

EXISTING
RESIDENTIAL

ROAD
& ROW

COBBLE HILL COMMON PROPERTY

PROPOSED RESIDENTIAL BUILDING

PROPOSED PARKING
AND DROP-OFF LANE

Housing Tenure



Photo Credit: Cowichan Valley Regional District

Madeleine
Koch

“Housing tenure describes the legal status under which people have the right to occupy their accommodation” -Shelter, England’s housing & homelessness charity (P.2, 2009)

The World Health Organization’s Guide to Age-Friendly Communities indicates that a variety of housing options (including tenure options) are integral to creating truly age-friendly communities (2007). Many seniors live on limited incomes, making housing affordability an important consideration when discussing housing tenure options. This pamphlet is intended to describe a number of different housing tenure forms, and provide examples of each, for communities to consider when looking to diversify housing options for seniors.

Home Ownership

In rural communities, home ownership is the most common form of housing tenure for seniors

Under this tenure form, the occupant of a home is also the owner of the home in fee simple. In many rural communities, home ownership is the most common form of housing tenure for seniors (Federal/Provincial/Territorial Ministers Responsible for Seniors, 2006).

Because there is generally a lack of housing options for seniors, and because remaining in a familiar environment is often important for seniors’ mental health, it is recommended by the World Health Organization that measures be taken to assist seniors to live in their homes for as long as possible (2007). The following examples may address some of the financial and social factors affecting senior home-owners’ ability to stay in their homes:



The characters of NBC’s “Golden Girls”.

Photo Credit: Entertainment Weekly

The “Golden Girls Model” of seniors housing is based on a 1980s sitcom, the main characters of which are four older women living together as roommates. This model may be preferred by single seniors experiencing loneliness, or by seniors looking to earn additional money through rent. See www.goldengirlsnetwork.org for more information.

In Newfoundland’s home share program, a young person (often a student) rents a room in a senior’s home. Participants find each other through an online network, found at www.homesharenl.ca



Photo Credit: www.activerain.com

An "ECHO" home, located on a family members' property.

Tenancy

Under this form of tenure, the occupant of a home is not the property owner. They have an agreement with the owner that they will occupy the home, usually in exchange for rent.

An elder cottage is a small housing unit, located on the same lot as a principal dwelling, specifically designed to be accessible for a senior occupant, and intended to be easily removed from the lot when it is no longer needed. For more information on Elder Cottage Housing Opportunities in New York, see <http://www.aging.ny.gov/LivableNY/ResourceManual/Index.cfm> (see Section III.1.h of manual)

The Province of Manitoba's Residential Tenancies Branch offers support to tenants. Their website is: <http://www.gov.mb.ca/cca/rtb/>

An elder cottage is a small, temporary housing unit designed to be accessible for a senior occupant

Condominium

Statistics Canada defines a condominium as "a residential complex in which dwellings are owned individually while land is held in joint ownership with others". Typically, condominiums are managed by a council composed of residents.

The CMHC has published a resource for people who are considering purchasing a condominium, which includes information on how condominiums function. It can be found at: <http://www.cmhc-schl.gc.ca/odpub/pdf/63100.pdf>

Cohousing

"Cohousing is a type of intentional community where a group of people, independently or in partnership with developers, organise to create a collaborative neighbourhood, an alternative way of living based on mutual respect for each other and the environment" (Holtzman, 2012). Cohousing is not a bona fide form of housing tenure; it is a model in which it is possible to incorporate multiple tenures.

Wolf Creek Lodge is an example of a seniors cohousing facility in California. Their website is: <http://www.wolfcreeklodge.org>

The Canadian Cohousing Network's website provides information and resources pertaining to seniors cohousing. <http://www.cohousing.ca/seniorscoho.html>



Photo Credit: www.morguefile.com

Is this a home that someone could continue to occupy during their senior years?

Conceptual Drawing of the Westlands at Oddy seniors housing facility



Photo Credit: www.lifelease.ca

Cooperatives

Subsidized housing rental rates may be based on a person's income, median rent or another affordability indicator

Cooperatives are organizations owned by members who use the services or product offered by the cooperative (Manitoba Cooperative Association). **In cooperative housing, members have the right to occupy their space, however the property is jointly-owned by all members.** Management of cooperative housing facilities is overseen by members. Cooperative housing can take two broad forms: market rate, where a unit's share value fluctuates with market conditions, and limited equity, where a unit share's value is regulated to ensure affordability (Policy Link, 2001).

Toronto's Older Women's Network operates a cooperative housing facility, specifically for older women: http://olderwomensnetwork.org/whowere/co-op_housing

The Canadian Cooperative Association provides resources for cooperatives start up: <http://www.coopscanada.coop/en/coopdev/StartCoop>

Life Lease

Life leases provide older people with a lifetime right to occupy a unit, and access communal services. The lease is secured by a single up-front payment, and maintained with a modest monthly maintenance fee. Lease rates are based on factors such as occupant life expectancy and unit redemption value (CMHC).

Subsidized Housing

With subsidized housing, rental fees are supplemented or provided in full by either the government or a non-profit agency. Subsidized housing may take the form of a government-operated facility where the rent is controlled. In other cases, housing may be subsidized by a "rent bank", where a portion of regular rent payments is paid by a third party. Subsidized housing rates are often based on a percentage of an individual's income, median market rent, or another affordability indicator (CMHC).

The Government of Manitoba offers a rent subsidy program for individuals (see: http://www.gov.mb.ca/housing/rent_supplement.html) and has partnered with other government and non-profit bodies on projects such as the Westlands at Oddy Affordable Housing for Seniors project (see: http://www.gov.mb.ca/housing/pubs/factsheet_westlands_at_oddy.pdf)



Photo Credit: Canadian Cohousing Network

Cohousing residents participating in a shared decision making exercise.

Housing Tenure

Final Thoughts

There are a variety of tenure types that can be used to diversify housing options in a community. Communities looking to become more age-friendly may wish to consider introducing various housing tenure types, to ensure seniors have a range of housing options to allow them to stay in their existing community. It is important to consider which tenure forms could fit well in a community's own unique context, and which may not.

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