

Radical Resthomes



Research Report

CO-HOUSING and CO-LIVING MODELS



THE MOVEMENT IS REAL!

The process of creating a community housing project develops deep bonds within the group and outside.

Until those of us at Radical Resthomes actually made these Zoom calls, we believed there might be a movement afoot to redesign senior housing, but it was mostly a "wish" that we were not alone.

However, now we know: the movement is real. Every project we contacted agreed to talk. Every project we contacted shared the good, the bad and the ugly of their experience in hopes of helping us. Every project we contacted urged us on and told us how much they liked what we were doing.

As a result of these interviews, Radical Resthomes now has the benefit of their experience. We have changed some of our ideas and emphasized others. We have learned the importance of community – both building community inside and relating to the outside community. But most important, we now know we are not alone. That we are part of the change to reimagine aging.

If no one beats us to it, once we get off the ground, Radical Resthomes will organize an international convention of the movers and shakers around the world who are creating new definitions of aging in place.



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We Interviewed and would like to thank:

- SALLBO in Sweden
- WINDSONG in British Columbia, Canada
- WHOLE VILLAGE in Ontario, Canada
- CO-HABITAT QUEBEC, Canada
- SILVERSAGE in Colorado, USA
- ELDERSPIRIT in Virginia, USA
- SHARING WITH FRIENDS in Australia
- MEILLEURS VOISINS in France
- COOP VIVE in Québec Canada
- OUR URBAN VILLAGE, in Vancouver, Canada
- OWCH, in London, UK
- WHIM, in Manitoba, Canada

CONTEXT

WHY WE'RE WRITING THIS REPORT...

Radical Resthomes has been around for about 8 years. In 2021, we received a gracious grant from Mireille and Lina Saputo Foundation in Montreal to move forward from the “talking” stage. At the same time, we had just finished a Start-up program with Concordia’s District 3 and felt the “walking” had to begin.

We focused on a lovely house in Lachine (recently for sale) which we thought would be perfect for the pilot project. We met some community conscious investors willing to help us get off the ground. We intended to buy the house and have people move in by Spring 2022.

But two important things happened to change our plans:

1. The hot real estate market and the search for financial returns through housing are now creating barriers to accessing adequate, affordable housing for our community housing project. Our investors, although community minded, could not work the numbers to keep the rents affordable.
2. We started Zooming with other innovative senior housing projects – in Canada, US, Britain, France, Sweden, Australia. We wanted to hear what they had learned, what motivated them in the first place. We wanted guidance from their experience.

Why should we reinvent the wheel and recover from innocent mistakes when there are people out there to guide us?

What we learned from these innovators is a treasure trove of Promising Practices. We’re passing them on to others who might want to start a project of their own, and to supporters of Radical Resthomes who want to know why we're doing what we’re doing.





Perfecting the Idea of Radical Resthomes

Radical Resthomes (RRH) has been an idea for over 30 years now. The key word is "IDEA" because what defines Radical Resthomes has changed drastically since we started using the term.

A LITTLE BIT OF HISTORY

At the beginning, RRH was an organizer of workshops where seniors would come together in small groups in Montreal and wrangle with the question: If I don't want to go into a typical senior residence, then where will I go? And how will I get support to age gracefully? Over the past 8 years, we have hosted over 25 workshops.

Once the workshops were going, Radical Resthomes started having a public life. We spoke at conferences, small gatherings of seniors, university classes, libraries, senior's associations. We took to the airwaves and did radio and TV interviews. While out in the community helping seniors transition from selling their family home to finding a suitable residence, we experienced first hand a need for housing options that allow seniors to age in place and stay in neighbourhoods where their social networks and personal histories are maintained.

All the talk, discussions and exploration of new housing ideas for seniors eventually led us to our present co-living model – shared, affordable co-living arrangements in large homes located in vibrant neighbourhoods. The Radical Resthomes model was then further developed through District 3, a program at Concordia University that puts "ideas" through a rigorous validation program for new business concepts.

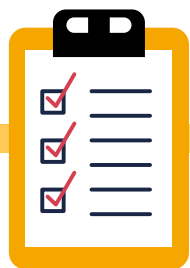
Years ago, we imagined a growing interest in new housing and lifestyle models for senior living. Speaking with groups over the last few months, in other parts of Canada, and internationally we see a movement taking shape... a movement to **Reimagine Aging**.

JOINING THE MOVEMENT

How often have you heard – or even said yourself: “When I was younger, my friends and I talked about getting a big house and living together when we were older.” The idea was often expressed after visiting parents or older aunts and uncles living in traditional residences or long term care facilities. These were not the places we wanted to be for the last years of our lives. But until recently, if you lived long enough, you would definitely end up in the same sort of place as your parents and aunts and uncles.

Eight years ago, when Radical Resthomes was just a crazy term - meaning anything but a senior residence - there were few living situations different from a large building, filled with old people eating cafeteria food. Luckily, thanks to some early pioneers, we have a variety of models clearing the way for people looking for new ideas for aging.

*"There is nowhere we'd
rather be!"*



On Retirement

The stereotype of retirement suggests someone who does lots of nothing in between naps and visits to the grandchildren. If you have healthy savings, you might travel. If you're sports minded, you might golf, bike or play tennis. You might volunteer – if you can find a place that will take you. Then there are those who announce: “I have less time now in retirement, than I did when I was working.” But scratch the surface and often it's “busy-ness” and can leave you unfulfilled.

But many of the people we've talked to find retirement one of the most challenging periods of life. After years of working, with To Do Lists starting each day, the absence of direction can be unsettling.

Community living can be important in our senior years. Finding a group of people who share your values and some of your passions can act as a motivator to pursue new dreams or finally commit yourself to projects you've had in your head for ages but no time to pursue.

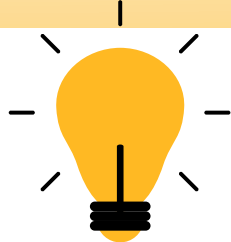




GETTING A NEW IDEA OFF THE GROUND

In conversations with other groups, one surprising refrain emerged: Get the group together first and after find or create the building.

THE FIRST STEPS



On the face of it, getting the group together first is not apparent. Isn't location a key consideration for people interested in a certain model? What if you find 5 or 15 people who are interested in living a new way but some want to live in the country and others in the city? What would you do then? Doesn't it make more sense to find a house or piece of land and then find people who want to live there?

Surprisingly, "the house first" approach has led us to the mess we're in at the moment: Seniors need places to age so we construct buildings and fill them with people who are aging. The people and groups creating innovative, more humane living situations for seniors completely disagree:

"It is most important to get the 5 or 6 older people together forming a community, making up their policies, looking at their shared values, before moving into a house. Housing comes after the community takes shape."

"In the last 5 years, the building was the last aspect we had been talking about. We were very much working on the essence of the project, the mission, what we wanted really, and that is how the group was formed!"

When you look at it from a human point of view, you can see they're correct. As we age, what is more important: Where we are? Or who we're with? Will a building or location give us the support and understanding we need as we get more fragile? Or do the people around us and the community of care we've developed play the most important role?

"It's a good idea to get them [potential residents] invested early on, even if it's a small amount, because that sorts people out. [...] you don't want people who aren't going to end up there making a lot of decisions."

"We met regularly doing kinds of workshops by ourselves to clear the dream, to be sure that we were looking in the same direction... The project was not about living in a single (shared) house, it was more about doing something in a shared space."

A little bit of timing...

According to the people we interviewed, it takes several years to set up and get an innovative housing project running. The minimum we heard was 4 years between finding the people and getting a house. For those groups who were constructing from the ground up – between the vision, the design, the purchase, getting permissions (zoning, bank loans, insurance...) it was often closer to a decade.

"It took us a while to find the people we needed: Find developers who are idealists and want to build a reputation. It took us 3 years to get through Vancouver city zoning... and I think it takes 6 months for a community to gel together."

"It took us 8 years to get this off the ground... At the beginning, we wrote a value system which has become our mission. Then people formed a community and took a year to write up the policies and procedures. And once we knew we were going to build, the group that was going to move in worked on putting the building together. We built from scratch."



THE IDEA OF HOUSES WITH PURPOSE

As we talked to senior or multi-generational communities, the idea of “purpose” was front and centre in almost all the projects. And the main Purpose was the idea of “community” where people were doing things together, shared a common vision and carried those ideals close to their heart:

"The health of your community depends on the individual relations that each person has with the community, as well as the relationship that members have with each other."

"The most solid thing you create is your sense of mission and connection to the others because you talk about your desires, your fears, your limits, your talents that you can contribute, and then you build something and it emerges."

Everyone we interviewed stressed the importance of each potential resident understanding – deeply – why they wanted to become members of the house and its community. Every person needed to recognize that although they are individuals, with different experiences, dreams and ideas, they were not just moving into a new house or apartment.... They were moving into a community.

"Because we have a common vision... there is something that pulls us together.. there is a sense of purpose and an enjoyment in that, working together, and working through our personality stuff ... the level of satisfaction is enormous!"



What emerged from our interviews, was the idea of purpose as "Mission". Here are a few mission and vision statements to illustrate the point:

Nurturing the health of body and mind in a responsible and creative way - care of the quality of relationships, egalitarian governance, individual and community projects, and a spiritual approach for each individual.

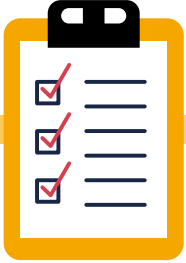
We value inclusivity, diversity and living lightly on the planet in a building designed to encourage community interactions. We value our amenity rich and vibrant Vancouver neighbourhood.

Our mission is 'To be a participatory community of mutual support in which all spiritual paths are respected and encouraged.'

Our mission is to create, build and sustain a close, supportive community. This community promotes a sense of belonging in its individual and family members, by providing common facilities and by encouraging open communication and full participation. It also provides an atmosphere of safety and respect for the diversity, privacy and uniqueness of members.

Co-housing means sharing a house with other women that is not just a place to live. The concept is to create a respectful environment, to learn from one another and from others, to use our knowledge and skills in a meaningful way, to be supportive of one another and to live life to the fullest. We are open to all cultures, spiritual beliefs and sexual orientation.





Co-Housing, Coop, Co-Living, Communes & More

Many find themselves tripping over the different types of new, alternative living arrangements for seniors. It's useful to have unique names for different types of housing, but the lines get blurred because each housing type creates a living environment that fits the people who live there. However, there are some key differences among the models:

CO-HOUSING: This model can be seniors only or multigenerational (members of all ages). Overall, living space consists of small private apartments and large common areas. Many have community resources such as bikes for use, playroom for children, a large dining room and kitchen for common use, meeting rooms, etc. Overall, the people who live in co-housing own their apartments and a share in the entire project. A few co-housing models have renters as well, but most are exclusively owner occupied.

COOPERATIVE: A housing co-op is really a description of building ownership. A corporation is created that owns the building (or buildings) and each resident is a shareholder in that corporation based on the size of their unit. In some cases, the cooperative can be a single home where shares are equal and each resident has a bedroom and full access to the rest of the house. Each province in Canada has regulations (both legal and financial) for the creation of cooperatives.

COMMUNES/INTENTIONAL COMMUNITIES: Communes were very popular in the '60's and '70's. Groups of mostly young people lived together on a farm or in the city, usually bonded by working on political or community projects. These types of arrangements still exist, although they are now called Intentional Communities. Many of these groups live "off the grid" or run organic farms. Usually they are quite multi-generational, with people of all ages devoted to a life style or political purpose.

CO-LIVING: This model is the new kid on the block. It was originally created for millennials who moved around for work and wanted something more cozy than a hotel room. These tend to be large apartments with a few bedrooms and a furnished, shared living room, kitchen and dining room. Not cheap but a more inviting alternative for those on the move with work.

The senior co-living model is basically communal living – large, multi-bedroom houses where people can live together and care/support each other as they age. Some are created as co-ops, some as pure rentals (with outside investors owning the building) and others where the people who live there have pooled their money to finance the building and its upkeep.

Probably over the next few years, there will be variations on these themes or even a completely new type of living arrangement



RESIDENT SELECTION

Co-housing, co-living, shared housing - whatever the model - attracts people wanting a sense of community and social interaction... something beyond just our own space, our own wants and health care needs.

THE PEOPLE



One of the difficulties with traditional senior housing models is that all potential residents are viewed through a single lens: we're aging bodies that need to be put inside safe buildings where the main distinction among us is the level of health care we may need. Traditional senior housing accepts and cares for bodies... not personalities.

However, once you acknowledge that seniors come in all shapes and sizes, all opinions and values, different desires and disgusts... you've opened up an enormous challenge: How do you populate a house or building with a group of people who complement each other, care for each other, share values and work together in harmony?

This question was posed to every senior housing community we spoke to. And every response started with the words: **It's not easy**. But some observations and experiences floated to the top:

"Our process is: when we get a vacancy, we put it out to the world. We get a few people and one of us takes them around for a tour. They fill out a questionnaire and then we do a full interview with everyone taking part... You also have to know who Doris Day was!"

"People wanting a sense of community" is the main attraction to move in our co-housing model



Finding a capable group to live, work and build community together is probably the most daunting task for any new housing venture. It became clear in our interviews that there is no one perfect way to achieve this. And many groups tinkered with their process over a long period of time.

"We have been very clear that we will not put a group together. They have to do it themselves. But it's hard – their friends might be in different circumstances, not ready. And they have to feel comfortable with each other. It takes a lot of cups of tea."

"On ne recrute pas - les gens viennent s'inscrire - certains veulent observer: ils participents a des cercles ou a des équipes de travail - demander l'implication des gens au depart, c'est environ 3h d'investissement temps par personne approximativement."

Here are some paths a few projects are following to build the initial group or add people to the existing community:

"They have to fill out a biography, a questionnaire, they have to spend time with us and then we have a meeting where they fire questions and we fire them back. Then we have an anonymous poll to see if these people fit."

"The big lesson in an expensive city (like Vancouver) was understanding that people would be clear from the beginning - that this was going to be market price at best - not affordable housing... We were concerned at one point that it would be for people who wanted a good deal rather than people who wanted to be in a community. It's a catch 22: anybody that can afford a mortgage can't even be middle class in Vancouver."





FOOD & MEALS

It's not surprising that every project we spoke to at some point brought up the importance of eating together, sharing a meal.

"When people ask us what we like best, we say 'The Food'. We eat together each night and we each cook one meal and so we do our best for that one meal."

"One thing that really gels a community is how you handle meals in a community. As soon as you form a group - make a commitment about meals."

Often, this can be a setting for decision-making... or welcoming a new person into the fold... or saying good-bye to one of the residents.

In the smaller projects, meals are shared almost every night, with people rotating the task of cooking for everyone. If this is the case then, of course, you put your "all" into that meal. The result is that you eat magnificent meals every night. One person told us that, unequivocally, "...the best thing about living with others is THE FOOD".

Meals can also be an important place to just enjoy the company of those you are living with. No decision have to be made, no documents have to be reviewed... it's an atmosphere to get to know the people you are living with, the people with whom you are building community.

In a couple of communities we spoke to, one of their major undertakings is to grow their own food, free of chemicals or additives. For those groups, meals are also a chance to appreciate the hard work everyone has put into making the lovely meal before them.





ENTRIES & EXITS

Even though this movement is young, most of these projects have had experience with resident turn-over. Having exit strategies is as important as knowing how to choose the people who will join the community.

"We still have and had, a way to get people to know the existing group by joining us for meals, meetings, tasks groups, until they knew each one of us and we each knew them."

"We attract people wanting a sense of community... People self-select or self-unselect... if they find the lifestyle doesn't work for them they sell or we find another person to take their unit."

It was not surprising to hear that open and honest conversations were usually the best tools to empower potential residents or existing residents to self-select in or out.

"If someone wants to leave, until we find a replacement, they are responsible for their rent for 6 months... If someone dies, we borrow half of the money from 2 of us [those who can afford it]... we also protect ourselves so that we don't have to pay the whole thing right away."

"We have made a couple of mistakes by choosing people who didn't fit with us – it's really hard to tell with that process. Now, you come in for 6 months. The contract you sign is renewed every 6 months... which means you don't have to kick anyone out.. their contract is not renewed... Both parties have to give 3 months notice of a move."



"At the end of the day, people self-selected out."

DECISION MAKING AND PROBLEM SOLVING

CONSENSUS, MAJORITY, SOCIOCRACY, FACILITATORS... AND EVERYTHING IN BETWEEN.

Put any group of people together and task them with making a group decision and who knows what might happen: Strong personalities are front and centre; more timid people in the group have difficulty getting a word in; and the “mediators” try to make everyone happy. It can take hours to work through a decision to which everyone agrees. Or it can be quick, but few are happy. Even if it works well, everyone wonders if it’s a “one off”.

The housing groups from our interviews have all set up “systems” for making decisions. None of the groups chose a majority-rule decision model. They explained that this is a person’s home and therefore, every single person should be heard and feel included in decisions. All the groups chose variants of either consensus or consent-based decision making inspired by “sociocratic” methods.

Here’s how Wikipedia describes these two terms:

Consensus decision-making or consensus politics (often abbreviated to consensus) is group decision-making processes in which participants develop and decide on proposals with the aim, or requirement, of acceptance by all.

Sociocracy, also called dynamic governance, is a system of governance which seeks to create psychologically safe environments and productive organizations. It is distinguished by the use of consent, rather than majority voting, in discussion and decision-making by people who have a shared objective or work process.

The important nuance that our interviewees described is the fact that consensus is more about “0 objection” than total agreement.

Everyone affirmed that even though it can get messy, these systems allow for everyone to speak. In smaller communities it would mean going around the room until everyone had been heard. As one person mentions, it means that for every decision, “we listen to quiet voices.”

"Someone can make a proposal to the group and then ask if there are major objections, usually there are not...We go around the group. Each one. We see the ideas and if there is a need for a second round, we go again...Because the set-up of one at a time, it's better for listening. Also we time it so we have to be concise...This is where people have to be willing to keep working on themselves... To stay open, to say: this is interesting too!...It comes with practice."

The decision-making system is often implemented in unique ways. Each group came up with their own specific preferences in order to preserve a cohesive community. These systems could evolve as the group learned to work together.

Some of these methods were co-created. Sometimes the residents went to courses and taught their house mates. Some learned from each other and their experiences with decision making models and problem-solving techniques. A handful mentioned that facilitation skills were essential to ensure that conversations were dynamic and successful

Other groups created their own ways of doing things and depended on the good nature of the people in their community:

"Conflicts arising is normal, it's ordinary, it's what is going to happen... Tediously, it takes time and efforts. It takes people holding back, being kind, not going over the top. In the end we hope that conflicts are resolved. Consensus does work! ...The group has had a lot of trainings over the year on consensus. And also training on facilitating meetings and things like that. We have quite a lot of group training. We've even got a training budget."

"The community has to trust that you are telling them everything you know whenever a decision is needed. It's all about trust and relationships."



WHEN AGREEMENT LOOKS A LONG WAY OFF....

The bottom line is that every community needs some type of practice that everyone accepts to achieve decisions, solve problems and keep a congenial atmosphere. Different projects had different methods to deal with times when it doesn't seem like there's agreement on how to move forward.

"If you find somebody is blocking things in the decision process, you can ask them to leave the decision making. Or if somebody is sort of saying 'I don't like this idea' we look first if it is against our values, but if it is a personal thing, then we ask 'well is there a better idea that we can look at that considers your viewpoint and what everybody else is saying?' We ask people: 'Are you willing to live with that?'
Sociocracy says: Let's try it out and if it does not work. we can revisit it."

Most groups had come up with creative ways to reach an agreement and made sure to keep the dialogue open.

"Once in a while the community needs something, like a BBQ for example. If they can't reach agreement on how to afford it - then they pass around an envelope to ask 'how much would you spend, how much do you want this'... and at the end you put what you think is right for you."

"If somebody blocks (a decision) and you still go ahead, it doesn't mean that the conflict goes away.. it may take a long time and we have to live with it for a while. We try to say to ourselves and to each other: 'be kind, learn to let things ago, you don't have to prove everything, you don't always have to be right.'"



THE FINANCE & LEGAL WORLD



MANAGING REGULATIONS, FINANCIALS AND LAWS

The financial and legal hurdles needed to get an innovative housing model off the ground can be challenging. Senior housing regulations and statutes are abundant and often carved in stone. Trying to create something outside of the box might be met with resistance and shut doors. So be prepared to challenge all matter of laws and traditions. Ask for a derogation to the by-law, as developers do. As a leader in community housing said: 'It's in the municipalities best interest to support groups doing their own good work.'

Among the people and projects we interviewed, each one had stories of obstacles which had to be overcome to move forward. Some were just community misperceptions of what the project was going to be; others were in direct defiance of laws and codes on the books.

"Zoning allowed for a single family dwelling. This is a big house, with units that don't have ovens... that's what defines a kitchen and what makes a home (a single dwelling). The original group went to court to fight for it, successfully."

"The City sees us as a Boarding House, but no one is objecting yet, because I'm known in the community. But house insurance is a problem. Because they see us as a boarding house, insurance is twice as expensive."

Several of the projects we interviewed set up a "team" of experts to walk them through the regulation obstacle course. That team might also be involved in managing the project once it got off the ground. Some not only included experts but also residents and members of the larger community so that everyone understood why decisions were being made one way or another. Still others partnered up with older organizations who had better contacts and knew their way around regulations.

"We had a partnership with a housing association, and they bought - with the help of a grant - 8 of the apartments. The 26 women here have equal say in everything, whether they are (one of the 8) social housing tenants or lease holders... It was part of the ethos: the women here did not want to be part of a gated development only for people who could afford to buy."

"In co-housing, usually you have a finance team, design team and marketing team. But we like to tell ourselves that everybody is on the marketing team!"



GOVERNMENT FUNDING

If your project is funded by the equity of people who will be living there – then this side issue is of less importance. But if you are looking to create affordable housing, you will need financial support. These types of projects do not make enough profit for investors – unless you find an investor who wants to give back to their community.

You would think that getting a project off the ground after the devastating horrors of long term care residences during the pandemic, would be the perfect time to access financial support from all levels of government. But you would be mistaken. Federal, provincial and municipal governments are all supportive of new ideas – especially for senior housing. But there are several key factors that make their participation very difficult to obtain:

- 1) Governments are looking for proven competence and 5+ years' experience in similar projects and they must be replicable. This is one reason most projects are usually managed by development companies with housing construction experience.
- 2) All levels of government are allergic to RISK – it's tax payer's money, after all. Innovative housing is a new idea and some risk will always be there at the beginning;
- 3) The requirements for government project funding are long and often in a bureaucratic language that only civil servants (and developers) understand. It's hair pulling frustration to understand the forms, the protocols and the requirements;
- 4) Government is well aware that the number of seniors is growing very fast. We are living longer, have had fewer children than our parents and so we will be a larger percentage of the population in the next couple of decades. Given that reality, new housing priorities for seniors focus on high density buildings, the exact places that we do not want to go.

While governments research the challenges, opportunities and potential of innovative solutions, it's important to have groups as trail blazers considering community ownership through community land trusts, community bonds and other types of financing (grants, mortgages, and donations). Success with these new financing models can encourage further innovation within the housing community.

Regardless, it is important for all of us to keep reminding all government bodies, that small (less than 100 units) projects dotted across the country, the provinces and the cities, could be a very significant segment of the senior housing market. **And, don't forget to mention that the majority of us don't want to live in what they are building.**

GOOD GOVERNANCE & SUSTAINABLE FINANCIAL MODELS

The people we spoke to suggested that a financial model was not only important but should be done sooner, rather than later. Yes, you're doing something different and you want people to have new ideas and input into how your project evolves. But it is also a business, involves real estate, mortgages, contracts and all those legal things we like to steer clear of. But, especially for innovative ideas, these legal areas must be considered, understood and designed with care.

"You want to have your financing system worked out not too far down the road, because you'll use this to recruit people who have the capability - financially"

"We have 'the board' (the development corporation), which handles issues with owning the property: collects rents on the rental units, takes care of maintenance and pays back our loans. This group is made up of residents and some people from the larger community, who have been selected because they have certain skills: legal, financial or whatever."

We also realized that the paths to financial sustainability are completely different among models where there's resident buy-in (co-housing, cooperatives) from models where the primary residents are tenants (shared housing, co-living). Projects which have both owners and renters are different again. Each model has its own particular challenges, but as long as the residents are committed to the project's success, they find a way through the conflicts.

"Not everybody buys in, especially younger people, with co-housing, we are on the hook for the mortgage. We now have 5 units with owners and 6 units that are rented. 2 of those units are owned by the cooperative. People have to live here for a year before buying in..."

"We're set up so that a share is \$1000, but you can also have an investment share which is \$30,000. So three of us have investment shares and two have cooperative shares because that's all they can afford. That investment share grows so if we sell, it will be more."

"Not many communities include both home owners and tenants... We wanted to build a place where people without a lot of money could have a good old age... It's very important to be clear about the difficulties that arise when you have two different classes of people in one community (tenants and owners). It's very hard to maintain and cater for each of these classes."

A COMMUNITY OF CARE



DEFINING HEALTH CARE SUPPORT

The communities we interviewed all had seniors exclusively or as part of their project. As a result, learning to live with and manage health care demands was a front and center concern.

"We can be together and support as much as we want to, as much as the body wants to. But if we want to find care, most probably we will find it from outside."

"People had to learn how to ask for help. We found that balance between accepting help, and giving help; the balance between being inclusive, and intrusive... Each person has her own help buddy... (It's) loose but a very practical arrangement in place... But we don't think 'oh she's got a health buddy, this has got nothing to do with me.' It's a question of being aware of each other, being kind with each other, empathizing with each other."

Most models were structured when it came to care needs. Some would encourage individuals to organize their own support such as getting food delivered or leaving the community when they needed care. Other groups set up support within the community, managed by an appointed committee which would mobilize the rest of the community accordingly.

No matter the system, support was clearly an important issue, and part of the package.

"In terms of care, our policy is that we will go as far as we can with caring and help for one of us. Our ultimate goal is that people will die here."

"Support was there from the start. We called it 'neighbourly support' because we wanted people to realize that we were more like neighbours than family... i.e., there is a limit on how much we could do... People sign up on a list of what they volunteer for. We select 2 care coordinators... Then when someone needs help, they ask the coordinator, and the coordinator goes to the list of what is needed to find the people who can get it done."

THE LARGER COMMUNITY

RELATING TO THE OUTSIDE WORLD

Innovations are always a curiosity to people on the outside, whether it's a new type of public park, a community garden or an unconventional housing project. Most of the projects we interviewed told us that many of their neighbours had misconceptions or were suspicious about what was going on "over there" and what type of people were living in the house. Showing the community that their project wasn't filled with a "bunch of hippies" or "nut cases" was very important. In some cases, people from "the outside" were actually invited to participate on the board or be part of the association to foster support from the community at large. Whether internally or externally, open dialogue was the key.

And not to forget, innovative housing models love to share what they're doing.

"The neighbours had assumptions of what this was going to be... It was very important to create a conversation."

"Our Board of Directors contains both residents and community members. When we started to plan buildings, we needed community input at that time and so we had community members. We didn't want to be seen as a cult by the town, so we invited some of the "movers and shakers" to be on the advisory council to know what we were doing."



"If we have an issue and we want to get feedback from other groups then we contact them. We have monthly zoom meetings where people across Canada can talk to each other."

"Every year we would have a party for the neighbours"

CONCLUSIONS



ISSUES TO FURTHER INVESTIGATE

We have learned so much from our interviews with other innovative housing projects that it's hard to see the vacant lots from the forest. But a few ideas and thoughts rise to the top:

- **Multigenerational Housing:** The co-housing model seems to be the only model which is multi-generational. More thinking and research should go into models which integrate all ages who need affordable housing: seniors, single parents, refugees and new immigrants, students, etc. In Quebec, there are a few other programs in the works to connect teens, single parents and seniors that we've heard of and shall inquire about. Radical Resthomes is hoping that our Pilot Project will have a mix of generations.
- **Creative Funding Sources:** There are some groups across the country who are helping to set up new funding opportunities for smaller projects who want to enter the widely speculative real estate markets. This might be an opportunity to do another round of zoom interviews with some of these organizations.
- **Aging and health care:** Further ongoing discussions are needed with groups, on how they are handling health care issues as their senior population ages; issues such as hospital recovery time, dementia and alzheimer's, illnesses that require lots of bed recovery time. Most of the seniors who were part of the models we investigated were still spry and energetic. But failing health will be an issue in the future for many of us.
- **Extended families of residents:** Most innovative housing models are currently attractive to young seniors who are still leading active, independent lives. However, as we age our relationship with our immediate family can change and there needs to be wider discussions of how family members relate to an innovative housing community. And of course, what do all these new living arrangements mean for the immediate family of a resident when he/she dies or gets critically ill?

WHAT'S NEXT

This report has clarified several key steps for a Radical Resthomes Pilot project. We now know how to:

- Create planning sessions and workshops to find a compatible group
- Organize problem solving, decision-making sessions and rules to live by
- Work with this group to define what type of building would be suitable

At the same time, we are working to untangle the housing finance web. The pandemic had a devastating effect on the affordable housing market. The cost of existing buildings and new construction builds skyrocketed past the resources available for many projects, such as ours.

The good news is that we're not the only ones working on new financial models that can increase affordable housing opportunities. Working with other groups who have the same goals will increase our chances of finding appropriate buildings.

What we are trying to do – create a completely unique living situation for seniors – takes a lot more time than we ever thought. But we are still committed to offering the first Radical Resthomes residents a place which is affordable, is in a vibrant community and fosters a feeling of stability and excitement about the future. Stay tuned....

ABOUT US

Janet Torge currently wears the hats of a television documentary producer and Radical Resthomes speaker and facilitator. In past careers, she's been a radio talk-show host and traffic reporter, Montreal Gazette columnist, author, prenatal teacher and doula, construction site manager, software manual creator and co-founder of the first rape relief centre in Canada

Louise Quinn is a real estate broker with a contemporary approach to senior housing. Previously, Louise held a leadership position within the nonprofit sector in the field of adult learning and has over 20 years experience as a senior marketing and investor relations strategist. Louise has a passion for Montreal buildings that developed while restoring three century-old apartments in Montreal.



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PROFILES OF THE GENEROUS CONTRIBUTORS TO THIS REPORT

SÄLLBO, Helsingborg, Sweden

Opened in 2019, Sällbo was created to address the social isolation of aging seniors – who opt to remain in their homes but become socially isolated – and the influx of young refugee immigrants, struggling to integrate into Swedish society. Sällbo is home to 72 residents, living in 51 apartments. More than half the residents are over 70 years old, the rest are 18-25. All were selected to ensure a mix of personalities, backgrounds, religions and values. Every resident must sign a contract promising to spend at least 2 hours per week socializing with their neighbours. The project is administered by a not-for-profit housing company and funded by the city.

<https://www.theguardian.com/world/2020/sep/15/its-like-family-the-swedish-housing-experiment-designed-to-cure-loneliness>

COOP VIVE, LA MAISON ROSE, Sutton, Quebec

Coop Vive is a housing model organized as a “cooperative” under Quebec law. Six people together own the large house in Sutton, Quebec and manage the property. It’s shared housing accommodation, with residents having their own bedroom but sharing communal space in the house and the surrounding land. The focus is on creative aging in a creative, diverse and stimulating environment. Emphasis is placed on equality, spirituality, communal support and creating an atmosphere which attracts the children of residents and seniors looking for a secure and stimulating lifestyle. <https://habitationaines.ca/habitations/>

OLDER WOMEN’S CO-HOUSING (OWCH), NEW GROUND, Hanover, UK

New Ground Co-housing consists of 25 self-contained flats with shared communal spaces and gardens. Seventeen (17) of the flats are occupant owned (on a 250 year lease) and 8 flats are rented by women needing affordable housing and managed by Housing for Women. The project was started by 2 women (Madeleine Levius and Shirley Meredeen) in 1998. New Ground was finally completed and women moved in at the end of 2016 and was the first senior co-housing community in the UK. Over the years, New Ground has developed very clear policies on Consensus Decision Making, Mutual Support (reciprocal care), and Conflict Resolution. <https://www.owch.org.uk>

WHOLE VILLAGE, Alton, Ontario

Whole Village is a cooperative farming ecovillage of 20 -30 people (ages 2 – 86) living in two residences. Some work off-site and some work exclusively on the farm. All share a commitment to minimize their impact on the earth by striving to meet their food, resources and energy needs locally, through simple living, sharing and human labour. The farm site was completed in 2006 and now consists of two houses, a barn and sheds located on 191 acres. Keeping the farm running and in good shape takes a lot of work, which is the main activity that pulls people together. <https://www.wholevillage.org>

SILVER SAGE VILLAGE, Boulder, Colorado

Silver Sage opened in 2007 as one of the first senior-only co-housing communities in the US. Located near Boulder Colorado, it is the home for 24 “sagers” who are musicians, volunteers, cyclists, hikers, cooks, gardeners, artists, loafers, writers, scientists travelers, readers, philosophers and crafters, many of whom are retired but a number still employed in the community. Silver Sage is organized around twice a week potluck dinners, monthly business meetings and five standing teams: Community Enhancement, Gardens & Grounds, Common House, System & Buildings and Finance & Legal. Silver Sage residents have adopted their own version of consensus decision making and have developed a vision and values that keep the community vibrant. <https://silversagevillage.com/>

WOMEN’S HOUSING INITIATIVE MANITOBA (WHIM), Winnipeg, Manitoba

The WHIM house is located in Winnipeg’s Riverview area, a 3 storey, 6 bedroom house, with an extra bedroom in the basement for guests. It has 4 shared bathrooms and a living room, dining room, office, large family room, sun-room and kitchen on the first floor. Six women, over 50, currently share the space. WHIM is organized as a cooperative, where everyone who lives there buys in with a \$1000 share. There is also the option of buying into the house for \$30,000 but it is not a requirement, noting that most senior single women are poor. When asked what they all like best about this living arrangement, they say “The Food”. Everyone cooks only once a week, which means they bring their best talents to the table. <https://whim235.wixsite.com/whim>

ELDER SPIRIT, Albion, Virginia

The ElderSpirit community has been thriving for the last 15 years. Created for people 55 and older, this project is unique because it includes both home owners and low-income apartment homes. ElderSpirit has also developed what they call a “Mutual Support System” which assigns residents to each other to help with care issues. This allows residents to have individual support and knowing where to turn when health issues arise. The community uses consensus decision making but makes sure that everyone understand both the issue and how others feel about it. <https://elderspirit.org>

OUR URBAN VILLAGE, Vancouver, BC

Our Urban Village is a 12-unit co-housing project under construction, expected to be move-in ready by late 2022. The group of future owners have been working together through the entire process of getting the plans, location, finances and legal requirements worked out. They have the extra added “attraction” of living in Vancouver where real estate is quite expensive and so attracting people who could not only afford the deal but also wanted to live in “community” has not been easy. It took the group 3 years to get through the zoning process with the city. They have a lot to teach other groups trying to create innovative housing in high priced real estate locations. <https://www.oururbanvillage.ca>

WINDSONG, Langley, BC

WindSong is a 20 year old co-housing project which looks quite different from the usual cohousing architecture. It is made up of 34 townhouses placed along two rows facing each other, separated by a pedestrian street covered with a green-house glass roofing. The Common House is located in the middle of the townhouse rows and includes industrial kitchen, dining room, fireside lounge, playroom with loft and outdoor play structure, an arts & crafts room, workshop, laundry room, community office and board room, multi-purpose (exercise) room, media room, guest room, three washrooms, wheelchair ramps and an underground parking lot. Homes are individually owned and owner occupied. The WindSong community consists of 90 – 100 people ranging in age from newborns to the elderly. It is a very diverse group, held together by a dedication to the concept of community living and support. <https://windsong.bc.ca>

MEILLEURS VOISINS, France

Meilleurs voisins is a project in development by Victor Baduel, who began to think about another option for his parents who will be retiring in a few years. After about 6 months, he had a clear project concept and vision, and is now looking for a house. He wants the houses to be completely autonomous – someone on call for health issues, someone to help with conflict resolutions- with people who can come when needed – not in-house care. His houses would be small – 6-7 people – with affordable rents. He will own the first house and then go to investors for future houses. <https://www.meilleursvoisins.fr/>

SHARING WITH FRIENDS, Windsor, Australia

Sharing with Friends is now building their first co-living house for 5 older women. The house has individual units (bedroom kitchen, courtyard) and common space for late afternoon drinks, home theatre time and a shared dining room and kitchen. Sharing with Friends spent long hours finding a compatible group, giving workshops and spreading the word. The labelled the house a “mini retirement home” which allowed them to access some government funds, decreasing the initial payment for each woman. <https://www.sharingwithfriends.org>

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THANK YOU'S

MIREILLE & LINA SAPUTO FOUNDATION

This report - and indeed Radical Resthomes' next steps - would not have been possible without a generous donation from this foundation. They took a chance on us and our determination setting us up to be more prepared to get our first pilot project off the ground. Their support has been a game changer for us.



DISTRICT 3, CONCORDIA UNIVERSITY

Being accepted into District 3's Validation program was a critical move at exactly the right time. We started the 3-month program during the pandemic which meant we could still work on Radical Resthomes and move forward despite the world standing still. Everyone there - Julie Hamel, Odine Hogeboom, Yogita Mor, Eric Steedman - pushed us forward, opened our eyes to more possibilities and encouraged us when we needed encouragement.



SHANNON HEBBLETHWAITE

Shannon is the Director of **engAGE** at the Concordia Centre for Research on Aging. She's been a supporter of Radical Resthomes for years now and when we needed to find a researcher, she walked up to the plate and found us a handful to interview.



ALBANE GAUDISSERT

We completely lucked out when we chose Albane to be our researcher. She not only coaxed the participants to speak to us, she also kept things moving forward when Louise and I were buried with our day jobs, speeches and community work. Albane found our interviewees, designed the report, corrected our writing mistakes and asked those crucial questions one misses when the forest is hiding the flowers. We could not have done this report without her.

RRH SUPPORTERS

Believe it or not, we have a large - and still growing - community of support, even though we are still in the talking stage years later. You would think people would move on to other ideas, but our community is steadfast. I'm sure this is why we are still here, still hopeful, still determined to get our Radical Resthomes model off the ground and join the many others who are trying to create housing examples of respectful, reimagined aging.



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