Building Connections:

Innovative Organizations Towards Greater Affordability

of Cohousing Development Across Canada

by Laura Chatham

on behalf of the *Canadian Cohousing Network*

Little Mountain Cohousing residents celebrate moving in - photo by Charles Montgomery

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Canadian Cohousing Network

Abstract

Canada is in a crisis of housing affordability and social isolation. Cohousing and other forms of community-led housing (CLH) offer strong solutions, but they are not well supported in the current development network. The Canadian Cohousing Network (CCN) is aiming to change this by exploring collaborative opportunities with innovative organizations which could support the creation of more affordable cohousing in Canada. Building on the recommendations laid out by Paul Clark in 2022 with his work comparing Canada's cohousing support system to the larger, more nationally unified CLH Movement found in the UK, this research aims to create a database of potentially helpful development organizations and resources as part of a knowledge mobilization plan (KMP) for the CCN to grow their networks and resources. The KMP includes the database, business and marketing considerations, suggested networking pathways, and a draft technical briefing to the deputy minister of Canada on the situation of affordable cohousing. Data was obtained through internet searches and conversations with experts in relevant fields. Sixteen interviews were conducted, including all CCN members, two other cohousing experts, five developers, and two land trusts from across Canada. All expressed interest in working with the CCN or cohousing groups towards more affordable developments and gave many strong ideas for how this might be achieved. It is suggested then that there is opportunity for the CCN to collaborate or partner with these entities to form either a national Affordable Cohousing Movement or full CLH Movement like in the UK, a decision left to the CCN. Either way, the organizations and resources identified here will help the CCN grow their networks towards financing, land, and logistical aid, form more unified and regional development pathways, fill resource and knowledge gaps, and ultimately create a stronger support system for affordable cohousing across Canada.

Key Words: *Cohousing • Community-Led Housing • Affordability • Sustainable Development*
                    • Quality of Life • Innovative Organizations • Non-profit

Note to the Reader: Names in italics throughout text are linked to their representative website.

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1. *Introduction*

With housing prices on the rise and social isolation more prominent than ever following the pandemic, communities across Canada are searching for ways to create more affordable housing that supports a high quality of life for its residents. Cohousing (no hyphen) offers a strong potential solution that has been successfully shown throughout Europe, the United States, and United Kingdom.[1,2] It is a collaborative form of community-led housing (CLH) centred around intentional community in balance with individual autonomy. Described as an old idea with "a distinctively contemporary approach", cohousing is flexible to many different situations.[1] It puts the future residents at the front and centre of design and development, building according to their needs rather than to what a developer thinks will be most profitable or 'helpful'. Too often, the top-down approach is taken in housing development and the community itself is not consulted, resulting in ill-fitted and unsustainable housing that may create more issues than it originally sought to fix. The community knows itself best, and with proper professional guidance and government support, cohousing and other forms of CLH would be a strong asset to diversify housing stock in Canada, to rent or own, that is more affordable for a range of different incomes and tailored to the specific needs of the residents.[3,4] Yet, Canada's support network for this is lacking and disconnected. There must be a stronger, united front between communities, professional, and governments if any widespread cohousing or CLH movement is to succeed.

In 2022, Paul Clark was commissioned by the *Canadian Cohousing Network (CCN)* to investigate the UK cohousing support network and how it might be applied in Canada.[3] This network is part of a wider CLH Movement and *Community Led Homes* resource hub in the UK which offers clear development methods and resources for residents, housing professionals, and planning authorities. The research here continues this effort by identifying pathways the CCN may take to grow such a support network to increase affordability in cohousing. Innovative organizations and other resources are identified which support cohousing, affordable housing, and/or community-centred housing in some way, and which may be interested in networking, collaborating, or partnering with the CCN. Sixteen of which are interviewed, and the information gathered is used to develop a knowledge mobilization plan (KMP) for the CCN to achieve their desired outcomes. The remainder of this section discusses cohousing in the context of affordability, Clark's key findings, and the methodology of this research. *Section 2* describes the current support network for affordable cohousing in Canada, *Section 3* summarizes the interviews, and *Section 4* outlines the KMP. Conclusions are drawn in *Section 5*, followed by Appendix I and references.

1.1 Cohousing & Affordability

The strengths of the cohousing model have been shown repeatedly throughout the world, but it can be somewhat expensive to build and has yet to catch onto Canada's mainstream housing market. From its conception in Denmark (*Saettedammen* 1972; now >700 Danish communities complete), cohousing has now grown throughout European countries like the United Kingdom (first late 1990s; 19 complete, >60 in-development), the United States (186 complete, >100 in-development), Australia, New Zealand, and even in parts of Asia.[5–7] Canada's first community, Windsong, was established in 1986 with now near 20 completed across the country and over a dozen in-development. Cohousing residents have widely reported a greater sense of connection to their communities, more physical and emotional support, and an overall increase in quality-of-life.[8] Children growing up in these neighborhoods are exposed to a close-knit adult community, parents have extra eyes on their little ones, and elders have the joy of youth in their daily lives as well as helping hands as the body grows old. Cohousers also report reduced lifecycle costs and environmental damage due to the sharing of resources (eg. community gardens and dinners, shared tools, and vehicles). However, there is an issue of affordability in cohousing where the development costs are increased due extensive common facilities and often environmental features. In Canada, there is a distinct lack of support towards this type of development which propels the issue of affordability and makes cohousing all-around harder to build.

A more complete definition for cohousing and its benefits can be found elsewhere[1,2,8], but for convenience a short summary is provided here. Cohousing is similar to other community-oriented housing, such as co-operatives and co-living, but it is distinguished by several characteristics: both physical and managerial structures are designed and operated through a *participatory process* with *no hierarchy* among residents, such as by consensus decision making. Buildings consist of *private homes* complemented by *extensive common facilities* designed for every-day use (eg. common house, community kitchen, gardens, workshops, guest room, play areas) which are designed to foster *intentional community*. The common facilities offer support to the lifestyles and livelihoods of the residents, such as teaching studios or office space for home-based jobs, and they supplement some private space to allow for more comfortable, smaller homes. The balance of privacy and community living is a huge draw to cohousing, respecting individual autonomy while facilitating quality neighbor interaction as a more natural part of peoples' day. Understandably, this lifestyle is not for everyone but there are many who would greatly enjoy and benefit from this type of intentional community.

Quimper Village Common Terrace.   *Architecture by McCamant & Durrett Architects.*   *JMLG.*

Figure 1-1. Cohousing neighborhood design by *McCamant & Durrett Architects.*[9]

A variety of ownership and financial structures can be used in cohousing including private ownership, limited-equity cooperatives, and rentals owned by the cohousing community or other non-profit organizations.[1] In early Danish communities and most of today's US communities, a condominium financial model with a homeowners' association is used with pre-development costs funded by the committed community members. Sourcing funding for North American cohousing has been largely done through private credit unions and banks because government funding is not accessible. For example in Canada, the *Canadian Mortgage and Housing Corporation* (CMHC) has various affordable housing funding programs, but they are not available to community groups as they do not typically have enough experience and assets behind them, especially in competition against well-established development companies. Private lenders are difficult to borrow from for similar reasons, making it challenging to finance cohousing in Canada. Meanwhile communities in Denmark have had access to government sponsorship and guaranteed construction loans since 1982, notably generating more cases of affordable units. The UK has taken up some of these practices as they grow their cohousing and CLH Movements. If Canada is to realize the potential of cohousing and increase its affordability, a similar scheme must be adopted which generates nation-wide collaboration between communities, development professionals, and government officials.

'Affordability' is a touchy subject in housing. What's barely financially achievable to one family may be completely out of reach for another. Affordability can be considered for the whole housing continuum (Figure 1-2) and, therefore, must be discussed in specific context with regards to who is putting in the money. CMHC defines affordable housing as costing below 30% of a household's gross income for any form of tenure.[10] The inclusive nature of cohousing prompts us to consider the whole range of financial situations, and so the objective of this report will be to investigate pathways toward *greater* affordability in cohousing with open consideration to the range of possible definitions.

Figure 1-2. The Housing Continuum.[11]

The importance of increasing affordability in cohousing is so that its benefits are not only a privilege for middle to high income brackets. Cohousing holds great potential in supporting a variety of lifestyles and socioeconomic situations, including parents raising children, elders wanting to age in place, and minority communities working to maintain the integrity of their culture. For example, cohousing-style development has particular potential as a housing form for Canada's First Nations communities. Cohousing bares resemblance to several of Canada's indigenous nations, such as those with longhouses positioned around a common area used daily by the inhabitants in sharing meals and events.[8] It is possible then that cohousing may provide a unique opportunity for indigenous communities to develop their neighborhoods according to their needs and culture, aided by non-profits who understand the development process *and* the community; these organizations would ideally be indigenous-led. Growing support for such projects may help in healing and reconciliation by giving power back to the people and supporting them in creating or re-recreating the communities that they desire.

Cohousing also supports several of the *UN Sustainable Development Goals* (SDGs) which would help improve quality of life for the community inside and outside of the development. One goal especially in line with the objective of cohousing is SDG 11: building sustainable, inclusive, safe, and

resilient communities for all.[12,13] Community is the essence of cohousing and when given a systematic method to support its natural formation, it can be applied to almost any given situation. However, the first target of SDG 11 includes 'affordable housing' which is a current barrier for many Canadians getting into cohousing. Yet if this model could become a more viable option to a wider range of incomes, more sustainable development would propagate. With a strong community connection, sustainable neighborhood design is easier to achieve by promoting the sharing of resources (SDG 12), healthy and non-hierarchical social interactions through the physical design and collaborative management structures (10 & 16), and promoting good health and well-being again through thoughtful physical and social structures such as pedestrian-oriented pathways and organized community activities (3). Lastly, SDG 9 pushing industry, innovation and infrastructure is addressed by cohousing for housing developments to be better designed and more equitable through enabling more people to participate in the design of their own neighbourhoods. Much research towards these social, emotional, physical, environmental, and financial benefits of cohousing has surfaced from the countries that have adopted cohousing and other CLH models on their mainstream housing markets. Therefore, it is highly encouraged that organizations and governments in Canada follow suit and open their minds and wallets to give such housing more development support.

1.2 Challenges for Cohousing in Canada & The UK Solution

Clark (2022) investigates the UK Cohousing Movement to understand how it has established such support and unified momentum throughout their nation (largely focused on England with Scotland, Wales, and Northern Ireland also considered).[3] Cohousing is now recognized as a viable housing option in their mainstream housing markets and supported at every level of government as part of a wider CLH Movement. Canada and the UK are suitable for comparison because cohousing was introduced around the same time and their democratic political landscapes are similar as Common Wealth countries, though differences are highlighted such as Brexit. In his research, Clark identifies four key challenges for cohousing in Canada and several responses to each as summarized below with key takeaways ***highlighted***. From this, three key steps are identified that are pertinent to the CCN solidifying the Canadian Cohousing Movement and possibly creating a CLH Movement: (1) coordinate support from organizations and government towards financing, land, and logistical help, (2) identify clear, unified, and regional development pathways for community groups and professionals to navigate, and (3) identify and fill professional and resource gaps.

Table 1-1. Challenges and responses for developing cohousing in Canada found by Clark (2022).[3]

No.	Challenge	Response
1	lack of access to land	(a) create *exception sites* not typically suitable for larger developments but that may be workable for a cohousing group.
		(b) to access *sites for community use*, re-examine "ideas of best-value …[alongside] council policy and strategic direction".
		(c) frame the narrative around land released from community homes as creating *additional and more diverse housing stock*, rather than anti-competition.
		(d) *Government to release land* for community groups by *providing financing to local authorities*.
		(e) local governments to be *flexible with taxes against developers* when they invest in community groups.
2	lack of financial support	(a) "establish *organized revenue streams*" for developing communities which give sufficient time to make decisions and apply.
		(b) fill the large gap in *community-friendly financial lenders*, such as *Ecology* or *Triodos Bank* in the UK.
		(c) advanced funding may be provided as a *Revolving Loan Fund*, and *grants* can help with feasibility studies and pre-development costs.
3	complex planning systems & local authorities	(a) local authorities to develop *plans for CLH* which are *clear and simple* for groups to follow.
		(b) create a *CLH Hub(s)* to provide knowledge and support in navigating planning systems, authorities, and professionals.
		(c) build *multiple frameworks* including open *cross-department communication*, *community input* into local decisions, and ongoing training for public servants and other professionals.
		(d) be open to new and innovative approaches that support the needs of the community.
4	unsupportive policy context	(a) bring CLH into the *national conversation* in government.
		(b) *federal leadership to influence* the opinions of municipalities and local planning authorities through *collaboration and information sharing.*
		(c) *fill the gaps* in data including supportive legislation and opinion from the constituents of local authorities.
		(d) *Commit* to the cause, taking advantage of the *growing research* in Canada, and *expose more people* to the option of community housing.

1.3 Methodology

Information was gathered through internet research, literature, and interviews with experts in relevant fields. Data collected is categorized into two Microsoft Excel sheets, one for organizations and one for other resources such as education and funding opportunities. Organization contact information is obtained from the organizations' websites, LinkedIn, or by personal connection. Literature research includes government papers and publications, research reports, articles, and journals. The interviews were conducted on Zoom in a semi-structured format with questions pre-written and ability to follow the natural flow of conversation. A recording was obtained with signed consent from each interviewee with the form described briefly below. Because this is an independent research project no formal ethics approval is needed, though all proper care is taken to ensure willing consent of the interview, recording, and distribution of given information.

Interviews were conducted in two phases, (1) very important persons (VIPs) knowledgeable in current organizations or resources which may contribute to the goals of this research or provide suggested contacts for the next phase, and (2) key organizations involved in cohousing, affordable housing, and/or community-oriented housing which may have the potential to collaborate with the CCN or cohousing groups. Table 1-2 lists the types of organizations and professionals considered, and Table 1-3 the companies and individuals interviewed during Summer 2022. The list of interview candidates was made in consultation with Alan Carpenter and Ronaye Matthew of the CCN, with a total of sixteen accepted interviews of thirty-one requested, nine in Phase 1 and seven in Phase 2. Unfortunately, one developer has since rescinded their interview and will not be discussed further despite having shown strong support during the interview. In selecting Phase 2 organizations, financial and government entities were excluded and it is suggested they be approached by someone with more experience in these areas.

Ethics, security, and privacy in accordance with the Freedom of Information and Privacy Protection Act are considered in the consent form given to the participants. This was signed by each, giving permission to record the interviews and use the given information in this report with proofreading done by each organization or individual before official release. The form describes the purposes of this research and the interview, the interview method, data collection and sharing, participant rights, and options to give or deny signed consent for recording and for release of information. Data collected from the interviews is stored on Google Drive (originally, data was set to be stored on Dropbox but a capacity issue prompted Mary Huang to offered space on her paid Google Drive; all participants were made

aware of the change). Those with access to this data include the researcher and the CCN's Affordable Cohousing Working Group (ACWG; see *Section 2*) who led this project. Security of the stored data was considered safeguarded by the privacy and security policy of each third-part host, *Dropbox* and *Google Drive* (linked).

Table 1-2. Two phases of the interview process with their considered professional categories described: (1) VIPs and (2) key organizations towards more affordable cohousing in Canada.

Phase	Category	Description
1	(a) CCN Board &/or ACWG Members	Active members of the Canadian Cohousing Network, either on the Board of directors or the Affordable Cohousing Working Group. These VIP are automatically also in (b).
	(b) Cohousing Experts	Individuals suggested by the CCN who have strong cohousing knowledge and possible connections to Phase 2 interviewees.
2	(a) Admin & Marketing	Administrative & marketing professionals – eg. lawyers, accountants, insurance agencies, property managers, media designers, HR
	(b) Architects & Designers	Planners and designers of buildings, land, and community spaces – eg. lead architects, engineers, landscape architects, interior designers, energy advisors
	(c) Consultants	Consultants – eg. for housing development, group coordination, management
	(d) Developers & Builders	Residential developers, builders, general contractors, construction managers
	(e) Financial	Money lenders – eg. banks, credit unions, investors.
	(f) Government	Government groups (municipal, federal, & national) focused on housing
	(g) Hubs	Information/resource centres for housing, community development, and related affairs
	(h) Land Trusts	Organizations which acquire and manage land which may support CLH development
	(i) Real Estate	Real estate agents, appraisers, land surveyors
	(j) Research	Universities, Colleges, or other research & educational groups
	(k) Vulnerable Populations	Consultants and other professionals who specialize in respectful and inclusive work with minority and vulnerable populations in Canada, such as indigenous groups.

Table 1-3(a). Name, professional category (cat.), notes, affiliations, base location, and service area if applicable (in bold) of participants over the two interview phases. If a participant is representing a company, the company's name is emboldened and linked their website under 'Affiliations'.

Name	Cat.	Notes / Affiliations	Base | Service Area
Phase 1: VIP			
Alan Carpenter	(a)	• *CCN* – co-Founder, Board, & **ACWG** • working with Jongkind in developing a streamline process for cohousing development • resident of Windsong Cohousing since 1996 • helped establish the following communities: – Windsong, Quayside, Groundswell, Vancouver Cohousing	Langley, BC
Ronaye Matthew	(a), (c)	• **CCN** – co-Founder, Board, & **ACWG** • Founder & Principle at *Cohousing Development Consulting* (CDC) • resident of Cranberry Commons (>20yrs) • helped establish the following communities: – Cranberry Commons, Quayside, Roberts Creek, Creekside Commons, Wolf Willow, Belterra, Harbourside, Ravens Crossing, West Wind Harbour, Driftwood Village, Little Mountain	Burnaby, BC | **CND**
Kathy McGrenera	(a)	• **CCN** –Board, & **ACWG** • Facilitator Associate at CDC • resident of Quayside Cohousing, BC (25yrs) • helped establish the following communities: – Quayside, Little Mountain Cohousing, Driftwood Village	North Vancouver | BC
Mary Huang	(a)	• **CCN** – Board & **ACWG** • President of Centretown Community Association • Member of Ottawa Community Benefits Network • helped establish the Concorde Cohousing group	Ottawa, ON
Henning Mortensen	(a)	• **CCN** – Board & **ACWG** • Treasurer for CohoUS • founder & resident of Prairie Spruce Cohousing	Regina, SK
Kris Stevens	(a), (c)	• **CCN** – Board • Founder & Executive director of *Cohousing Options Canada* • Founder & Principle at *Centre of a Circle Consultants* • co-Founder of *Roots to Roofs*	Toronto | **ON**

Table 1-3(b). Details of the participants for two interview phases.

Name	Cat.	Notes / Affiliations	Base | Service Area
Phase 1: VIP (continued)			
Wendy Fairhurst	(a), (j)	• **CCN – ACWG** • Memorial University NL, interdisciplinary PhD candidate for Sociology, Geography & Social Enterprise, focused in affordable cohousing • co-Founder of Reclaim Community CDO • founding member of Cohousing NL (in-dev.)	NL
Sarah Arthurs	(b), (c)	• Founder & Principal of *Cohousing Connections* • ED Calgary Interfaith Council • resident at Prairie Sky Cohousing Cooperative (>15yrs)	Calgary, AB
Yonas Jongkind	(b), (c), (d)	• independent contractor for cohousing development and consulting • developing the streamline process with Carpenter • currently working on a Nanaimo cohousing project (*Lost Lake Cohousing*)	Nanaimo, BC
Phase 2: Key Organizations			
Graeme Hussey	(d)	*Cahdco*, CCOC	Ottawa | **ON**
Luke Harrison	(d)	*Catalyst*	Vancouver | **BC**
Dion Whyte	(d)	*New Commons Development* (**NCD**)	Vancouver, Toronto | **CND**
Albert Huang	(d)	*Terra Social Housing* (**TSH**)	Vancouver | **CND**
Mark Wickham	(h)	*Northern Community Land Trust* (**NCLT**)	Whitehorse | **YT**
Anonymous	(h)	*Ottawa Community Land Trust* (**OCLT**)	**Ottawa, ON**

2. *Current Support Network*

The Canadian Cohousing Network was established in 1992 as a non-profit organization to promote and support cohousing throughout Canada. It is operated by a volunteer board of directors (Table 1-3) which use the same participatory, non-hierarchal principals as in cohousing, and a paid-membership base to help balance costs. On their website, the CCN provides educational resources, professional resources, a directory for all registered (paid membership)[14] cohousing communities in Canada, and opportunities to connect communities with potential residents. They also engage with interested parties through Facebook and a free quarterly newsletter by email registration. Despite somewhat limited funding and resources, the CCN is still making headway in advocacy and growth for Canadian cohousing. As a recent milestone in 2021 towards accessibility and affordability, the Affordable Cohousing Working Group (ACWG) was formed by several members of the CCN.[2] It's directing board are again volunteers, working as a "think-tank towards evolving models" to fulfill its mission.[15] They have now received two *Career Launcher Impact Internship* grants, subsidizing Clark's work and this research. The motivation and skillset behind both the CCN and ACWG have and will accomplish great things in the community-led housing space, but they must expand their network, strategies, and resource pools as previously described (*Section 1.2*).

There are currently twelve professional services listed on the CCN website:[9] *Cohousing Development Consulting* (Matthew *Section 3.1*), *Cohousing Options Canada* (Sevens *Section 3.1*), *Cohousing Solutions*, *Creative PLANit*, *Fitch Architecture and Community Design*, Laird Schaub *Community & Consensus blog* and *Workshops*, *LiveWell Cohousing*, *Lysa Dixon Mortgage Professional*, *Mary Kraus Architect*, *Ottawa Cohousing*, *Sociocracy For All* (SoFA), and *The Cohousing Company*. The CCN is also beginning work with *Mike Labbé* to establish a Community Wealth Fund system for cohousing communities to build a collective investment pool. The research that Fairhurst (*Section 3.1.1*) is doing towards affordable cohousing strategies with *Reclaim Community CDO* will be invaluable to the CCN's efforts, though no official partnership is yet established. These organizations are all invited to gather at the annual general meeting with the other paid CCN Members but have no organized strategy for affordable cohousing to date. Lastly, the CCN is in coordination with *The Cohousing Association of the United States* (CohoUS) and the EcoVillage Network of North America through *Community Weavers*, a "social fabric project" initiated by the *Foundation for Intentional Communities* and SoFA. As their network connections grow with proper communication and cooperation, these strategies and their required resources will naturally improve.

3. *Potential Network Growth*

A summary of each interview is provided below, starting with VIPs then Key Organizations. Suggested connections that were not interviewed but that may be of help to the CCN are mentioned throughout, with those considered priority to connect with and notable network gaps summarized in *Section 3.3*. All other mentioned resources are linked when possible and described further in their appropriate Excel database file (see *Section 4.1*). Unless otherwise mentioned, quotations in this section are taken from the interviews.

3.1 Interviews Phase 1 – VIPs

VIP interviews began with members of the ACWG and CCN Board: Alan Carpenter, Ronaye Matthew, Kathy McGrenera, Mary Huang, Henning Mortensen, Kristopher Stevens, and Wendy Fairhurst. Two additional cohousing experts were identified as Sarah Arthurs, co-op and cohousing consultant, and Yonas Jongkind, cohousing consultant and developer. Each conversation was focused on identifying useful organizations and resources, strategies for creating more affordable cohousing and a possible CLH Movement, and strategies for growing CCN's network and impact.

3.1.1 *CCN Board & ACWG*

Alan Carpenter is a co-Founder, Board Member, ACWG Member, and Treasurer of the CCN. With past experience as a builder, Carpenter helped develop Windsong where he now lives, as well as Quayside, Groundswell, and Vancouver Cohousing, all in BC. He has helped these groups from forming stages through to agreements for a site and project manager, working with Yonas Jongkind (*Section 3.1.2*) to establish a 'developer assisted' or 'streamlined' cohousing development process. In this model, a developer or developer-like-group finds a site, does an information meeting with cohousing contacts in the area, organizes a Getting It Built workshop (like those done by *The Cohousing Company*) if enough people show interest, followed by design workshops and the standard development process. Carpenter believes that working with the right professionals can save a group money by avoiding error and aiding with more immediate implementation of design decisions and a stronger understanding of where cost savings can occur. To support this and cohousing development broadly, Carpenter hopes that the CCN acts as a strong resource hub and a platform for cohousing groups, prospective members, and professional teams to get connected.

Other potential resource and partnership avenues Carpenter suggests include Gary Morrison as Founder & President of *LiveWell Cohousing Development Ltd* (already CCN professional member) and owner of *Capital Decisions Inc*, Thom Armstrong as Executive Officer of the *Co-operative Housing Federation of BC, and New Market Funds* (connected to NCD *Section 3.2.4*).

Ronaye Matthew is a CCN co-Founder, Board Member, and ACWG member, as well as the Founder and Principle at the most prominent cohousing development company in Canada, *Cohousing Development Consulting* (CDC). Matthew has helped develop over a dozen cohousing projects, mostly in her home province of BC (living in

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Cranberry Commons Cohousing 20+yrs) though she has helped some in AB (Prairie Sky), SK (Wolf Willow), NS, and ON. With this extensive experience, Matthew is now in the process of publishing the first Canada-specific cohousing development manual, a much-needed tool for cohousers and associated professionals alike. Once finished, Matthew has sights on establishing online training for cohousing professionals in order to build more localized support across Canada. Given the different climates, systems, and cultures of each province and territory of Canada, Matthew believes this will help create multiple organizations specializing in the different regions rather than one company, like CDC, spreading its resources thin across the country.

When dealing with municipalities, Matthew finds that councils and staff are usually supportive of the idea of cohousing once they understand the concept, but their bureaucratic processes can be slow, complex, and costly. Several groups have reported a 'burning soul' in government who have helped expedite the process, yet a high turnover of planning staff makes building lasting, productive relationships difficult. At the initiation of a project, to support greater awareness of the benefits of cohousing, Matthew immediately opens a relationship with the current mayor and council members with free literature on cohousing development, such as 'Creating Cohousing' or 'Cohousing a Contemporary Approach to Housing Ourselves, 2nd edition' both by McCamant and Durrett. Matthew hopes that the resources identified here will be an additional asset to provide to municipalities and connect groups with local professionals and resources that can help navigate their specific context.

For helpful contacts in this project, Matthew put me in touch with Sarah Arthurs who was interviewed (*Section 3.1.2*). Matthew also recommends Mike Labbé with *Home Opportunities* as a

resource of information for developing affordable housing that does not rely on government subsidies, and *Tomo Spaces*, the Vancouver developer pioneering a streamlined approach to cohousing with the development of *Tomo House*.

Kathy McGrenera is a member of CCN Board and ACWG. From a background in psychology, sociology and equity studies, McGrenera has a long history of community development. She is a founding member of Quayside Village (BC), has co-founded *Source Facilitation Collective* to offer training and facilitation for community building and conflict resolution, and provided facilitation and community building services for two projects managed by *Cohousing Development Consulting* (see Matthew *Section 3.1.1*). Source lead her into work with CDC when Matthew reached out for support with building a group in Vancouver (Little Mountain Cohousing) and then Driftwood Village in North Vancouver. The projects were successfully completed on budget, but the process was made more taxing than usual for both McGrenera and Matthew when COVID-19 hit mid-development. McGrenera is now taking a short break from this area to focus efforts on her home community and the CCN.

An influential facilitation training McGrenera describes was with *Kavana Tree Bressen*. Adapted from a course by Laird Schaub (*Section 2*), Kavana acted as an external facilitator to projects where she would travel to the locations of developing cohousing communities to train the members locally. From this, she set up a 2-year program with participants gathering over long weekends – when McGrenera took the course, there were eight different communities involved, mostly cohousing but also ecovillages. The different groups traded responsibilities of preparing meals and facilitating meetings, giving everyone there an opportunity to be "steeped in a community that wasn't [their] own". This course gave McGrenera the facilitation skills needed to take on the two cohousing projects with CDC. After COVID, Schaub moved his course online so it is still available. McGrenera is continuing to offer facilitation and consensus training to cohousing groups. Another source for workshops, facilitation, and ongoing webinars is the *Cohousing Association of the US* (CohoUS) and their newly launched *Cohousing Institute*; CohoUS also hosts regular conferences. A group of cohousing community volunteers organized a national Canadian Cohousing conference in 2018 in Vancouver, and the second conference planned originally for 2020 was interrupted by Covid.

Mary Huang is based in Ontario working with the CCN Board and ACWG. She is a planning and forecasting consultant for complex systems of large businesses, the President of *Centretown Community Association (CCA),* and a member of the *Ottawa Community Benefits Network* (OCBN). In our conversation, we discussed tactics for approaching affordable cohousing and related entities or resources for cohousing in Ottawa. Huang believes even just lowering the pre-development and land-acquisition costs will help make cohousing more affordable, which can be upwards of $100,000 before even knowing if the project is viable. You need someone who is entrepreneurial and willing to accept some risk to front the start-up money. With land and some design work done, it becomes easier to attract people to buy into the project. In Ottawa, there is both federal and municipal land coming available soon on which larger developments of over 100 units will be built by *Ottawa Community Housing (OCH)*. Land trusts are a growing option in the area with Ottawa Community Land Trust (*Section 3.2.7*) created by *Centretown Citizens Ottawa Corporation (CCOC)* and the *Cooperative Housing of South Easter Ontario (CHSEO)*, both of which have land owned by CMHC on a 50-year lease with a sizeable CMHC grant.

Henning Mortensen is a member of the CCN Board and ACWG, and the treasurer of CohoUS. Mortenson grew up in Denmark and made his career as a business and data analyst. Although Saettedammen was built after moving to Canada, the idea of cohousing was immediately appealing to him when learning about WindSong on CBC radio. This led him to initiate what would be the first complete cohousing community in Regina SK, *Prairie Spruce*. In our conversation, Mortensen described their development process and several potentially useful tools and connections for the CCN to explore.

The Prairie Spruce community hired *Connexus Cohousing Collaborative* run by Chris Scotthanson and Jason Robillard. They helped the group find land and build a professional team. Every couple of weeks, either consultant would visit the community for a weekend to get to know the group and wider community. Scotthanson began by speaking with all local building supply stores to find the contractors and developers working in the area. He called each developer, asking if they had any land suitable for a cohousing community. Within a day, Scotthanson had three possible parcels with three different developers. He toured each with the community and they decided on the parcel on which Prairie Spruce is now built. The developer of this land was *Fiorante Homes & Commercial*, which was promising because they liked to work with an Architect, Christopher

Kailing from MPM Architecture with experience working in cohousing with McCamant and Durrett. The community first worked with Kailing to collaboratively decide on design, which was finalized as a condominium ownership model. The design includes several units adapted for people with disabilities or aging in place. Fiorante then quoted the group a fixed price for the project and worked with the community in a participatory process entailing two cohousing members, which represented the interest of the entire community, in round-table discussions with four of Fiorante's legal and financial team members. These six discussed and confirmed the final decisions, and once made there was no going back.

The price quoted was not cheap but gave the group comfort knowing the cost ahead of time. Acquiring land for a low price helped keep costs reasonable for the group. They considered adding a layer of affordability, but this was projected to increase costs by ~25% which was not feasible within their budget. Mortensen explains how his community had to learn the limitations on developing their 'dream home' with all-sustainable, high-quality design and achieving reasonable costs let alone any level of affordability. Regardless, four unsold units became rentals which at least gives more economic flexibility for who can get into a unit, but Prairie Spruce Condo Corporation now carries the financial burden on these units. In other terms of affordability, Prairie Spruce was able to scheme ways of keeping living costs low. For example, taking ideas from Mortenson's work in business, they secured an extremely low-cost internet plan for the whole community through signing a 5-year contract with SaskTel as a corporation, and for individual unit phone lines the community used referral discount codes when signing up another phone line. These bits of saving may not be enough to lower the cost-of-entry into the community, but they will make ongoing costs more affordable for the residents. Despite the beautiful end-result, Fiorante took quite a financial loss in this project so Mortenson is doubtful that they would be interested in another cohousing project. He believes the company missed factoring into their budget improvements requested, such as in-floor heating, which were in the architect's plans.

Other connections Mortensen has is with the founder of *Cohousing-l*, a listserv which many cohousers use to gain information. As treasurer of CohoUS, Mortensen is also a lynchpin in the relationship between Canada's and US' national cohousing bodies. Sitting in meetings and conferences on both sides of the border, Mortensen relays the different perspectives and methods between CohoUS and CCN, though the organizations have yet to work together on any project except in conjunction with the Community Weave project mentioned in *Section 2*. Mortensen

suggests connecting with Trish Becker who is the new Executive Director of CohoUS, and to investigate the monthly webchat he's set up to connect with people across the US and build networks. These sessions have been continuing consistently and with good attendance.

Kristopher Stevens is a member of the CCN Board. After working for the Ontario Sustainable Energy Association as Executive Director, helping pass the Green Energy Act through national and international collaborations and research, Stevens is now the Founder and Executive Director of *Cohousing Options Canada (COC)* cohousing consultancy and is working through his own development consultancy, *Centre of a Circle Consultants.* Centre of a Circle has a mission to help businesses build sustainable strategies and positive economic, social, and ecological value for clients and society through stakeholder engagement and impact investment opportunities.[16]

Stevens was introduced to cohousing years ago by one of the early members of Harbourside Cohousing in Sooke, BC. The idea immediately took hold as Stevens reflected on the benefits for his own aging parents. Through multiple courses with Chuck Durrett and a tour of cohousing communities across Europe, he developed the resources and connections to set up the non-profit consultancy, COC, for Eastern Canada knowing that Matthew's CDC was already stretched thin and operating from BC. With this organization, Stevens aims to "take the tools and resources, leverage all these great connections and networks… [he's] developed, and focus on building one community at a time". Although no completed communities yet, COC is currently working on two projects in Ontario in collaboration with Mike Labbé and the CCN to set up a cohousing Community Wealth Framework. This is in hopes of increasing affordability while the current and flawed financial systems available for cohousing are "making cohousing for the upper-middle class". COC also hosts a 4-part online workshop, *'Is Cohousing Right or You?'*, which helps people learn about what living in cohousing is like and what it takes to develop.

Stevens describes the potential benefits cohousing has in creating sustainable and resilient indigenous communities. He is co-Founder and Board Member of *Roots to Roofs Community Development Society* based in T'Sou-ke First Nation and Victoria, working in collaboration with indigenous and non-indigenous communities on training for housing, resiliency, and other skills which aim to incorporate indigenous knowledge with high-performance building technology. Roots

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to Roofs helps create housing (now including cohousing), community plans, apply for grants, set up Community Wealth structures, and guide them through the development process. An example of this is their development underway in Aq'am near Cranbrook, BC, which will be 20 units, half for seniors and half for families, and with a 5000ft^2 central common house which looks like tipi from the community's heritage. A group in Nunavut is also aiming for this same balance of tradition and quality in their native communities. Lastly, Stevens has met recently with *Norway House First Nations* who were excited about the ideas of cohousing, Community Wealth, and Roots to Roofs; they are interested in setting up a Community Wealth Manitoba (or Prairies).

COC is already listed on the CCN's website and naturally in contact with the CCN Board. Stevens suggests Homes Opportunities by Labbé and Roots to Roofs may be interested in talking with the CCN. Stevens has worked with Tonya Surman from *Centre for Social Innovation,* a company that catalyzes and supports people in creating, adopting, and integrating concepts with positive social and environmental objectives. COC Board member, Elvira Omarbagaeva, is Executive Assistant to Tonya and may be able to help connect her and the CCN. Another connection is *Ted Cowan* who does research and consultation in resource economics and is a Director for the Escarpment Biosphere Conservancy. Cowan is knowledgeable on starting land trusts and other socioeconomic subjects, and he enjoys mentoring others. Financial resources that might be interested in cohousing include *Tapestry Capital* based in Ontario which helps groups raise capital through community bonds; it may be more expensive that other financial sources but is has the benefit of tapping into local networks and engaging with local supporters. Labbé is in conversation with *Desjardins*, the biggest financial credit union in Quebec, as they are interested in exploring new opportunities and the Community Wealth approach; Stevens suggests discussing this connection again after their relationship is more established. Conversations are also ongoing with *VanCity Credit Union* about Roots to Roofs and Community Wealth.

Wendy Reid Fairhurst is a member of the AGWG and a PhD candidate of Interdisciplinary of studies at Memorial University of Newfoundland and Labrador (MUNL) under the faculties of Sociology, Critical Geography, and Social Enterprise. Through extensive research into strategies and resources towards greater access and affordability in cohousing, Fairhurst is now helping to create NL's first cohousing community, Cohousing NL (working name of *Killick Ecovillage*), and has co-founded the non-profit social enterprise *Reclaim Community Collaborative Design*

Organization (CDO) as an open-access CLH support ecosystem set to launch online in the coming months. Support for these accomplishments was largely supported by the CMHC *Housing Supply Challenge* (HSC).

Reclaim Community CDO has strong potential in helping the CCN achieve more affordable cohousing and a wider CLH. It is "national knowledge-sharing platform and open-source knowledge about Community-Led Housing and [its] processes" which will be open for anyone to share documents and templates that take time to create, such as reports, funding applications, and legal agreements – framed in both local and national aspects. Fairhurst notes the crossover between the Reclaim Community CDO and the database created for this research (*Section 4.1*). She also suggests looking into a similar research group called COVID-19 & Cohousing Partnership Engage Study (COPES) that has recently completed a comprehensive study including the creation of a database of existing groups and relevant statistics; I connected with the co-founder of COPES over email and she passed along several literature resources which are added to the OtherResources.xlsx Excel Database (see *Section 4.1*). Another database of interest is the *Canadian National Community Land Trust* (CNCLT) built to support the CLT model across Canada as a "healthy ecosystem of community-owned affordable housing" (Fairhurst) and other urban real estate. I was put in touch over email to Loriann Girvan who is associated with CNCLT and helped Fairhurst's team in the HSC challenge. Girvan forwarded the interview invite onto Josh Barndt (Executive Director of Parkdale Neighbourhood Land Trust) and Chiyi Tam (ED of Kensington Market CLT) but neither were able to make time for an interview.

To achieve Canada-wide support for deeply affordable chousing, Fairhurst believes there needs to be a successful example built and showcased. Cohousing seems to be less in the conversation [than co-op] and often considered as accessible only to higher income brackets, which is not helpful. Towards these issues, Fairhurst's PhD work is in researching affordability strategies from around the world which may be adapted to the Canadian context. Specifically, she is interested in the Mutual Home Ownership Society (MHOS) model and a successful UK example, *LILAC cohousing* – Low Impact Living Affordable Community.

Fairhurst believes there is potential for Reclaim Community CDO and the CCN to form a stronger partnership where the CCN can help source funding opportunities. Fairhurst gives numerous other recommendations for organizations to interview in this research and for the CCN to connect with:

- *Social Innovation Canada* set to connect Canada's social innovator ecosystem which Fairhurst says is good with human-centered design and the participatory process.

- The *Co-operative Housing Federation of Canada* which is Canada's national co-op support entity; Fairhurst will be able to connect the CCN with the Executive Director, Tim Ross.

- Jason Robillard in Calgary as a development consultant after working with Chris Scotthanson (Mortenson *Section 3.1.1*) and was the consultant on TreeHouse Village Cohousing in Nova Scotia.

- Lynn Hanley from Communitas is linked to many other consultants in co-operative housing.

- CMHC programs and fundings for co-ops and others geared for CLH or community.

- *Home Suite Hope* in Toronto to alleviate poverty, with Crystal Valencia as the Development Director whom Fairhurst is in contact with. Fairhurst believes it would be valuable to speak with them for potential connections in the affordable housing sector.

- *Habitat for Humanity* work regionally, and the one organized for NL wants to work with Cohousing NL but are unsure how. Communication has been slow. However, if a partnership could be established there are lines of CMHC funding that could become accessible, just as the forming relationship with Jongkind in Nanaimo (*Section 3.1.2*). There is potential for the CCN to develop a model alongside Habitat for Humanity for the ease of future groups.

- *Hey Neighbor Collective* (*Section 3.3*), which is a helpful online tool applicable to cohousing and lists several organizations on their website as funders which may be useful for the CCN.

- *Tapestry* supports communities in raising community bonds which allows investment into a project with a return.

- For more Phase 1 VIP interviewees, reach out to each cohousing group and asking who their experts are (this was never done but may be a helpful idea later on).

- *Kindred Works*, for which Fairhurst has connection.

3.1.2   Other Cohousing Experts

Sarah Arthurs is a long-standing community development expert, finding her way into the co-op housing sector from a background in psychology and theology. She has lived in Prairie Sky Cohousing Cooperative for >15 years . She has completed the *500 Communities Program* with Katie McCamant and started her own cohousing consultancy, *Cohousing Connections*. Arthurs joined McCamant's cohousing course with an intention to help launch more cohousing in Alberta. So far,

no discrete project has come to fruition but she has worked with emerging cohousing projects as a process consultant and community coach. Work with emerging cohousing projects and development opportunities lead Arthurs to the potential of merging "cohousing" culture and social infrastructure with the cooperative tenure model. Towards this, Arthurs has come up with four key aspects of creating the social infrastructure of cohousing: (1) shared meals – even a few required meals or coffee conversations each month helps increase connection and participation, (2) the Time Commitment & Participation (TCP) Factor – people must be willing to engage and put in the time to follow through on a task, (3) The Three Up's (show up, speak up, and listen up) and (4) sharing gifts from the heart, head, and hands. This model is explained further in a short video (*link*). Suggestions to contact for this research are Lynn Hannley from Communitas (*Section 3.3*), who Arthurs was able to put me in contact with over email but no response was given. *CHF BC* would also be a strong connection to make.

Yonas Jongkind is an independent contractor working on cohousing in BC. He's lived in Windsong, Groundswell, and now Pacific Gardens Cohousing. Working with Alan Carpenter from the CCN, Cam Dore, Jennifer Mollins and Susana Michaelis under the brand of *Amisto*, Jongkind helped develop a streamlined process for cohousing development (*Carpenter Section 3.1.1*) and is now implementing this in Nanaimo on the *Lost Lake Cohousing* project. For this, the land was purchased in April 2022 with 4 months for feasibility. By May, the feasibility study was completed which included having group viability as 7 members committed to joining the project during this period. A localized housing society, *Habitat for Humanity Mid-Vancouver Island*, wanted to purchase 4 units towards 'barrier free' housing (no longer framing it as 'affordable'). The relationship with Habitat for Humanity is still evolving but is promising for further collaborations or projects. Jongkind is also working with Kris Stevens of Cohousing Options on a project in Crofton incorporating affordability with the *Community Wealth* Model (Stevens *Section 3.1.1*).

Jongkind is not formally advertising as a cohousing developer or consultant because the number of inquiries and work requisitions does not have a high enough return rate to justify the effort. His goal in conjunction with Amisto is to build a business model where he can manage 10 projects concurrently. He expresses interest in working with the CCN to create a more structured way for communities to connect with Jongkind at an appropriate point in their community development. For potentially helpful financial institutions, Jongkind suggested *Vancity Credit Union*, *Royal Bank,*

Bank of Montréal, *Envision, Island Savings*, and *Blue Shore* but notes that it can be difficult finding a lender willing to finance cohousing development projects. Retail funding is no longer a significant barrier for projects able to keep organized strata minutes and communicate effectively with mortgage brokers.

3.2 Interviews Phase 2 – Key Organizations

From the organizations suggested throughout *Section 3.1*, twenty-two were selected to contact with an interview request: eight accepted or expressed interest, seven were interviewed, four rejected, and the rest did not respond. The seven organizations interviewed consisted of five developers – Cahdco, Catalyst, New Commons Development, Terra Social Housing, and another who requested that the interview not be made public – and two land trusts – Northern Community Land Trust and Ottawa Community Land Trust. The other interested organization, the *Canadian Network Community Land Trust*, was unable to find time. The objective of each interview was to determine (1) how the company defines, achieves & perpetuates affordable housing & connected communities, (2) would their model work with cohousing, (3) would the company be interested in working with cohousing groups or the CCN and what would this look like, and (4) does the interviewee have any networking or resource suggestions for the CCN or this research project.

3.2.1   Ottawa Community Land Trust

Ottawa Community Land Trust (OCLT) is a social enterprise with a mission to preserve housing affordability in Canada's capital region. My interview was with a co-Founder and past Executive Director (ED)* of OCLT, introduced to me over email by Mary Huang (*Section 3.1.1*) who was also present for the interview. This person asked not to be named, so for convenience in text the alias 'Smith' is given.

The idea of OCLT was brought forward by CCOC in 2017 to the four other community housing groups leasing land from CMHC at LeBreton Flats – Alex Laidlaw Co-op, Tompkins Co-op, Dalhousie Co-op, and Ottawa Community Housing (OCH). They agreed, and with funding from CMHC as part of the CNCLT initiative, OCLT was established to secure land and lease it back to themselves "at longer and lower terms".[17,18] Support for the idea grew, bringing in interest from Ottawa's affordable housing sector with small grants to cover costs of initial work. The official aim

of OCLT has become to "provide homes to households with below-median income, or rents within close to average market rent" and "encourage non-profit and co-operative headlease holders to secure rent subsidies so that deeper levels of affordability are achieved". This is being done with a volunteer Board of Directors and the single paid position Smith occupies, though they hope to hire an additional employee in Fall 2022.

OCLT has not yet secured land for their first development but are focused on acquiring existing rental properties to lease on a 99-year term to non-profits which operate it as affordable housing. They are "agnostic about how the property operates and who operates it " so long as it achieves "reasonable levels of affordability". The rental properties OCLT is currently looking for are between 5-50 units and 50-60 years old, which there are many in Ottawa already operating at affordable rents. However, it is not uncommon for a private investor to buy these and increase the rent for profit. OCLT believes that they can provide a measure of security for their tenants with the operating non-profits keeping rent low. For this to work, the property must support a mortgage at greater than 65% of the acquisition cost (ie. minimum operating income) because the land trust does not yet have any equity or assets for lending power. An unfortunate result of this is that if rents get too low, OCLT cannot afford the project. The land trust has potential investors willing to make an "equity investment into the property in return for a modest rate of return, less than they would get somewhere else but more than they would get in a GIC for example". Such a deal is in process and would bring OCLT to "a tipping point where the ball starts rolling", allowing financing to be secured and the land trust can work towards building a portfolio that will ease the pathway for future developments.

Smith is familiar with the concept of community-led housing through his community development work with CCOC, and he worked with two cohousing projects Cahdco took on which failed. The project which got furthest along is Convivium as discussed further in the interview with Cahdco (*Section 3.2.3*), but from Smith's perspective both projects fell short in their ability to achieve affordability to Cahdco's standards. The communal space, such as a commercial kitchen and large gathering spaces, drove up the development and operating costs and when the Convivium group saw the price tag they were shocked and unable to make the economics work. Smith reflects that the demographic of the cohousing group was mostly people at or near retirement, many having owned their current home for a long time which disconnected them from the current market and high development costs. This knowledge gap was a likely contributor to how unprepared the group was to

hear their price. Regardless, Smith is interested in collaborating with the CCN on some level to incorporate cohousing or aspects of it into their rental projects, but the issue of affordability must be addressed. Open communication between OCLT and CCN should be established to help develop a model that would work between these non-profits, perhaps with "layering in a second mortgage", and increase awareness and solutions to cohousing costs. The CCN could connect OCLT with a local non-profit to operate the property and provide guidance and resources for the participatory process.

As mentioned, Smith is connected to Cahdco from previous work and encourages the CCN to peruse an interview with them as accomplished. He was not sure if they are willing to try cohousing again after their previous loss but believes they would be at least open to talking with the CCN about more effective models for affordability in cohousing and CLH more broadly. Smith's connection to *Trillium Housing* is promising but he doubts they would be open to collaborating with the CCN or a cohousing group at present as they are too busy to attempt new models. Otherwise, Smith thinks they could be interested in collaborating with a cohousing developer on a specific project. *Homeownership Alternatives* (HOA) is the parent company of Trillium and may be worth keeping in touch with because they are going through a leadership change as their Executive Director retires and their replacement may be interested in cohousing ideas.

3.2.2   *Northern Community Land Trust*

Northern Community Land Trust (NCLT) is a non-profit organization seeking to build a portfolio of permanently affordable housing in Yukon (YT), through the development and stewardship pathway outlined in Figure 3-1. The interview request was accepted by Mark Wickham, Executive Director of NCLT, who has a variety of experience in consulting and contracting for housing projects. He has done affordable rental housing in Dawson City for non-profit and first nations development corporations. The land trust formed in 2020 in response to the need for more affordable housing in YT that remains affordable long-term. They are working in partnership with local governments to hold and develop land, building their portfolio with additional emphasis on quality design, materials, and shared spaces like gardens and playgrounds. NCLT is looking to build 1-3 bedroom units for a "diversity of residents", aiming for 35% below market price.[19] Their first project is underway in Whitehorse, planned for 32 units targeting affordable home ownership for households earning <80% of Yukon median income

and priority given to parent families for 8 of the units. Construction is expected to be completed by 2024 while NCLT is continuously looking ahead to their next project.
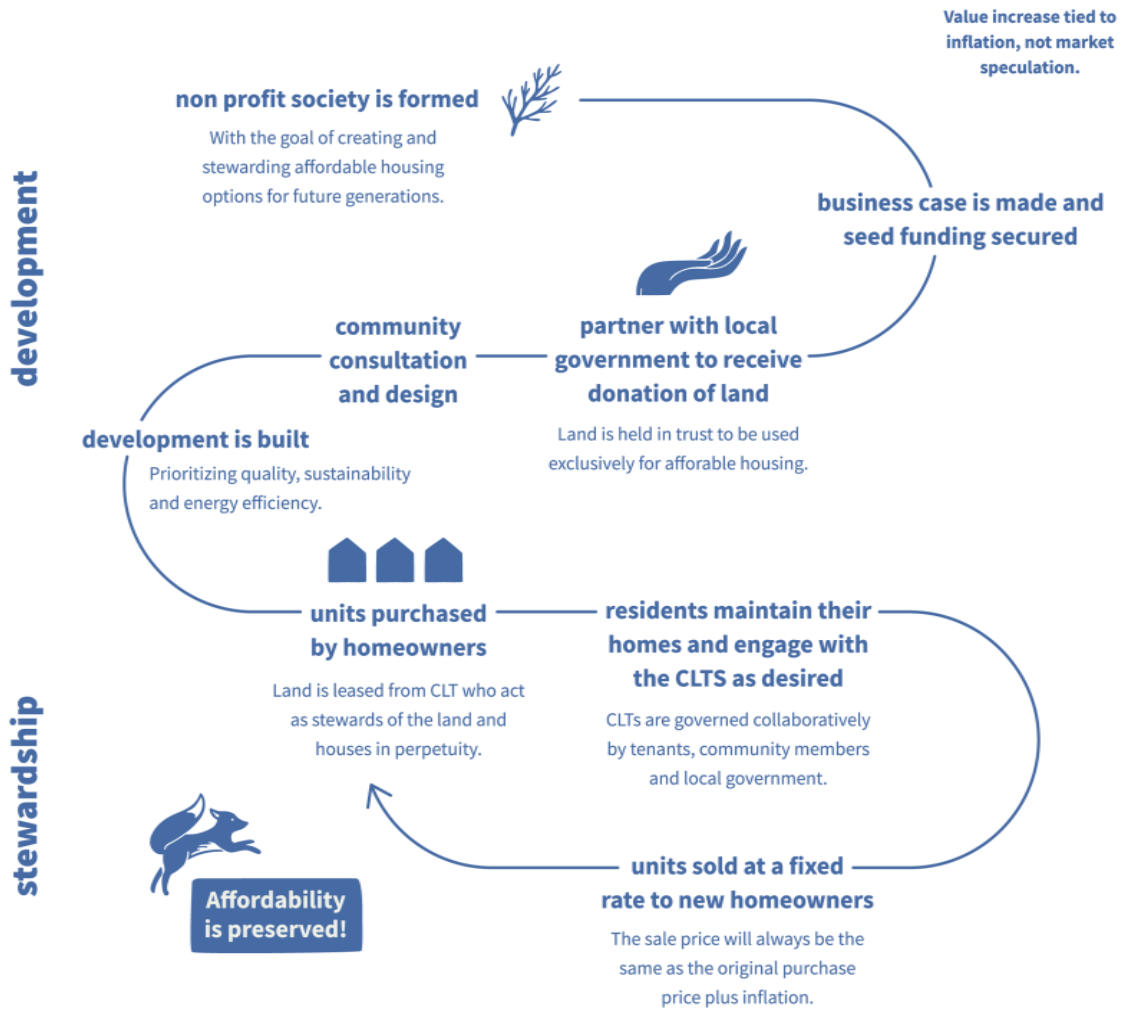

Figure 3-1. NCLT' pathway to build permanently affordable housing in YT.

NCLT uses a home ownership model to allow owners to build equity as they pay off their mortgage as opposed to renting where money-out does not give any return except the roof overhead. Wickham describes some rental projects where the leading non-profit holds the mortgage and is adversely earning equity on the building but have no known way to share it with the tenants. With the NCLT model, homeowners have security of tenure, allowing them to do home improvements (in accordance with building rules) and promoting the sense of control and pride of home ownership, though this does come with difficulties in qualifying for municipal funding which mainly supports rental projects and not the ownership model NCLT is aiming for. Instead, the land trust looks toward

three factors to achieve their mission: (1) land donation, (2) capital funding to reduce initial sales price to below market, from the Government of YT and maybe CMHC, and (3) NCLT does not take the profit margin as a typical developer does. Buyers will have to meet the income criteria and agree to a controlled, inflation-adjusted resale price. This is done through selling 99-year leasehold estate titles with an attached resale option agreement to NCLT through which it reassumes ownership and sells it onto the next eligible person. In this way, the owners do not make profit selling the home but as they do still build equity and credit to apply to their next home.

Wickham is interested in learning which cohousing elements would work best with the NCLT model and how they are managed most effectively. During the planning process of their projects, NCLT will engage prospective owners in the design process, such as a survey they did for the Whitehorse project getting near 200 responses. From this, they now have ~60 people potentially interested in participating in a "focus group for prospective residents" which they have narrowed down to a representative 10 people and further discussed development plans. This is very similar to the ideal cohousing core group size of 6-12 unit-members as proposed by McCamant and Durant.[1] Additionally, NCLT will incorporate more shared space than a typical development, though perhaps not as much as in cohousing communities. Management of the Whitehorse project is also done as a condo-corporation operated by the households which gives them more control of the space and common property. So far, there has been lots of positive feedback about their semi-participative design process and the design itself, including aspects of walkability and inter-building living spaces.

Given the similarities in NCLT's development goals and those foundational to cohousing, there are several opportunities that they and the CCN could pursue. At a minimum, communication channels should be opened for both organizations to learn from each other, extend their networks, and explore the possibilities of a cohousing project on YT land entrusted by NCLT. There is no obvious reason that a full cohousing model would not work for a future project, where NCLT would retain ownership as usual and the CCN could help connect them with resources to facilitate group development and the participatory processes. Working with the land trust would also provide community groups with more lending power for government programs, especially when they have a development or two complete.

Potentially helpful resources Wickham suggests are in funding organizations for their current project, *Community Housing Transformation Centre*'s *Sector Transformation Fund* and CMHC's *National Housing Strategy Demonstration Initiative*. This has made the 2-yr paid directorship

Wickham has assumed possible, which is rare to receive funding for such a long-term position. NCLT has also just hired New Commons Development (*Section 3.2.4*) as their main financial advisor. It is possible the CCN could explore these avenues in funding and financial strategy for themselves.

3.2.3 *Cahdco*

Cahdco is a non-profit developer for affordable housing and social purpose real estate. I interviewed their President, Graeme Hussey, who was connected to me by Mary Huang (*Section 3.1.1*). Graeme has a background in research, non-profit management, and environmental engineering, and has now been working with Cahdco for over a decade. He was project lead for the only cohousing project Cahdco has attempted past preliminary consultation, Convivium. During the interview, Graeme and I discuss the operations of Cahdco, the story of Convivium, and the difficulties and consequences of applying true affordability to cohousing. Graeme suggests that Cahdco may be interested in helping future cohousing groups, but they must have a clearer understanding of the expected costs and commitments going forwards.

Established 1996 by the *Centertown Citizens Ottawa Corporation (CCOC)*, Cahdco acts as a non-profit, affordable housing developer.[20] They provide development consulting services to non-profit organizations as well as full development services supported through partnerships to all levels of government, non-profits, and private investors. Comparatively, CCOC is more like a landlord. They are "community-based, tenant and member directed", focused on operating mixed rental housing (various unit types) for people of low to moderate income. CCOC owns over 50 properties and 1,700 apartments downtown Ottawa and surrounding area, working with partners and impact investors to reduce development, operating, and other related costs. Cahdco has similar affordability goals but is more flexible in the types of projects it can take on.

Cahdco typically operates in Ottawa and its surrounding area (~2.5hrs radius within Ontario's borders). They've attempted long-distance consulting work for organizations across Canada, but the difficulties in developing housing under different regulations and processes are taxing. Ontario has a unique development environment because of regulations imposed by the Harris government in the 90s which took away funding for affordable housing, a prominent influence in the formation of Cahdco.[20] Now in Ontario, the municipalities or service managers (for smaller regions) are responsible for their housing program, meaning the affordable housing development processes are

different from city to city, region to region, making it difficult for developers to work in multiple areas. However, Cahdco is a strong non-profit development corporation within its operating region, especially in conjunction with the well-established CCOC. It would be beneficial for cohousing groups in this region to know Cahdco as a development resource, and their breadth of experience and knowledge in affordable cohousing would be an asset to the CCN.

Graeme recounts the experience of Convivium as beginning with a group of enthusiastic folks who had laid the groundwork for their community and were looking to take the next steps of securing and developing land. They sought a joint venture with Cahdco where the organization would buy and develop the land then sell it to the cohousing group. Cahdco agreed and purchased an appropriate piece of land then asked for money from the cohousing members, an initial fee of a few thousand dollars to get this started. This is where things fell apart. The members were not prepared to provide financial down payment, despite the many hours put into the project over several years. Some members previously owned their home and were ready to sell in order to create their cohousing dream, but too many others did not have the fee, so the group fell apart and did not recover to try again. This meant that Cahdco had to sell the property at a loss without any financial payment from Convivium. They had hoped to be able to repurpose the property for another project but could not because of the market. A similar recounting of this event is given in *Section 3.2.1.*

Despite the misadventure into cohousing development and difficulties in its affordability, Graeme is still open to the idea of working with the CCN to try again. He agrees that if there was more support for a cohousing group to be better prepared before approaching Cahdco, such as working with a facilitator, then they might have more succuss.

3.2.4 Catalyst Development Society

Catalyst is a non-profit real estate developer, operator, and owner for affordable and inspiring rental properties. I reached out through their general contact forum and was well received by their President, Luke Harrison. Harrison has a background in entrepreneurship, marketing, development, and finance, coming through several impressive roles, CEO of the *Vancouver Affordable Housing Agency* and Vice President of Business Development for *Horizon North,* into his current position as President.

Since establishment in 2013, Catalyst has been focused on affordable rental housing to provide stock for the 'missing middle' demographic. Residents do not need assets or qualify for mortgages,

and the non-profit can help manage and keep rent low. Catalyst develops the properties they own and operate, as well as offers development management services on behalf of others if the outcome aligns with Catalyst's mission of affordable and inspirational housing. More recently they have explored into homeownership, but to date they've only used the rental model as they find it the surest way to maximize affordable units. To date, Catalyst has built over 1000 affordable units and retains ownership of 660.

Catalyst is primarily financed through CMHC direct lending programs though they do also use conventional lenders like Van City credit union with CMHC insurance; another small percentage is supported through *BC Housing*. Catalyst is proud to have established a good relationship with CMHC, opening the door for discussion on how they can lend to best fit a given economic circumstance. Harrison states that they have this advantage because they have enough development and capital under their belt, which isn't the case for a single cohousing group or even the CCN. Additionally, lending programs often come with restrictions on what kind of housing can be built which can make them harder to obtain, for example having a certain number of units at a specific level of affordability. Regardless, Harrison encourages optimism in that the CMHC is actively looking for innovative ways to create more affordable housing for Canadians and the programs may align better with cohousing in the future.

Catalyst's internal program called Community Connections focuses on building intentional community within their developments. This program largely evolved from the *Hey Neighbor Collective* which Catalyst is a part of. Through research and gathering resident opinion, they have found design, management, and engagement methods which successfully build and strengthen a sense of community. The result is that Catalyst communities that have similar structure and principals as cohousing but vary in that Catalyst maintains control over the development or sells it to another group (which could be but has not yet been cohousing).

Harrison suggested several scenarios in which Catalyst could help develop cohousing. The most likely is a fee-for-service agreement with a cohousing group to hire Catalyst as their development manager. The other option is that Catalyst would negotiate some kind of joint venture or partnership with the cohousing group, where Catalyst maintains ownership of all or part of the project for an amount or time. This would allow Catalyst to help negotiate and secure financing but would also create more risk for Catalyst by putting more money upfront. In either case, the cohousing group must be well organized before approaching the development company to not waste everyone's time

and money if the project falls apart due to lack of preparation or commitment, financial or otherwise. Within these scenarios, it is possible that Catalyst takes on an individual cohousing community or develop a portion of units within a larger development managed by another entity. Harrison is interested in working directly with the CCN to help create a clear pathway and expectations for groups to connect with a developer like Catalyst. It was not realized during the interview, but it is also possible for Catalyst to create and operate their own, all-rental cohousing community, such as was done in Sebastopol, California in 2009 with units made affordable to low-income families.[1]

3.2.5   *New Commons Development*

New Commons Development (NCD) is a non-profit real estate developer working with community partners towards affordable housing, social infrastructure, and community-owned real estate projects. The interview request was accepted by NCD director Dion Whyte, who has over 12-years' experience in sustainable community development, social enterprise, and affordable housing. Whyte has worked with the Sunshine Coast regional government in BC on sustainable planning and community that included affordable housing.

In 2016, NCD was founded as a part of the *New Market Funds* platform to create investment opportunities focused on affordable housing, non-profit development, social enterprises, and co-operative enterprises. Beginning as an urban-based practice in Toronto and Vancouver, NCD has now expanded into smaller and more rural communities across Canada with the *Small Communities Initiative*. They have one project completed (Woodgreen Community Services) with their next set to be finished by June 2023 and another 5 projects to be completed by end of this year. NCD does not seek to own or hold any stake in the developments they take on. Instead, their focus is on rental housing, referring to their model as a 'development partnership approach' where NCD is in "co-development" of the building(s) or assets with a local organization. Partners are typically non-profit housing societies but may also be a cooperative, a faith-based group, or local government. They generally work with local governments earlier on in the project when exploring possibilities of land access and attempting to steer the government towards "identifying appropriate partners in the community housing sector" who can work with the project and have a mandate to preserve the affordability in perpetuity. NCD takes the development lead from the local organizations, helps

them articulate their community's needs, and achieve these outcomes through developing a financial strategy and business plan. According to Whyte, NCD is "engaging with a potential partner [like a cohousing group] when they have already secured a site or have a very clear line of sight to the property", such as connection to access government-held land or an option to purchase agreement in- or nearly in-place. NCD has a strong team to help their partners develop and execute their financing plan, though it is helpful when they have a clear idea of what they want, access to a site, and clarity around who will operate the rental housing. This is typically uncomplicated as they are working with a non-profit society wanting to develop the property as a new asset in their portfolio. It would be beneficial for the CCN or other group facilitators to help forming communities solidify their operations before contacting NCD, such as financing and decision-making. NCD may be interested in collaborating directly with the CCN to ensure the cohousing groups that reach out to the NCD are prepared, and to learn more about the governance and decision-making tactics of cohousing.

3.2.6   Terra Social Housing

Terra Social Housing Social Purpose Real Estate agency supports organizations in developing and optimizing the

value of a property for long-term benefit to the communities.[21] I was connected to Albert Huang through Alan Carpenter (*Section 3.1.1*), who have together previously discussed cohousing development. A. Huang is an Associate and Senior Development Manager at Terra after working there for near 7 years. In the interview, he shared part of his personal experience with Canada's housing crisis which led him to peruse work in land-use planning, market research, and development to improve the standard of living and security of residents and surrounding communities.

Since establishment in 1984, Terra has completed over 300 projects, building over 14,000 units of affordable, mixed-market housing, and other community spaces. By offering full-service development management, Terra is able to "help harness the value of real estate assets for the benefit of communities, residents, members and homeowners".[21] For a vast majority of projects, Terra holds no stake or ownership in the project. They are not involved in the project after completion, with a guiding principle to develop property to be owned and controlled by the community. A. Huang expresses the importance for more homes across the whole housing spectrum and that 'affordability' may be "a dangerous word to use". It must be considered in relation to

whoever is moving in. For example, Terra completed a co-op project a couple years ago with housing charges ranging from BC Housing's income limit to 95% of market price.[22] These are all technically below-market but whether or not they're affordable is another question, and the answer is not to everyone. This links back to the need for an outright increase in volume housing across the whole spectrum. "Any housing built is good housing" A. Huang says, and because value decreases over time especially with legal covenants or associated non-profits maintaining lower rent (eg. by only charging enough to cover the maintenance and debt obligations of the building rather than the higher price for a developer's cut). This means that although a project might not immediately be accessible to the lower-income end of the spectrum, it will become more and more affordable overtime.

An impressive partnership Terra has is with *Lu'ma Native Housing Society* which has a large portfolio of developed, owned, and operated affordable housing and a wide range of programs and resource aimed to "alleviate poverty, improve the overall health of the urban Indigenous community and respond to the evolving needs of Indigenous Peoples".[23] Lu'ma has been a client and partner of Terra for as long as Terra has existed, working together to develop housing for indigenous peoples through an indigenous-led organization. This opens a possibility for the CCN to approach Lu'ma if desired.

Terra has previously engaged with several cohousing groups but are having issues making them affordable within a reasonable expectation. A. Huang describes groups which would like to create affordable units but don't understand the costs involved. For example, a group in Vancouver wanted to do 2-4 bedroom townhomes for less than $700,000 but this would be hard to make happen even if the land is free. Terra is equipped to help guide these groups into more reasonable figures, but the time and energy Terra needs to spend on a single project must be considered. It has been notoriously difficult to develop a single project with below-market units, and Terra doesn't get paid until or if the project is completed. Land prices are a big obstacle in this, which is why I believe for the time being, A. Huang wishes to only engage with a cohousing group when they are at a point of having "centered and developed conversation of that project around [a specific] site", where there is an identified path to ensure the site or the group is at least ready to work with Terra through the applied feasibility measures and calculations. It would also be helpful if there was a single contact person to represent the group's interest and leave the participatory decision-making process to the groups itself or facilitating professionals whom Terra are happy to work with also. To this, A.

Huang agrees that Terra is open to working with the CCN to help groups prepare to approach and work with the developer.

3.3 Identified Innovative Organizations and Resources

Many potentially helpful organizations and other resources surfaced throughout the interviews and other research. A summary of the most promising connections is summarized below followed by notable gaps in Canada's current affordable cohousing support network.

Phase 1 interviews (*Section 3.1.1*) successfully identified potentially useful organizations, strategies, and resources. There is strong desire from all VIPs to push for a stronger, more organized support network for affordable cohousing. Aside from the seven interviewed in *Section 3.2* and others already collaborating with the CCN (*Section 2*), other connections for the CCN to explore include Henning Mortenson to help facilitate stronger connection with *CohoUS*. Wendy Fairhurst could collaborate with the CCN through Reclaim Community CDO and connect them to the Executive Director of *Co-operative Housing Federations Canada*, Tim Ross, and Development Director of *Home Suite Hope*, Crystal Valencia. Sarah Arthurs is connected to Lynn Hannley from the Communitas Group and began promising communication through Loriann Girvan with the *Canadian National Community Land Trust*. Habitat for Humanity may be approached through Yonas Jongkind as his relationship with the Vancouver Island division grows, ideally opening communication with other regional operations. Indigenous communities and efforts may be particularly interested in *Roots to Roofs* through Kris Stevens as a co-Founder. Stevens also suggests connecting with Tonya Surman from the *Centre for Social Innovation* who's executive assistant sits on the COC board. Other organizations include Jason Robillard development consultant, Social Innovation Canada, the *Hey Neighbor Collective,* and provincial divisions of CHF. In the realm of financing, there is *New Market Funds* (part of NDC Section 3.2.4), *Tapestry Capital*, *Desjardins* (who Mike Labbé is currently opening communication with), *Vancity Credit Union*, and CMHC's *Housing Supply Challenge*.

Workshops to support cohousing and community building include those run by Kavana Tree Bressen Laird Schaub, Alan Carpenter, and Yonas Jongkind (*Section 31.*), or through the *Foundation for Intentional Community (FIC)* which can also support cohousing community building. CDC is offering workshops (*link*) to support groups to move their projects forward and find the local professionals needed to achieve success. CohoUS puts on workshops and seminars through their newly formed *Cohousing Institute* and hosts the monthly webchats Mortenson successfully helped set up through the

Canadian Cohousing Network. Other resources include Cohousing-*l* as a listserv for cohousing resources (Founder in connection with Mortenson) and Reclaim CDO by Fairhurst, and the soon-to-be-published cohousing development manual by Ronaye Matthew and Margaret Critchlow. Models described in support of affordable cohousing include Carpenter and Jongkind's streamlined development process and the Mutual Home Ownership Society Fairhurst is studying.

Phase 2 interviews (*Section 3.2*) were fruitful in collaborative opportunities towards affordable cohousing along with relevant resources and strategy suggestions. All seven organizations agreed during the interview to continue contact with the CCN to explore ways to create better strategies for working with cohousing groups to improve the cohousing and community-led housing development system. One developer has since asked to be excluded from this report, but the CCN hopes a connection can still form.

Both land trusts aim for a community-oriented design with varying degrees of participation. Ottawa Community Land Trust develops affordable rental units with local non-profits which maintain the low rent into perpetuity. On the other hand, the Northern Community Land Trust assumes an ownership model to help residents build equity while the land trust retains ownership of the land. Both models could work with full or partial cohousing models where the CCN can provide information and assistance in the participatory process and coordination between CLTs and the appropriate non-profits or other professionals. Working with these organizations create more land access and funding opportunities, especially as their portfolios grow to leverage more assets in competitive grant and lending schemes.

The developers unanimously want to have a reliable system in place for forming cohousing communities to approach the developer at the right stage of the process and be prepared for the financial, time, and emotional commitments ahead. Cahdco has first-hand experience with a cohousing development falling apart because the group was not prepared to put down the initial fee after the land was purchased by the developer (*Section 3.2.1*). Security for the developer may be established by operating on a fee-for-service basis directly with a cohousing group, as suggested by Catalyst (*Section 3.2.2*). Similar thoughts are echoed throughout interviews. All developers – Cahdco, Catalyst, New Commons Development, and Terra Social Cohousing – are motivated to help the CCN develop more secure strategies and pathways for cohousing development and affordable cohousing development, especially if a developer is to assume more risk by purchasing property or putting up other initial costs.

The principles of cohousing can be applied to improve the organizations' existing community programs, such the semi-participatory process described by NCLT, Catalyst's Community Connections (*Section 3.2.2*), and the community integration several organizations are already implementing. With communication and negotiation as a prominent part of multi-organization coordination, such as would be required to solidify a developer- or CLT-integrated cohousing development plan, the CCN can help ease this process as its operating members are adept at the participatory processes through living in cohousing and working with their non-hierarchical Board of Directors.

Other resources suggested from the innovative organizations include the indigenous-focused *Lu'ma Development Society* which is partnered with Terra Social Housing since their establishment, *Homeownership Alternatives* is suggested by OCLT as a possible connection, and for financial opportunities NCLT suggests *Community Housing Transformation Centre*'s *Sector Transformation Fund* and CMHC's *National Housing Strategy Demonstration Initiative*.

There are two additional connections for the CCN to pursue outside of the interviews. The first is with *Happipad* which supports homeowners in renting out their spaces, essentially proving a match-making service for affordable rental and co-living arrangements. They work through two separate entities: *Happipad non-profit* which operates the home sharing programs and facilitates partnerships and advocacy with government and NGO stakeholders, and Happipad Technologies which is for-profit to develop the technology and core services used by the non-profit. Communities or NGO's are able to operate their own programs with the Happipad platform (self-serve) or Happipad non-profit can operate the program for the community if a hands-off program is desired (full-serve). In casual conversation with Cailan Libby, Founder & Principal of Happipad, he expressed interest in connecting with the CCN to discuss possible ways of collaboration.

The second resource is *Okanagan Cohousing* (OKC; previously Kelowna Cohousing) which I have been helping to establish for the past two years in a work-study position with the *SMARTer Growth Partnership* led by Dr. Gord Lovegrove through the University of British Columbia, Okanagan Campus. The goal of this project is to help facilitate people in coming together to create cohousing in the Okanagan Valley and provide information and resources throughout their development processes. We host a Monthly Coordination Meeting for all members and anyone generally interested in cohousing. There has been success so far in growing participation numbers and the budding formation of three groups, but progress has been slow with limited time and resources. Rather than focusing solely on one

group, OKC is set up to help the groups become as self-sufficient as possible through providing resources and supporting communication between groups so they can help each other. I believe there is potential in this model to create a resource-hub and educational platform for cohousing in the Okanagan Valley that could be adapted to other local areas.

Gaps in available professionals and resources found in the current Canadian affordable cohousing support network include cohousing developers and facilitators, community land trusts, financial institutions, and government support, which are especially poignant in Northern and Eastern Parts of Canada. Although many cohousing experts and several developers were interviewed in this project, there aren't many more in operation. With most relevant organizations based in BC or ON, this creates additional difficulties for projects in the development systems elsewhere, as Fairhurst from NL attests. More CLH resources would also be beneficial, although this is still a relatively new model to Canada. Financial and government connections were not a focus of this research to be left for more knowledgeable people in these areas, however, difficulties are expected for cohousing groups and the CCN where they lack in assets for lending power and the ever-revolving government staff make long-term relationships in this sector difficult (Matthew *Section 3.1.1*).

4. *CCN Knowledge Mobilization Plan*

The information gained from the interviews and online research is used to form a knowledge mobilization plan of three parts: (1) an Excel-based catalogue of all potentially helpful connections and resources, (2) revision of the CCN business, marketing, and advocacy strategies, and (3) networking for greater support of cohousing, affordable cohousing, and possibly a wider CLH movement. This strategy is based on the three steps identified from Clark's recommendations (*Section 1.2*) towards coordinating a national cohousing or CLH Movement – (1) create clear development pathways for cohousing, affordable cohousing, and possibly other forms of CLH, (2) coordinate supporting bodies and resources for groups to obtain financing, land, and logistical help specific to their region, and (3) identify professional, resource, and knowledge gaps in cohousing and/or CLH. Ultimately, this will give the CCN a strong business and advocacy strategy, grow their support networks and resources, and increase the overall affordability of cohousing for communities across Canada.

4.1 Innovative CLH Organizations & Resources Database

The database consists of four Excel documents, *InnovativeOrganizations_CND.xlsx* for the VIP and key organizations operating in Canada (Table 1-1), and *OtherResources_CND.xlsx* for resources such as terminology, media, events, and funding opportunities. A similar pair of sheets are made as '-_*UK.xlsx*' for organizations and resources identified in Clark's report for the United Kingdom to more clearly draw parallels and see the gaps between the two nations. All sheets require additional work to fill and reference the data, but they should at least provide a strong base of organized information for the CCN to use in planning and building their network. To increase education and access of cohousing, it is suggested that this database be made available to the public (minding personal contact information included) or otherwise incorporated into an existing public database, such as Reclaim Community CDO (Fairhurst *Section 3.1*).

In each file, there are several tabs listed along the window bottom. One titled 'INDEX' provides a legend to the tabs, titles, and notation style, and 'TEMP' is a template for the basic tab layout. Other tabs are the categories of organizations or resources considered. There is a filter option at the top right corner of each title cell which clicking on shows a drop-down menu with options to sort the rows in alphabetical order or by cell colour. Key resources listed in this database are discussed throughout *Section 3*.

4.2 CCN Strategy for Impact & Growth

Before partnering with external organizations, the CCN must have a strong grasp of their own goals and capacities. They do not currently have a written business or strategic plan, and so it is recommended that the CCN Board collaboratively develop one that describes their basic structure, membership, mission, marketing and advocacy efforts, collaborative opportunities, costs, and resources. Considerations for creating a strategic plan are outlined below, followed by suggestions on marketing and advocacy, and finally, how to approach collaboration with interested organizations and create definitive movement towards cohousing, affordable cohousing, and/or community-led housing throughout Canada.

4.2.1   Creating a Strategic Plan

The CCN should start with a fairly simple plan detailing the current status of their organization with regards to basic operating structure, the names and roles of current directing members and

partners, mission and vision statements, and an overview of its strategy to achieve its objectives. From the insights gained in this research, I offer my perspective on the possibilities of the CCN achieving affordable cohousing with and without a national Community-Led housing Movement but a final decision must be reached by the CCN Board and key collaborators. Then over time and with enough resources the CCN's plan can be expanded to include detailed marketing and advocacy strategies, financial models, partnership strategies, and other parameters adding strength and depth. Centralizing this information into one official document ensures clarity on the CCN's stances and strategies which will be helpful in making decisions internally and in discussions with other organizations or communities. For example, in appealing to investors, it will be more effective to make a pitch-deck when all the relevant information is already complied in one document, saving time and energy in the long run. Suggested topics to include in the strategic plan are presented below, separated into initial and major planning phases.

Table 4-1. Topics to consider in an official strategic plan with initial and major planning phases.

No.	Topic	Description
Initial Planning		
1	Personnel	List all directing members, associates, partners with a description of their role and contact information. Current and potential working groups should be outlined with function, responsibilities, and members.
2	Communication	Meeting schedules & format (inc. agenda & minutes), communication channels (eg. email, Slack), decision-making processes and tools.
3	Mission & Vision	Short to long-term goals with milestones achieved and planned.
4	General Pathway Forward	From completed research and the CCN's expertise, determine: - what are viable strategies of making cohousing more affordable across Canada? What level of affordability is the CCN aiming to achieve? - does the CCN want to push for a wider CLH movement, or are affordability goals best achieved with focus only on cohousing? - How will the CCN keep the conversation open with the organizations and individuals contacted in the research, who are interested in exploring opportunities of collaboration?
Major Planning		
5	Marketing	branding and messaging strategies for CCN and cohousing/CLH
6	Advocacy	Educational programs, services, events
7	Financial	Budgets and projections for incoming and outgoing money

No.	Topic	Description
8	Partnerships	Official and potential partnerships/collaborative arrangements
9	Identify the Gaps	Identified gaps in the CCN's capabilities and resources, cohousing research, professionals, and other supportive resources. Suggest viable pathways for these to be filled.

The initial planning phase is largely information the CCN should already have, from which the board can firmly discuss what their next steps are towards their objectives, likely in consultation with current and potential collaborators. Framed as a single question: *with the resources available, what will be the most effective tactics to make cohousing more affordable across Canada?* The UK seems to have been able to achieve both increasing popularity and affordability of cohousing through their CLH Movement. If the CCN is to initialize something similar, they must consider what resources and energy they have to give, if they will lead the movement, and if not, who will. This will require strong, organized connection between collaborating communities, organizations, and government, and several clear methods of achieving the desired level of affordability. Alternatively, the CCN could stay just in the realm of cohousing and attempt a similarly unified movement without involving other forms of CLH. This would reduce the amount of coordination required but also likely reduce available resources and support; the already established reputation of co-operatives, for example, could help expedite cohousing's journey onto the mainstream market.

A Canada-wide Community Led Housing Movement similar to what was done in the UK could potentially increase affordability (and access) to cohousing as well as other housing and ownership models. The systematic change required to support affordable cohousing in Canada is extensive – policy, government funding, private lending practices, land allocation, is made more challenging by cohousing currently being somewhat of a niche concept without a clear pathway to consistent and deep affordability in the Canadian Context. There is opportunity to unite other forms of CLH, such as co-ops with Arthurs (*Section 3.1.1*), co-living with Happipad (*Section 3.3*), and various efforts for community engagement. A CLH organization could offer professionals methods for developing intentional community through physical and managerial design, and tactics in collaborative decision making. All the organizations could learn of more methods, resources, and support systems to increase affordability across the broad spectrum of housing options. Such collaboration would work to strengthen all involved housing forms and send a clear message to jurisdictional and government authorities that there is the drive and skill-set to build CLH across Canada. The difficult thing will

be to coordinate interested parties, fill resource and professional gaps, and create a unified, organized strategy to build support and a strong appeal.

4.2.2   *Marketing & Advocacy*

Marketing encompasses the total activities and processes for creating, communicating, and delivering offerings which have value for customers, partners, or society.[24] This broadly includes advertisement strategies, messaging, products, and sales tactics, all of which must be considered carefully when advocating for the systematic change required for a cohousing or CLH Movement. Currently, the CCN promotes and connects online through their website (*https://cohousing.ca/*) and on Facebook (*Canadian Cohousing Network*). The CCN holds an annual general meeting (AGM) for its paid members, some other events, and recently has begun quarterly newsletters via email. This is a strong foundation for marketing and advocacy but could be greater with more resources and a written strategy made in consultation with marketing experts. To start, below are some suggestions for the CCN to enhance their website, expand to new marketing platforms, target messaging, and present a technical briefing to the deputy minister.

The CCN Website is overall well designed with information clear and generally accessible. There are resources to learn about cohousing, its development process, complete or ongoing projects across Canada, news, events, and other resources. Several suggestions for improvements are listed below, although most will require more time and funding:

1. Increase the number of resources listed on the CCN website, namely for learning about cohousing and professional resources. Some of these promotions are understandably reserved for paying members, but at this point where cohousing is unknown or not trusted by large parts of the general public, the more resources available the better for everyone. One consideration is to add the Excel database (*Section 4.1*), or some version of it, to the website.

2. Pages are well written, but some have a lot of text with little or no visual aid, such as 'About Cohousing' and 'The History of Cohousing'. To increase the accessibility of this information to a wider range of people, the text should be broken up, with embolden or enlarge key words, and with more images and videos. More resource links could also be provided on each page specific to the given information, either to other CCN webpages or external sites. This will help viewers find the relevant information and decide to continue exploring the website or concept. Examples to Consider (linked):

    – *Community Led Homes UK – About page*

    – *Cohousing UK – About page*

3. Create a 'Board of Directors' page to show the expertise and personalities behind the CCN.

4. Create a regional cohousing register for those interested in Cohousing. This should be a free user-base to estimate the number of people interested in cohousing regionally across Canada without the bias of financial situation, data which does not currently exist. The CCN would be well positioned to collect and manage such a list as it is the known, central cohousing resource in Canada. With appropriate resources, the CCN could perhaps conduct a survey or free CCN account capturing regional interest in cohousing.

Marketing Platforms. There is a plethora of marketing and advocacy strategies and platforms which the CCN could explore for communicating their message and sharing information. Several possibilities are as follows:

1. More free and inexpensive educational workshops on the basic principles of cohousing, such as the lifestyle and participatory process. This is in support Matthew's idea for online training for cohousing professionals (*Section 3.1*) which would include a more advanced paid version. The expected costs of cohousing should be emphasised to avoid "sticker-shock" and a repeat of the failed Convivium project (*Sections 3.2.2 & 3.2.3*).

2. Create a LinkedIn profile for the CCN and its key members, giving the CCN presence and opportunity for connection on this widespread business platform.

3. Explore other marketing platforms and avenues, such as Instagram, TikTok, videos on YouTube, and podcasts on Spotify. This will help broaden the scope of target markets and likely help appeal to younger members of the population.

Targeted Messaging. Advertisement strategy is crucial in any business operation. It is how an organization attracts customers, partners, investors, and how it can sway the popular opinion of a company or product.[24] A clear message of what cohousing (or CLH) is and its benefits should become widespread, where the benefits can be chosen to attract different demographics. For example, more messaging around how cohousing helps with aging in place will attract more seniors or advertising the benefits of raising children in community will attract more families. Cohousing

has the wonderful capability of fitting into almost all situations, so the CCN must decide what to emphasise to create the greatest draw to maximize interest and support for cohousing. Target marketing for affordable cohousing will obviously be important but also challenging until more examples and viable pathways are realized. If the CCN decides to pursue a CLH Movement, different messaging will be discussed among collaborators.

Technical Briefing. To push for legislation and funding policies to be more supportive of cohousing, it is suggested to write a clear, 1-page summary of the concept, objectives, and plea for action to the deputy minister of Canada. A draft of this letter is presented in Appendix I, made general enough to be tailored and applied to any potentially helpful authority in government. Along with this letter, the CCN should provide resources for further reading.

4.2.3   Connecting and Creating Movement

With an internal strategic plan, the CCN will be ready to expand their network and build stronger support for affordable cohousing. Conversations with potential partners and collaborators has already begun during this research, which should be continued as soon as the CCN has a clear enough stance on their own position and strategy. The CCN would inherently assume a lead role for a united Cohousing Movement, but their position in a CLH movement will depend on their available resources, objectives, and who else is available to lead. Suggestion for strengthening this network and building movement are listed below, categorized into the three steps identified in Clark's recommendations towards increasing cohousing support (*Section 2.1*).

Table 4-1. Suggested steps towards creating movement for affordable cohousing or CLH in Canada, not in strict order (several steps will overall).

Step	Actionable Recommendations
(1) Identify Development Pathways	1. CCN to first create an internal strategic plan which can then be expanded when they've decided what movement and partnerships to pursue (Table 4-1). If a CLH Movement is chosen, create a separate plan with the involved collaborators.
	2. With regional resources and professionals identified, create and coordinate standardized development pathways for cohousing or CLH groups to follow in their local context.
	3. Plan ahead to advocate for cohousing/CLH getting into future rounds of national, provincial, and municipal Official Housing Strategies.

Step	Actionable Recommendations
(2) Coordinate Support: – organizations – professionals – governments – resources	1. Establish formal partnerships that support cohousing and/ or other CLH with written details of goals, limitations and resources made available. If a full CLH Movement is desired, the partners should work together towards creating a national CLH umbrella organization much like Community Led Homes in the UK. 2. Prepare a technical briefing on cohousing/CLH, like in *Appendix I,* to distribute to local authorities with free resource material to educate on the concepts. This will help open conversation with them about finding ways to better support community-led development. 3. Learn more about what and how government needs to change (eg. legislation, policy) to better support cohousing/CLH 4. Work with governments and land trusts to allocate more land to CLH. • starting with the CLTs interviewed here who NCLT and OCLT 5. Promote councils to include social value as well as monetary when deciding best value for selling land [A.Shepherd, Clark interview Pt 2].
(3) Identify/Fill Professional & Resource Gaps	1. Create or link a clear, accessible, and free online database with resources for community groups finding land, financing, professional support, and self-help tools. A cohousing-specific database should be accessible directly from the CCN website (*Section 4.2.2*), or one more broadly for CLH should be on a CLH Movement website. • Databases to consider: *Innovative Organizations* created for this report (*Section 4.1*), *Cohousing-l* (Mortenson *Section 3.1*), Reclaim CDO, and COPES (Fairhurst *Section 3.1*) 2. Fill the professionals and resource gaps found in *Section 3.3* • eg. cohousing professionals in Northern and Eastern parts of Canada. 3. Explore & compile financial options: investors, grants to cover start-up costs, capital grant funding by housing associations, community-based lenders, revolving loan fund, research grants and university Capstone projects, working with lenders to create low-interest funding for community groups. • Potentially helpful organizations such as Tapestry Capital, New Market Funds, VanCity, and Desjardines, should be interviewed by a financial expert.

5. *Conclusions*

Nine organizations across Canada have been identified which have the capacity and interest to help the CCN achieve more affordable cohousing. This includes five developers: *Catalyst, New Commons Development*, and *Terra Social Housing* in BC, *Cahdco* in Ontario, and another not included in this report – and two land trusts: *Northern Community Land Trust* in Yukon and *Ottawa Community Land* in Ontario. Sarah Arthurs from *Cohousing Connections* consultancy (AB), and Yonas Jongkind as an independent cohousing consultant and developer (BC), have also expressed interest in further collaborating with the CCN.

The CCN should make its first effort to solidify an initial strategic plan internally with careful consideration of where they wish to direct sector movement. Detailing their major strategic plan will change depending on if the CCN will pursue a greater Community-Led Housing Movement Across Canada or focus only on cohousing. In either case, the CCN and collaborators must decide on how much energy and resources to spend on lower levels of affordability in cohousing which is known to be difficult in the current development systems. Given the positive responses from those interviewed and other conversations or research, it is my opinion that reducing the cost of entry into cohousing will be pivotal in increasing its popularity on the mainstream market, and that this will be best achieved by initiating a full CLH Movement, like that in the UK, to widen the base of support and resources. To do this, the CCN and interested parties will have to create a united professional front, clarify regional development pathways, grow available resources and professional help, establish easier access to land and financing specific to each region, and appeal to government for policy change. The CCN should continue conversations with the innovative organizations and individuals identified here and set up a meeting to explore strategies and resources to best support greater affordability in cohousing.

***APPENDIX I** – Technical Briefing to the Deputy Minister of Canada*

Month, dd, yyyy
Re: Technical briefing towards greater support of affordable cohousing in Canada

Dear **FORMAL NAME**,

This a technical briefing on the situation of cohousing in Canada and why it should be offered more development support from every tier of government to increase its affordability. Research from around the world is building in support of cohousing as a healthy, enjoyable, and sustainable way to live for a great variety of people. Originating in Denmark 1972, cohousing has caught onto mainstream markets across Europe and the United States with growing support from communities, industry, and government. In Canada, there are near 20 completed communities since 1986 and just over a dozen in-development – the current lack of development support makes the process slow, difficult, and expensive. This creates barriers getting into cohousing and excludes many people, especially lower-income families, from its many long-term benefits.

A complete definition of cohousing and its benefits is found elsewhere,[1,8,25] but in summary: cohousing is similar to other community-led housing (CLH) forms, such as co-operatives and co-living, but with several distinct characteristics. Both physical and managerial structures are designed and operated through a *participatory process* with *no hierarchy* among residents (eg. consensus). Buildings consist of *private homes* complemented by *extensive common facilities* designed for every-day use (eg. common house, community kitchen, gardens, workshops, play areas) which are designed to foster *intentional community*. This creates a balance of respecting individual autonomy while facilitating quality neighbor interaction as a more natural part of peoples' day. Understandably, this lifestyle is not for everyone but there are many who would greatly enjoy and benefit from this type of intentional community. Particularly, cohousing is in line with the UN Sustainable Development Goal 11: building sustainable, inclusive, safe, and resilient communities for all.[12]

In 2022, Paul Clark identified four key challenges faced by cohousing groups in Canada compared to the well-formed, fully united (inc. all levels of government) CLH Movement in the United Kingdom[26]: (1) lack of land access, (2) lack of financial support, (3) complex planning systems and local authorities, and (4) an unsupportive policy context.[3] For each, Clark lists several recommendations which are further explored by Laura Chatham 2023; she developed a Canada-wide database of organizations and resources in support of more affordable cohousing and community-led housing, a list of potential collaborators for the Canadian Cohousing Network (CCN), and a knowledge mobilization plan to implement strategies towards greater support and affordability in Canadian cohousing. Chatham interviewed nine developers, community land trusts, and consultants from across Canada, all of which are interested in collaborating with the CCN.

With strong support from members, industry partners, and hopefully, government, the CCN is committed to achieving more affordable cohousing in Canada. They would appreciate any support your department can offer and the encourage you to contact them for further information.

Sincerely,

[signature]

Name Of Sender   *The Canadian Cohousing Network* / affordability@cohousing.ca

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