a community located in Ontario, was able to implement both strategies to reduce costs.

Using land deals can potentially provide opportunities for affordable housing when the land is purchased at lower-than-market value (Canada Mortgage and Housing Corporation., n.d). For example, the founding members of Hesperus Village raised funds to purchase the land adjacent to the school with their non-profit charitable status prior to beginning development. In regards to the use of public-private partnerships, Hesperus Village (a private sector organization) received funding and loan support from Canada Mortgage and Housing Corporation.

A report released by Coventry Rhode Island identified specific strategies that relate to the broader categories of land deals and public private partnerships. They suggest that (1) density is key to reduce and spread out costs and (2) design should make efficient use of space and encourage community. In order to achieve these two imperatives, they suggest organizations explore public/private partnerships. This may include activities such as making the most of town owned land and town leases land for free or little cost to developer, encouraging developer to build, own, and manage the property; or, aim to receive assistance from the government such that the project can be funded 40% by tax credits, 50% by loan, 10% by grants/free land/etc. Another option they bring up is one where the developer finds land, develops property and sells it to the Housing Authority (money is generally spent more efficiently in this option) (Town of Coventry, 2021). A few Cohousing development projects in other jurisdictions such as the USA and the UK have used public funds to subsidize a portion of the units in the community, to make it more equitable and accessible for low-income residents. For example, the Parkside project in the US was able to gain access to public funds that have subsidized 16 out of 29 units within their cohousing community to make them accessible to renters and low income seniors (Glass, 2013).

**Table 1: Affordability strategies targeting the inclusion of low-income seniors in Cohousing, by jurisdiction**

Affordability Strategy Category	Reference	Organization and Location	Organization Description	Funding Sources and Fees	Affordability Strategy Description	Type of Affordability Strategy
Canada						
Cost Subsidies	Meltzer, G., 2005; Pacini et al., 2009	Quayside Village - North Vancouver, British Columbia, Canada	A senior Cohousing community located within the west coast of Canada	Donations and funding from CMHC	Received a 10% density bonus and reduced tax rate from their local municipality. In combination, this helped to lower costs for residents within the Cohousing community.	Fee waivers/reductions ; cost-sharing
Raising Capital					Received \$50,000 in-kind donation from the CMHC	Fundraising and Donations
Property Management	Northwest Territories Housing Corporation, 2019; Harbourside   Canadian Senior Cohousing. (n.d.)	Harbourside (Sooke, BC)	Senior Cohousing community that has 31 self-contained units with shared common space. The members of the cohousing development were the developers of the projects.	Founding equity members (8) pledged \$20,000 (minimum of 10% as down payment); \$10,000 no-interest seed fund from CMHC; \$50,000 loan from CMHC (same year as \$10,000 fund)	Adopted the private condo model, in which seniors own their own units and build equity from their homes (requires owners to initially pledge a certain amount of money to the development) Owners were also their own developers/managers of the property which helps to reduce development and management costs	Condominium Model & Property governance/management

Raising Capital					Received funding and loans from CMHC to assist with development costs	Grants and Loans
Property Management	Agnello, 2017	Bowen Island Seniors' Housing Cooperative, Snug Island BC	Bowen Court, an eighteen-unit seniors' housing co-operative, was established in 1982 on the outskirts of Snug Cove on Bowen Island, BC.		Members of development own the co-op, and the co-op owns the housing. Members do not own their individual units.	Property governance
Partnerships	Benzie et al., 2020	Hesperus Village, Thornhill, ON	Hesperus Village is considered a group home and was built in a residential zone (R4) that permits the development of group homes.	The founding members raised funds to purchase the land adjacent to the school with their non-profit charitable status.	The project received funding and loan support from Canada Mortgage and Housing Corporation (CMHC), including a \$10,000 seed funding grant, a \$50,000 grant to cover development application costs, and a \$10,000 interest free loan.	Grants, Land Deals



Raising Capital	Agnello, 2017	Baba Yaga Place, Toronto, ON	Co-operative housing available for seniors and open to all genders. The community aims to have residents care for each other, with supplemental aid when needed.	N/A	Community was established by repurposing an existing apartment building as a non-profit co-operative	Strategic Investments
Raising Capital	The Aging in Place Committee, 2016	Abbeyfield Houses, Ontario	Community that is run as non-profit homes. Each house resides a small number of individuals, each with their own space but sharing common living and dining areas.	Received financial support from community	Housing development was sponsored by surrounding community	Grants and Loans
Cost subsidies					Expenses are shared among community members.	Cost-sharing

Cost Subsidies	Bliss, 2019	West Manitoba Seniors Housing Co-Op, Brandon, MB	Community consisting of several individuals who aim to create housing for seniors.	Municipality provided land and capital subsidy and reduced taxes for 20 years. Provincial government provided capital funding to enable affordability for the majority of the units constructed.	Share Capital Model , which is reliant on community identity – necessary to attract those bringing in share contributions. Individuals interested in the community purchased shares of the community.	Share-Capital Model; grants and loans
Cost subsidies					Municipality provided land and tax benefits, as well as cost subsidization.	cost-subsidization; fee waivers/reductions
United States of America						
Cost Subsidies	Menezes, 2019	Silver Sage Cohousing - Boulder, Colorado, United States	A senior Cohousing community based on sustainability and affordability for low-income seniors	No information was available on funding sources and fees	Received a cost-subsidization worth \$160,000 (USD) from their local housing authority for 6 small homes. The cost-	Cost-subsidization

					subsidization allowed the Cohousing community to provide more affordable fees for their residents.	
Cost Subsidies	Upland Planning and Design, 2019	Elderberry Cohousing - Raleigh, North Carolina	A senior Cohousing community	Annual membership fee of \$300 and collection of homeowner expenses	Residents of this Cohousing community provide equal contribution in the physical maintenance of the community as well as administrative tasks to lower overall costs to residents	Cost-sharing. Housing provided in the Elderberry Cohousing community includes rentals and purchases (Foundation for Intentional Community, 2021)
Partnerships	Glass, 2013	Parkside, USA	Cohousing development. 13 of the 29 units are privately owned, with the remainder subsidised for low-income tenants	Received government funding for rental units.	Government subsidy makes cohousing more affordable for low-income seniors.	Public-Private Partnership
United Kingdom						
Cost Subsidies	Hudson et al., 2019	Bridgeport Cohousing - Dorset, United Kingdom	A senior Cohousing community located in the United Kingdom	No information was available on funding sources and fees	Housing costs within this Cohousing community have been lowered because of shared facilities, appliances, and meals	Cost-sharing
Cost Subsidies	Quinio and Burgess, 2018	New Ground Older Women's Cohousing Group - Barnet,	The first senior Cohousing community established in the United	The founding members of this Cohousing	Residents of New Ground Older Women's Cohousing provide equal	Cost-sharing

		United Kingdom	Kingdom for low-income senior women	community partnered with Hanover Housing Association (a nonprofit developer), who helped to fund the development, land buying, and construction of the community	contributions in cleaning, gardening and financial decisions to manage and maintain affordable housing costs	
Partnerships	Quinio and Burgess, 2019	New Ground OWCH, Cambridge, UK	Older Women's Cohousing for low income older women. The development currently consists of 25 flats with communal garden space and a common house. Seventeen of the properties are leaseholder owned flats and eight are socially rented flats.	Partnered with Hanover Housing Association (nonprofit developer) which funded the development, land buying, and construction.	Non-profit developer reduces costs related to development and land buying	Non-Profit partnership
Raising Capital	Marmalade Lane - Cambridge's First Cohousing Community, n.d.	Marmalade Lane, Cambridge, UK	Marmalade Lane houses individuals of all ages, including families and retirees. All residents in the community have a stake in the management of the property.	Received seed funding and grants from two different agencies.	The Cambridge City Council provided seed funding for the development of the property. The Homes and Communities Agency also supplemented development costs with a grant.	Grants and Loans
Australia and New Zealand						

Property Management	UTS: ISF., n.d.	n/a	n/a	n/a	Capping Developer profit by reducing speculative risk and avoiding pre-sale marketing costs As well, managing operational and maintenance costs will also lower expenses.	Property governance
Property Management	UTS: ISF., n.d.	n/a	n/a	n/a	Shared ownership model → provides option for seniors to leverage the value of their home to receive rental income in retirement (by owning a portion of the property), provide an opportunity to stay in the city while downsizing, or to move in with relatives or friends while retaining privacy	Property governance, Condominium model
Property Management	University of Technology Sydney, 2019	n/a	n/a	n/a	Shared equity financial models allow residents to have a stake in their home without fully owning it. As such, households with lower or variable incomes are able to enter the housing market. An equity partner shares ownership of the property, using a financial model that supports the household to eventually achieve full ownership.	Shared ownership

Property Management	Pricing., n.d.	Nightingale Housing (Australia)		n/a	No developer profit margin was added; charges fee of total project cost to maintain cash flow for project	Property Governance
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**Table 2: Condominium model results, by jurisdiction**

Affordability Strategy Category	Reference	Organization and Location	Organization Description	Funding Sources and Fees	Affordability Strategy Description	Type of Affordability Strategy
Canada						
Property Management	Northwest Territories Housing Corporation, 2019; Harbourside   Canadian Senior Cohousing. (n.d.)	Harbourside (Sooke, BC)	Senior Cohousing community that has 31 self-contained units with shared common space. The members of the cohousing development were the developers of the projects.	Founding equity members (8) pledged \$20,000 (minimum of 10% as down payment); \$10,000 no-interest seed fund from CMHC; \$50,000 loan from CMHC (same year as \$10,000 fund)	Adopted the private condo model, in which seniors own their own units and build equity from their homes (requires owners to initially pledge a certain amount of money to the development) Owners were also their own developers/managers of the property which helps to reduce development and management costs	Condominium Model & Property governance/management
Property Management	Bliss, 2019	Convivium, Ottawa, ON		n/a	Convivium is an equity co-operative where its members are active seniors who have	Condominium Model

					the financial capacity to pay their housing costs. Current members own \$1500 shares which will gradually increase to finance the property's development. Members will own it collectively with exclusive rights to occupy their own homes.	
United States of America						
Property Management	Guzman and Skow, 2019	Green Pastures Senior Cooperative, Redmond, OR		n/a	Condominium Model: members of the community own their own homes by setting aside funds for half of the lots (despite being low-income).	Condominium Model
Property Management	Walker, 2012	EcoVillage, Ithaca, NY		n/a	Condominium Model: Residents paid 20% down payment to finance the project	Condominium Model
United Kingdom						
Property Management	A finance solution for Cannock Mill Cohousing., n.d.	Cannock Mill Cohousing, Colchester, UK		n/a	Members made commitments to development by contributing funds to the project at the beginning of development	Condominium Model

					negotiations.	
Australia and New Zealand						
Property Management	Riedy et al., 2018	n/a	n/a	n/a	Having a condo model where members contribute an initial amount provides greater certainty for financing and reduces marketing costs.	Condominium Model



## Discussion

Cohousing is finding traction in settings where there are aging populations who desire to preserve personal autonomy with the need for caring social interaction that takes on heightened importance in older age. However, Cohousing isn't readily accessible to all seniors with this desire, not least because of the costs of purchasing and owning a Cohousing unit. Since inclusivity is a Cohousing value, efforts to ensure that low-income seniors can affordably live as part of a Cohousing community have been made. This environmental scan identified multiple strategies that Cohousing projects in Canada and comparable jurisdictions have used to make Cohousing affordable for low-income seniors. These strategies, found from searches of the academic and grey literature, were assembled as four types: 1. Raising capital; 2. Cost subsidies; 3. Property management or governance; and 4. Partnerships. Specific approaches were found within each of these four categories, and many were used in combination to generate affordable options for low-income seniors in a given Cohousing community.

Raising capital was a commonly used approach in Canadian Cohousing communities and in other jurisdictions studied. Government grants and loans may be sizable and can be put towards high-cost development expenses, such as construction fees. This might allow Cohousing organizations to offer a subset of units at below-market prices, or to reduce the cost of purchasing a unit for all units equally. Government grants and loans also exert a cognitive effect by giving Cohousing greater visibility and legitimacy as a viable seniors housing option in Canada. In the future, this might pave the way for policies that establish Cohousing alongside other widely recognized housing modalities for seniors, such as retirement homes, lifestyle communities, and long-term care centres. This is important because there is no national model for Cohousing in Canada and no associated legal entities. Success in this strategy often hinges upon sophisticated grant writing skills by members of the Cohousing organization (or the funds to hire an experienced grant writer consultant). Success may also require intimate knowledge of funding priorities and contacts in funding organizations.

Cost subsidization was found in several Cohousing communities. Some Cohousing corporations set aside a certain number of units at a lower cost compared to the other units, which are marked up to compensate (Meltzer, G., 2005; Pacini et al., 2009). Cost sharing appeared to yield immediate cost savings for individual Cohousing community members; a range of \$200 to \$2000 per resident is substantial, especially for low-income seniors. Cost sharing of maintenance of the whole community contributes to feelings of solidarity, community, and social cohesion, and can enhance collective ownership and community pride. However, as community infrastructure matures, the additional maintenance required can increase the cost sharing amount for individuals. Cost sharing may be unsustainable for seniors with a low and fixed income. Another consideration is what types of costs may be shared. For instance, one Cohousing community had a monthly membership fee of \$300 and this cost was shared (Upland Planning and Design, 2019 ). It was unclear if this was the only monthly expense or the only monthly expense capable of being shared (Upland Planning and Design, 2019 ). Additional

monthly expenses might still make Cohousing untenable for low-income seniors, despite cost sharing of the monthly membership fee.

Property management or governance emerged as another avenue for creating and sustaining affordable Cohousing units for seniors. These strategies were important in the development stage of creating a Cohousing community, which generally consists of costs related to developer/consulting fees, permits, construction/renovation, materials, and land. In this approach, owners/members of the Cohousing community take on the tasks of developing and managing the property (UTS: ISF., n.d.). While this intervention reduces developer costs, this opportunity also provides owners/members of the community with greater autonomy over how the community should be established and governed.

Partnerships between Cohousing community organizations, government, and/or the private sector were found to reduce the financial barriers to Cohousing for low-income seniors. These interventions were potent with both immediate and long-term impacts on Cohousing costs. Examples of interventions in this category included partnerships with government to obtain subsidized land or waivers on permits, and/or partnerships with developers to obtain free land or lowered development costs (Glass, A., 2013; Quinio and Burgess, 2019; Benzie et al., 2020). These interventions may require strategic relationship-building with key agents in government or housing developers, or partnership with non-profit housing developers. Similar to raising capital, partnerships can have powerful cognitive effects on establishing awareness, acceptance, and broad support of Cohousing among government, the private sector, and the local community (Canada Mortgage and Housing Corporation, n.d). Provided that partnerships are nurtured, they can be a sustainable way to expand Cohousing and reduce building costs to financially benefit a large number of residents at once.

The four affordability strategies identified in the environmental scan were often used in various combinations, suggesting that a multi-pronged approach to affordability is likely to confer the greatest financial benefit to low-income seniors seeking to live in a Cohousing community. For instance, raising capital is compatible with partnerships, and cost subsidization can be attained alongside property management. However, even with a combination of affordability strategies, some costs might be difficult to reduce, such as developer costs that are often required to guide the process of planning and building a Cohousing community.

The four strategies found in our search address reducing costs within two major cost categories of a Cohousing project: developmental costs and operational costs. Developmental costs are those borne up front, such as purchasing land, acquiring permits, and hiring consultants (excluding developer costs). These costs are paid for by the Cohousing organization. Operational costs are those borne monthly once a Cohousing community is built, such as monthly mortgage and fees. These costs are set and managed by the Cohousing organization, and are paid for by Cohousing residents. Operational costs can be prohibitive to seniors, especially seniors who do not have an existing home or other sources of equity to use towards purchasing a Cohousing unit (e.g., seniors who are renting).

Our findings suggest that while there is no ceiling on the cost of Cohousing, there does appear to be a floor. This floor might still be prohibitive for some low-income seniors, especially those who do not have any capital (e.g., for a down payment on a Cohousing unit) and who are on a fixed, government-only income such as the Canada Pension Plan and/or Old Age Security (with and without the Guaranteed Income Supplement). This population of seniors may face perpetual barriers to Cohousing entry except where there are Cohousing units that are within the fixed income and won't rise in cost in the future. Seniors who cannot afford to purchase a unit at any cost cannot enter Cohousing because there is no rental option in Cohousing. Renting may be more financially feasible for seniors with a fixed and low income. Cohousing thus appeared to be ideal for people who transition from a single dwelling home ownership to Cohousing because it likely involves selling a current home to purchase a Cohousing unit.

Strengths of our research included identifying a broad range of affordability strategies from multiple jurisdictions across Canada and comparable to it. Rigorous search methods were used to conduct the environmental scan of academic and grey literature. A valuable incidental finding was discovering housing modalities that were not Cohousing per se, but that were similar enough to Cohousing in their core characteristics that the strategies used to make these housing modalities affordable to seniors could be readily adapted or reproduced for Cohousing. We believe that the affordability categories into which the evidence collapsed are robust, and likely capture most of the possible affordability strategies that can be considered to enhance the affordability of Cohousing for seniors.

To aid with a replete interpretation of the findings, some limitations need to be kept in mind. Importantly, the environmental scan emphasized unpublished literature and publicly available information about Cohousing affordability approaches. We encountered several "dead ends" in this research due to a lack of publicly available information in some places. Due to time constraints, we were not able to elicit this information from Cohousing organization leaders, e.g., via one-on-one interviews. Interviews would have also been helpful to obtain clarity on information found to be vague or on specialized terms/jargon new to our interdisciplinary research team. We were also unable to complete snowball and ancestry searches due to time constraints. The findings, although not exhaustive, are believed to be representative of the major types of affordability strategies.

## Recommendations

Recommending affordability strategies for use in Hamilton, based on the evidence included in the environmental scan, is challenged by affordability-relevant contextual differences between Hamilton and the regions where evidence was found. Our search was designed to retrieve affordability strategies from settings similar to Hamilton with respect to aging population demographic trends, social and housing policies for seniors, and a need for affordable housing for seniors that harmonizes autonomy with community caring. These comparable jurisdictions were Canada, the U.S., the U.K., Australia, and New Zealand. Some affordability strategies used by Cohousing organizations in these settings may translate well to the Hamilton context, such

as applying for grants and loans. However, others may be more challenging to implement directly; an example might be land deals, which are contingent on the nature of government and land and housing policies. We attempted to account for contextual relevance by purposely producing the following three interconnected recommendations in a broad manner. It is hoped that these general recommendations find specification by Hamilton Aging in Community, who has in-depth knowledge of Hamilton’s aging population and the policy environment for mobilizing the following suggested actions.

### Recommendation 1: Community engagement

Ongoing engagement between Hamilton Aging in Community and community members may be helpful for deepening understanding of affordable housing for seniors and co-creating a shared plan for affordable Cohousing. The types of community members to engage may be seniors themselves (especially low-income seniors), organizations representing (low-income) seniors, people with specialized skills to contribute towards developing and implementing a Cohousing project in Hamilton, the City of Hamilton government, and non-profit housing developers (e.g., Habitat for Humanity). Garnering broad community support might also be helpful, and can be approached by educating the general public about Cohousing and its merits for seniors. Engagement with the City of Hamilton government, in particular, can help to identify opportunities for acquiring free or subsidized land and may assist with navigating permit applications and other legal protocols.

### Recommendation 2: Connect with other Cohousing communities

We discovered Cohousing communities in different pockets of Canada and across the other jurisdictions included in our search. There are currently few Cohousing communities in Canada, but a growing interest in Cohousing emphasizes the need for current and prospective Cohousing organizations to exchange knowledge and resources. This sharing need not be limited to Canadian Cohousing organizations; there is much to be learned from the experiences of established Cohousing communities in other countries as well. Hamilton Aging in Community is already well-connected to Cohousing organizations across Canada. We recommend establishing a community of practice focused on planning and implementing affordable Cohousing for seniors. Members may be Canadian and non-Canadian Cohousing organizations, with activities and meetings that occur virtually. Activities might include identifying funding opportunities and tips for preparing a funding application, developing principles and tools for community engagement, sharing Cohousing consultants and developers, and exchanging ideas to minimize operational costs for low-income seniors already living in Cohousing. A community of practice might also help to fill gaps in publicly available or published data from Cohousing organization websites. An upcoming forum to potentially explore this idea is the “Loving Cohousing” virtual event, which will be held in February, 2022 and include a session on affordability (2022 Loving., 2021).

### Recommendation 3: Draft a multi-pronged affordability strategy

Multiple approaches are needed to address the complexities of making Cohousing financially accessible and sustainable to low-income seniors, and as we found in the evidence scanned, it is likely that these approaches will be used simultaneously. We recommend that Hamilton Aging in Community develop a multi-pronged affordability strategy tailored to both population (i.e., the affordability challenges of seniors in Hamilton who could benefit from Cohousing) and policy (i.e., the policy environment for pursuing affordability options). A multi-pronged affordability strategy could encompass two or more categories of affordability strategies presented in the findings section, or two or more sub-categories of affordability strategies described within one or more affordability categories. The multi-pronged strategy could leverage the skills, experiences, and success of Hamilton Aging in Community; for instance, the organization's previous success in obtaining government funding. It could be built with the contributions of community engagement (Recommendation 1) and the expertise of a community of practice (Recommendation 2). Further, the two considerations of population and policy might nurture affordability strategies that haven't been used in other jurisdictions, contributing to innovation in the way that Cohousing can be more inclusive to seniors.

## Conclusion

The objective of this research project was to identify strategies that could be considered to help make Cohousing affordable for low-income seniors in Hamilton. An environmental scan of academic and grey literature was conducted, resulting in four types of affordability strategies: 1. Raising capital; 2. Cost subsidies; 3. Property management; and 4. Partnerships. Three intertwined and general recommendations emerged from a deliberation of this evidence, and these were: 1. Community engagement; 2. Connecting with fellow Cohousing communities; and 3. Drafting a multi-pronged affordability strategy. These recommendations are intentionally broad for Hamilton Aging in Community to consider in the distinct population and policy setting of Hamilton. A limitation of this work, given the timeline and nature of the environmental scan methodology, was a non-exhaustive search for evidence. We were unable to incorporate the experiences of Cohousing organizations beyond the publicly available evidence retrieved. Nevertheless, a major asset of this environmental scan was amassing evidence from a wide range of academic and grey literature from Cohousing projects in Canada and comparable jurisdictions. This report presents robust categories of affordability interventions that are believed to encompass most of the possible affordability strategies. It is hoped that this work contributes to the ongoing exploration of ideas, evidence, and ways that Cohousing can be made more affordable for seniors in Hamilton.

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