



# INTERGENERATIONAL HOUSING STUDY

## IMPLICATIONS FOR BEACON COMMUNITY SERVICES

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## Executive Summary

The purpose of the *Beacon Community Services Intergenerational Housing Study* is to examine different approaches to intergenerational housing and how an affordable housing strategy for Beacon Community Services' thirteen properties could work to encourage younger people and seniors to stay in the Greater Victoria area and maximize the positive impact within the overall community.

Intergenerational housing is a concept where people of different ages, who are often unrelated, live together in a shared residential community. This model encourages interactions between younger, middle-aged, and older generations, fostering mutual support and stronger community bonds. In Greater Victoria, the number one challenge and need facing young adults and seniors is affordable housing. Intergenerational housing may be a means to address both this challenge and need.

The benefits of intergenerational housing include: reduced loneliness and social isolation, affordability, enhanced community engagement, improved overall health, living arrangement flexibility, reduced care giver burnout, positive effects for children, life skills development, autonomy, and interdependence. Challenges with intergenerational housing include: limited perception and awareness of the concept, site acquisition and navigating complex funding subsidies, lack of access to external funding, maintaining partnerships, community dynamics and inter-resident conflict, and restrictive government regulations.

There are many different types of intergenerational housing models including: multigenerational, co-living, intergenerational living in aged care settings, cohousing, home-sharing, cooperative housing, affinity communities, service-integrated housing, and community shareholding. Although not widespread in BC, there are a few organizations on the South Island that have embarked upon intergenerational housing projects. If Beacon chooses to undertake an intergenerational redevelopment housing project on one or more of its properties, it is recommended that either the multigenerational or co-living models are pursued. There are several documented intergenerational housing best practices and recommendations for the intergenerational built environment to follow. In addition, there are federal, provincial, municipal, non-profit, and private funding sources available to assist with the development of an intergenerational housing project and Beacon should expect to have multiple partners to successfully implement a project.

## 1. Background/Context

Beacon Community Services currently owns thirteen properties across Greater Victoria and is interested in examining different types of innovative and affordable housing options to find the best strategies for potential redevelopment in a way that is affordable, accessible, and built to encourage engagement, community, and intergenerational living. Beacon is interested in pursuing housing types for youth, seniors, families, homelessness/near homelessness, and near market/affordable; therefore, making intergenerational housing a particularly attractive concept to explore. The *Beacon Community Services Intergenerational Housing Study* seeks to examine alternative approaches to addressing housing needs and challenges in Greater Victoria by focusing on key innovative and affordable intergenerational housing and service models developed and implemented in British Columbia, Canada, and internationally.

## 2. Purpose

The purpose of the *Beacon Community Services Intergenerational Housing Study* is to examine different approaches to intergenerational housing and how an affordable housing strategy for Beacon Community Services' thirteen properties could work to encourage younger people and seniors to stay in the Greater Victoria area and maximize the positive impact within the overall community.

## 3. Methodology

The *Beacon Community Services Intergenerational Housing Study* incorporates numerous information sources on the concept of intergenerational housing. As primarily a qualitative study, both Google and Microsoft Co-pilot internet search functions have been utilized to identify information. Government legislation and websites, news articles, non-profit housing organization websites, national and international academic literature, Greater Victoria municipal housing reports, and other publicly available online information were utilized as information sources.

The above project purpose statement as well as the original Beacon Community Services SPARK Grant Application were used to guide topic areas of exploration for the intergenerational housing study. In addition, *Beacon Community Services February 2024 Real Estate Strategy* and the *1760 Fourth St. Feasibility Study* were also helpful guides to assist with understanding the current state of Beacon's thirteen properties.

## 4. Intergenerational Housing Defined

Intergenerational housing is a concept where people of different ages, who are often unrelated, live together in a shared residential community. This model encourages interactions between younger, middle-aged, and older generations, fostering mutual support and stronger community bonds. Historically, intergenerational housing was known as a type of living arrangement common within extended families. Today, intergenerational housing aims to purposefully address issues like affordability, loneliness, and social isolation by creating purpose-built non-familial environments where residents can share their skills, time, and experiences.

Demographic, social, and economic changes are driving an increase in intergenerational living and giving rise to the need for more intergenerational housing and neighborhood options. While intergenerational housing can benefit all ages, it has significant advantages for younger people who have fewer

opportunities for affordable housing, are dealing with the high cost of living, have less stable employment, and limited financial security. In addition, intergenerational housing is known to be a substantive advantage for seniors. Most older adults prefer to remain at home and in their communities rather than move to age-segregated facilities.<sup>1 2</sup> By living in mixed-age intergenerational housing, seniors benefit from spending time surrounded by younger adults and families. Intergenerational housing provides seniors a new and easy way to forge relationships that are mutually beneficial. Mixed-age interactions help seniors cultivate purpose, maintain their sense of fulfillment, as well as stay social, active, and energetic, while younger generations benefit from the guidance, support, and problem-solving skills that older generations can offer.<sup>3 4</sup>

## 4.1 Benefits of Intergenerational Housing

Purpose built intergenerational housing for younger adults and seniors creates affordable housing opportunities for both populations who tend to be at risk of having lower incomes. Younger adults are provided the opportunity to learn how to live independently and sustainably within the housing market while seniors benefit from youthful living and mutual support with technology literacy, daily living tasks, or running errands. Intergenerational connections assist both older and younger generations to feel cared for and valued as well as increase friendships, self-esteem and feelings of well-being. Bringing together the older and younger generations also supports understanding and respect and may also help to minimize elder abuse and neglect. In addition, intergenerational housing can open up housing supply for families who require more space and create an overall benefit to the housing market.

Beyond improving the overall well-being among youth and seniors with low or moderate incomes who have historically been left out of affordable and accessible living options, intergenerational housing addresses some of today's most pressing societal challenges. Some of the key benefits include:

- **Reducing Loneliness and Social Isolation** – the aftermath of the Covid-19 pandemic saw a significant increase in loneliness and social isolation for all generations. Intergenerational housing brings people of all ages together and fosters social connections which in turn, reduces feelings of loneliness especially among seniors.<sup>5 6</sup>
- **Affordability** – with the constant rising cost of living especially for younger adults and seniors, intergenerational housing provides the opportunity for housing incentives, reduced rent, shared expenses, and can maintain low entrance fees despite fluctuating market rates.<sup>7 8</sup>

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<sup>1</sup> Hado, E, et al. *Aging Well in America: AARP's Vision for a National Plan on Aging*. AARP Public Policy Institute. July 2024.

<https://www.aarp.org/ppi/#:~:text=More%20than%2080%20percent%20of,home%20or%20other%20institutional%20setting>.

<sup>2</sup> Aclan, R., George, S., Block, H. et al. *Middle aged and older adult's perspectives of their own home environment: a review of qualitative studies and meta-synthesis*. BMC Geriatric 23, 707 (2023). <https://doi.org/10.1186/s12877-023-04279-1>.

<sup>3</sup> Upside. *What Is Intergenerational Housing?* <https://www.joinupside.com/blog/what-is-intergenerational-housing/>.

<sup>4</sup> Suleman, R, Bhatia, F. *Intergenerational housing as a model for improving older-adult health*. BCMJ, vol. 63, No. 4. May 2021. pg. 171-173. <https://bcmj.org/articles/intergenerational-housing-model-improving-older-adult-health>.

<sup>5</sup> Molinsky, Jennifer. *A Blueprint for Intergenerational Living*. Joint Centre for Housing Studies of Harvard University. October 2024. <https://www.jchs.harvard.edu/blog/blueprint-intergenerational-living>.

<sup>6</sup> Generations United, Harvard University Joint Center for Housing Studies, & Leading Age LTSS Center @UMASS Boston. *Healthier Lives Across Generations: A Blueprint for Intergenerational Living*. October 2024. [www.gu.org/resources/blueprint-for-intergenerational-living](http://www.gu.org/resources/blueprint-for-intergenerational-living).

<sup>7</sup> SeniorsLiving.com. *Intergenerational Housing: Innovative Housing Solutions for Seniors and Students*.

<https://www.seniorliving.com/article/intergenerational-housing-innovative-housing-solutions-seniors-and-students>.

<sup>8</sup> Atiya Mahmood, Kishore Seetharaman, et al. *Intergenerational and Seniors' Innovative Housing Models: A Scoping Review*. Prepared for Seniors Pensions and Policy Secretariat of Employment and Social Development Canada. Department of Gerontology, Simon Fraser University. March 2020. [https://www.sfu.ca/content/sfu/airp/research/reports/intergenerational-and-seniors--innovative-housing-models--a-scop/\\_jcr\\_content/main\\_content/download/file.res/Report](https://www.sfu.ca/content/sfu/airp/research/reports/intergenerational-and-seniors--innovative-housing-models--a-scop/_jcr_content/main_content/download/file.res/Report).

- **Enhanced Community Engagement** – living in close proximity facilitates the development of mutual supports and trust, social interaction, and community involvement which leads to a sense of purpose and belonging as well as creates more empathy, improved communication, and increases the development of life skills.<sup>9 10</sup>
- **Health Benefits** – intergenerational housing improves mental and physical health and self-esteem by specifically addressing issues of loneliness and social isolation. Both these issues are correlated with a decline in function with activities of daily living and increasing the risk of conditions such as depression, incontinence, hypertension, and vision impairment as well as overall mortality. Intergenerational housing has also been found to increase awareness of health promotion and disease prevention strategies through social interaction as well as decrease the need for formal care for seniors.<sup>11 12</sup>
- **Living Arrangement Flexibility** – intergenerational housing can offer options and services tailored to the needs of different age groups making them adaptable to changing life circumstances. In addition, there often is shared responsibility for household and daily tasks.<sup>13 14</sup>
- **Reduced Care Giver Burnout** – intergenerational housing reduces the reliance on single caregivers, both for seniors, persons with disabilities, and families with young children.<sup>15</sup>
- **Positive Effects on Younger Generations** – intergenerational housing has had a positive effect on children including educational support, improved academic performance, positive perceptions of the elderly, and enhanced skills related to communication and empathy, reduction in feelings of anxiety and an improved sense of self-worth.<sup>16 17</sup>
- **Life Skills Development** – while younger generations can benefit from the wisdom and experience of older generations, seniors are able to stay active and engaged through community interactions.<sup>18</sup>
- **Autonomy and Interdependence** – intergenerational housing enables young adults and seniors to have control in decision-making and planning, delivery, and utilization of services. Their sense of autonomy is facilitated through the availability of support through services and programs but also through fellow-residents' assistance, which fosters a culture of co-caring and interdependence.<sup>19</sup>

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<sup>9</sup> Generations United, Harvard University Joint Center for Housing Studies, & LeadingAge LTSS Center @UMASS Boston. *Healthier Lives Across Generations: A Blueprint for Intergenerational Living*. October 2024 [www.gu.org/resources/blueprint-for-intergenerational-living](http://www.gu.org/resources/blueprint-for-intergenerational-living).

<sup>10</sup> RightNow. *The Benefits and Challenges of Intergenerational Living and Multi-Generational Households*. What Happens All Depends on You. June 27, 2022. <https://what-happens.com/the-benefits-and-challenges-of-intergenerational-living-and-multi-generational-households/>

<sup>11</sup> Suleman, R, Bhatia, F. "Intergenerational housing as a model for improving older-adult health." BCMJ, vol. 63, No. 4, May 2021, pg. 171-173. <https://bcmj.org/articles/intergenerational-housing-model-improving-older-adult-health>.

<sup>12</sup> Atiya Mahmood, Kishore Seetharaman, et al. *Intergenerational and Seniors' Innovative Housing Models: A Scoping Review*. Prepared for Seniors Pensions and Policy Secretariat of Employment and Social Development Canada. Department of Gerontology, Simon Fraser University. March 2020. [https://www.sfu.ca/content/sfu/airp/research/reports/intergenerational-and-seniors--innovative-housing-models--a-scop/\\_jcr\\_content/main\\_content/download/file.res/Report](https://www.sfu.ca/content/sfu/airp/research/reports/intergenerational-and-seniors--innovative-housing-models--a-scop/_jcr_content/main_content/download/file.res/Report).

<sup>13</sup> Generations United, Harvard University Joint Center for Housing Studies, & LeadingAge LTSS Center @UMASS Boston. *Healthier Lives Across Generations: A Blueprint for Intergenerational Living*. October 2024 [www.gu.org/resources/blueprint-for-intergenerational-living](http://www.gu.org/resources/blueprint-for-intergenerational-living).

<sup>14</sup> Living50+. *Pros and Cons of Intergenerational Living*. July 2024. <https://www.living50.com/blog/pros-cons-intergenerational-living>.

<sup>15</sup> Park A. *The effects of intergenerational programs on children and young people*. International Journal of School Cognitive Psychology. Jan 2015. Pg. 1-5.

<sup>16</sup> Ibid.

<sup>17</sup> Living50+. *Pros and Cons of Intergenerational Living*. July 2024. <https://www.living50.com/blog/pros-cons-intergenerational-living>.

<sup>18</sup> SeniorsLiving.com. *Intergenerational Housing: Innovative Housing Solutions for Seniors and Students*. <https://www.seniorliving.com/article/intergenerational-housing-innovative-housing-solutions-seniors-and-students>.

<sup>19</sup> Mahmood, A, Seetharaman, K, et al. *Intergenerational and Seniors' Innovative Housing Models: A Scoping Review*. Prepared for Seniors Pensions and Policy Secretariat of Employment and Social Development Canada. Department of Gerontology, Simon Fraser University. March 2020. [https://www.sfu.ca/content/sfu/airp/research/reports/intergenerational-and-seniors--innovative-housing-models--a-scop/\\_jcr\\_content/main\\_content/download/file.res/Report](https://www.sfu.ca/content/sfu/airp/research/reports/intergenerational-and-seniors--innovative-housing-models--a-scop/_jcr_content/main_content/download/file.res/Report).

## 4.2 Challenges with Intergenerational Housing

While there are many positive benefits associated with intergenerational housing, there are some identified challenges including:

- **Awareness and Perception** – misperception that intentional intergenerational communities are one-off or niche solutions to the significant challenges around housing and social connection. There is need to create awareness of the overall benefits of intergenerational housing to overcome this misperception.
- **Site Acquisition/Funding and Navigating Subsidies** – while in Beacon’s case site acquisition may not be an issue, redevelopment funding and the need for potentially multiple funding sources and subsidies (all with different requirements) may be tricky.<sup>20</sup>
- **Lack of External Funding, Resources and Supportive Infrastructure** – may be a barrier to the scaling and sustainability of intergenerational housing and easing financial pressure on residents (e.g., due to membership fees, rising rents, ongoing maintenance, or management costs).<sup>21</sup>
- **Partnerships** – securing and maintaining long-term partnerships between housing entities and service providers is important but can be difficult to sustain.
- **Community Dynamics** – sustaining a vibrant community with a mix of ages as residents move in and out is another challenge. Meeting the evolving needs of both individuals and the community requires ongoing effort often by a third party property manager or organization.<sup>22</sup>
- **Inter-resident Conflict** – maintaining a consistent mixed intergenerational demographic can be challenging and conflict may arise if new residents are not as committed to the communal aspect of intergenerational housing. Conflict resolution is a pertinent issue especially for intergenerational housing communities that are self-governed and democratically managed based on resident consensus.<sup>23</sup>
- **Government Regulations** – may hinder the development and construction of intergenerational communities (e.g., zoning and building codes restrictions, policies about unrelated individuals living together, etc.). Government regulations may also conflict with the intergenerational communal values.<sup>24</sup>
- **Design Challenges** – creating spaces that cater to both older adults and younger generations requires thoughtful design. This includes ensuring accessibility, safety, and communal areas that encourage interaction.<sup>25</sup>

## 5. Needs & Challenges of Younger People Living in Greater Victoria

Younger people, especially those in their 20’s and 30’s, living in Greater Victoria have specific needs and challenges when it comes to housing. Given soaring inflation and rising costs, there is a lot of uncertainty for younger people, especially when it comes to homeownership. In the City of Victoria, it is predicted

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<sup>20</sup> Ibid.

<sup>21</sup> Ibid.

<sup>22</sup> Generations United, Harvard University Joint Center for Housing Studies, & Leading Age LTSS Center @UMASS Boston. *Healthier Lives Across Generations: A Blueprint for Intergenerational Living*. October 2024 [www.gu.org/resources/blueprint-for-intergenerational-living](https://www.gu.org/resources/blueprint-for-intergenerational-living).

<sup>23</sup> Ibid.

<sup>24</sup> Brady, A, Molinsky, J, & Baily, H. *Bridging Health, Housing and Generations: What the United States Might Learn from Germany’s Intentional Multigenerational Housing Demonstrations*. Joint Centre for Housing Studies of Harvard University. June 2023. <https://www.gmfus.org/sites/default/files/2023-08/Molinsky%2C%20Brady%20%26%20%20Hu%20-%20multigeneration%20housing%20-%20amended%20010823.pdf>.

<sup>25</sup> Generations United, Harvard University Joint Center for Housing Studies, & Leading Age LTSS Center @UMASS Boston. *Healthier Lives Across Generations: A Blueprint for Intergenerational Living*. October 2024 [www.gu.org/resources/blueprint-for-intergenerational-living](https://www.gu.org/resources/blueprint-for-intergenerational-living).



that by 2026 rising costs due to supply chain challenges, labour shortages, increased interest rates, and inflation will translate to an increase in utility fees by \$68/household and then increase in property taxes by 6.75%.<sup>26</sup> Other Greater Victoria municipalities will likely follow suite.

In addition, there is a need to reshape what community building looks like in the digital age whereby the legacy of the Covid-19 pandemic created heightened anxiety and social isolation for both young and old alike.<sup>27</sup> Intergenerational housing may be a means to address both the affordability issue as well to create community and reduce the effects of social isolation for younger and older generations.

Examples of NEEDS that young people in Greater Victoria face include:

- a) **Affordable Housing:** The high cost of living and housing is a significant concern. Many young adults struggle to find affordable rental options or to save enough for a down payment on a home. For many young people, it is increasingly difficult to find somewhere to live that does not exceed the affordable housing benchmark of 30% of one's total gross income. Many young adults need to find roommates to afford housing, others are still living with their parents or family members, or are borrowing/being gifted large sums of money for downpayments.<sup>28</sup>
- b) **Employment Opportunities:** Access to stable, well-paying jobs is crucial. Many young people seek career opportunities that offer growth and align with their skills and education. However, to get by, employment in this age group is often concentrated in industries with the lowest average wages (such as food and accommodation). Although in September 2024 Greater Victoria saw 6.2% employment growth with the unemployment rate falling to 3.9%, employment was largely in the traditionally lower paid goods sector and services sector.<sup>29</sup>
- c) **Mental Health Support:** Mental health services and support systems are essential, especially given the stressors related to housing, employment, and social pressures.<sup>30</sup>
- d) **Social Connections:** Building and maintaining social networks is important for emotional well-being. Young adults often look for community spaces and events to connect with peers.<sup>31</sup>
- e) **Educational Resources:** Access to continuing education and professional development opportunities helps young adults advance their careers and adapt to changing job markets.<sup>32</sup>

Examples of CHALLENGES that young people in Greater Victoria face include:

- a) **High Cost of Living:** Greater Victoria's cost of living, including housing, food, and transportation, is relatively high, making it difficult for young adults to achieve financial stability. Based on the Canadian Cost of Living Index, in October 2024, Victoria ranked second behind Vancouver for

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<sup>26</sup> City of Victoria. *2025-2029 Draft Financial Plan*. Presented to Victoria Council Committee of the Whole. October 24, 2024.

<sup>27</sup> Victoria Foundation. *2024 Feature Story: Jim Hayhurst on redefining 'quality of life' for future generations*. Victoria's VitalSigns – Greater Victoria's 2004 Annual Check-up. Oct 2024. <https://victoriavitalsigns.ca/featurearticle/>.

<sup>28</sup> Statistics Canada. *Navigating Socioeconomic Obstacles: Impact on the Well-being of Canadian Youth*. Sept 2023. [https://www150.statcan.gc.ca/n1/en/daily-quotidien/230920/dq230920a-eng.pdf?st=Y\\_A0p1aw](https://www150.statcan.gc.ca/n1/en/daily-quotidien/230920/dq230920a-eng.pdf?st=Y_A0p1aw).

<sup>29</sup> Chartered Professional Accountants of British Columbia. *Greater Victoria's workforce posts healthy growth in 2024*. November 01, 2024. [https://www.globenewswire.com/en/news-release/2024/11/01/2973453/0/en/CPABC-Greater-Victoria-s-workforce-posts-healthy-growth-in-2024.html?utm\\_source=CapitalDaily&utm\\_medium=newsletter&utm\\_campaign=nov-4-national-champions-again-again-again-again&bhlid=979f7716900b91e3896be5ac9f4acd7cc561df05](https://www.globenewswire.com/en/news-release/2024/11/01/2973453/0/en/CPABC-Greater-Victoria-s-workforce-posts-healthy-growth-in-2024.html?utm_source=CapitalDaily&utm_medium=newsletter&utm_campaign=nov-4-national-champions-again-again-again-again&bhlid=979f7716900b91e3896be5ac9f4acd7cc561df05).

<sup>30</sup> Statistics Canada. *Navigating Socioeconomic Obstacles: Impact on the Well-being of Canadian Youth*. Sept 2023. [https://www150.statcan.gc.ca/n1/en/daily-quotidien/230920/dq230920a-eng.pdf?st=Y\\_A0p1aw](https://www150.statcan.gc.ca/n1/en/daily-quotidien/230920/dq230920a-eng.pdf?st=Y_A0p1aw).

<sup>31</sup> Ibid.

<sup>32</sup> Ibid.



having the highest cost of living in Canada, followed by Calgary, Ottawa, and Toronto respectively.<sup>33</sup> High cost of living is also having an impact on decisions to have, or delay the decision to have, children due to financial reasons.

- b) **Job Market Competition:** The job market can be competitive, with many young people facing challenges in finding positions that match their education qualifications and career aspirations.
- c) **Mental Health Issues:** The pressures of modern life, including financial stress and social isolation, can contribute to mental health challenges.
- d) **Housing Instability:** The lack of affordable housing options can lead to frequent moves and housing insecurity.
- e) **Balancing Responsibilities:** Many young adults juggle multiple responsibilities, such as work, education, and family obligations, which can be overwhelming.<sup>34</sup>

According to the 2024 Victoria Foundation “Victoria VitalSigns” the top five issues to address to make Greater Victoria a better place to live include:

1. Affordable housing / more rental options,
2. Social issues (including mental health and homelessness),
3. Improve public safety,
4. More affordable cost of living, and
5. Better access to health care.<sup>35</sup>



Greater Victoria is an excellent place to live and has a distinctive lure and appeal, for example, the temperate climate, immediate access to forests and oceans, a small town feel of a mid-sized city, and a rich vibrant history. Yet there are several issues facing the community that require innovation and new approaches for resolution. The Victoria Foundation “2024 Citizen Opinion Survey”<sup>36</sup> identified the following “best things” and “most important issues” that Greater Victoria is facing today.

<sup>33</sup> Davies, A. *Most Expensive Cities in Canada*. October 18, 2024. [www.madeinca.ca](http://www.madeinca.ca).

<sup>34</sup> Statistics Canada. *Navigating Socioeconomic Obstacles: Impact on the Well-being of Canadian Youth*. Sept 2023. [https://www150.statcan.gc.ca/n1/en/daily-quotidien/230920/dq230920a-eng.pdf?st=Y\\_A0p1aw](https://www150.statcan.gc.ca/n1/en/daily-quotidien/230920/dq230920a-eng.pdf?st=Y_A0p1aw).

<sup>35</sup> Victoria Foundation. *Citizen Opinion Survey.* “Victoria’s VitalSigns – Greater Victoria’s 2004 Annual Check-up.” Oct 2024. <https://victoriavitalsigns.ca/overall/>.

<sup>36</sup> Ibid.

## WHAT ARE THE BEST THINGS ABOUT GREATER VICTORIA?

According to this year's survey, these are the region's 14 best things, ranked by the percentage of respondents who selected them.

65%	NATURAL ENVIRONMENT
54%	CLIMATE
52%	AIR QUALITY
46%	PARKS
40%	WALKABILITY
37%	FRIENDS & FAMILY
32%	ACCESS TO LOCALLY GROWN FOOD
28%	RECREATION OPPORTUNITIES
25%	ARTS & CULTURE
24%	RESTAURANTS
23%	CYCLING INFRASTRUCTURE
18%	FESTIVALS & EVENTS
16%	FEELING OF SAFETY
14%	LOCAL BREWERIES

## WHAT ARE THE MOST IMPORTANT ISSUES FACING GREATER VICTORIA TODAY?

According to this year's survey, these are the region's top 14 issues, ranked by the percentage of respondents who selected them.

70%	COST OF LIVING
58%	HOUSING
57%	HEALTHCARE
55%	HOMELESSNESS
52%	ADDICTIONS
34%	MENTAL HEALTH
20%	CLIMATE CHANGE
18%	COMMUNITY PLANNING/DEVELOPMENT
16%	TRANSPORTATION
16%	POVERTY
16%	ELDERCARE
14%	ECONOMY
13%	FOOD SECURITY
12%	MUNICIPAL AMALGAMATION

With housing named as a key challenge and need for youth, Greater Victoria is becoming a difficult place to reside. Having safe, accessible, and affordable housing is a basic need that contributes significantly to a good quality of life. Housing prices in Greater Victoria are substantial, with a single family dwelling priced at over \$1,000,000, making it very difficult for youth to enter the housing market without relying on assistance from family members. A June 2024 CIBC report suggested that 31% of first-time homebuyers received help from their parents to purchase their first home, up from 20% in 2015 with the average gift equating to approximately \$115,000.<sup>37</sup>

Median sale prices in May 2024



SINGLE-FAMILY HOME

**\$1,191,000**

up 1% from \$1,174,950 in 2023



TOWNHOUSES

**\$789,574**

up 1% from \$785,000 in 2023



CONDOS

**\$547,450**

down 2% from \$560,000 in 2023

Within the age groups of 18-29 and 65+, renters represent larger portions than any other age group<sup>38</sup> and according the 2021 Canadian Census, youth are more likely to rent their dwelling, with 63% of those aged 18-29 renting their home. In Greater Victoria, vacancy rates for purpose built apartments are at 1.6%. "Rent is not cheap." The following outlines rental prices according to the Canadian Rental Housing Index which bases its information on 2021 Canadian Census data.<sup>39</sup>

<sup>37</sup> Wong, Craig. *What you need to know before helping your child with a home down payment*. The Canadian Press via the Times Colonist. Oct 31, 2024. <https://www.timescolonist.com/the-mix/what-you-need-to-know-before-helping-your-child-with-a-home-down-payment-9737584>.

<sup>38</sup> BC Non-Profit Housing Association, 2020. <https://bcnpha.ca/>

<sup>39</sup> Note: this data is now 2 years out of date, so the information is likely now under reported. Victoria Vitalsigns 2024 reports the average monthly rent in Greater Victoria for a bachelor apartment is \$1,222 and for all other apartment unit types being \$1,571.

Area	Avg. Monthly Rent Cost	Avg Income	% Overspending on Rent (+30% of gross income)	% Overspending on Rent (+50% of gross income)
British Columbia	\$1,492	\$78,000	38%	16%
Capital Regional District	\$1,444	\$71,600	38%	16%
Colwood	\$1,516	\$87,900	29%	12%
Saanich	\$1,520	\$75,500	39%	16%
Victoria	\$1,376	\$66,500	42%	17%
Central Saanich	\$1,464	\$78,700	35%	13%
Oak Bay	\$1,608	\$77,900	45%	18%
Sidney	\$1,540	\$72,300	44%	18%
Langford	\$1,644	\$78,300	39%	15%
Esquimalt	\$1,312	\$69,500	36%	14%
Sooke	\$1,484	\$67,600	45%	14%
View Royal	\$1,574	\$83,700	34%	12%

Source: Canadian Rental Housing Index. 2021. <https://rentalhousingindex.ca>.

A person working in 35-hours a week at minimum wage would need to spend 46% of their gross monthly income to rent a bachelor suite. Seniors are also struggling when it comes to housing in Greater Victoria. In 2021, 19% of renters in Greater Victoria were seniors (65+). Of this 19%, fifty-three percent spent 30% of their monthly income on rent and utilities making their housing unaffordable, while twenty-one percent spent over 50% of their income on rent and utilities putting them at risk of homelessness.<sup>40</sup>

The BC Non-Profit Housing Association estimates that BC needs to build 12,500 new rental homes per year over the next 10 years that are affordable to households with incomes \$50,000 and under to address current and future supply challenges. Included in this annual total is 3,000 homes that will address the critical shortage of homes for Urban, Rural and Northern Indigenous peoples, as well as 500 supportive housing units.<sup>41</sup>

## 6. Intergenerational Housing Models

Intergenerational housing is not a “new” housing concept with many examples from Indigenous, Canadian, and international sources being well documented. There are also many different types of intergenerational housing models including: multigenerational, co-living, intergenerational living in aged care settings, cohousing, home-sharing, cooperative housing, affinity communities, service-integrated housing, and community shareholding. This section will look at the advantages, disadvantages, strengths, and weaknesses of these intergenerational housing types in relations to the diverse needs and challenges of young people living in the Greater Victoria area, as well as identify some Indigenous, Canadian or international examples that may be informative for Beacon Community Services property redevelopment plans.

<sup>40</sup>Victoria Foundation. “Citizen Opinion Survey.” Victoria’s VitalSigns – Greater Victoria’s 2024 Annual Check-up. Oct 2024. <https://victoriavitalsigns.ca/housing/>

<sup>41</sup> BC Non-Profit Housing Association. *Build More. Protect More. A New Affordable Housing Plan for BC.* 2017. <https://bcnpha.ca/policy/policy-research/bcs-affordable-housing-plan/>

## 6.1. Multigenerational Housing

Multigenerational housing is a catch-all term that refers to living arrangements where seniors, young adults, and families, reside together in shared or connected spaces.<sup>42</sup> This model can range from extended families all living under one roof to purpose-built communities that foster interaction among non-family diverse age groups. While there are distinct private resident living spaces in multigenerational housing developments, they often also include features like adaptable living spaces and communal areas that promote interaction among residents of different ages. Multigenerational housing has varying density degrees and could include both multiple generations of a related family all living under the same roof, or non-related youth, families, and seniors living together within an apartment, condo, or housing complex. Features of multigenerational housing include:

1. **Accessory Dwelling Units (ADUs):** These are separate living units on the same property, such as small apartments within a large house, or a detached units on one property, or apartment/condo providing privacy and independence.
2. **Shared Common Areas:** Multigenerational housing often has spacious and accessible shared kitchens, living rooms, and dining areas, promoting interaction and togetherness.
3. **Private Entrances:** To maintain privacy often multigenerational housing will have separate entrances for each residential area.
4. **Accessibility Features:** Multigenerational buildings are often designed with accessibility in mind, including features like step-free access, wider doorways, and bathrooms equipped for seniors or disabled residents.
5. **Community Amenities:** Developments may include shared amenities such as community gardens, recreational areas, and communal dining rooms to foster interaction among residents of all ages.
6. **Supportive Infrastructure:** Multigenerational housing is often designed close to supportive transportation infrastructure and inclusive gathering places to meet the mobility and social needs.
7. **Intergenerational events and social activities:** regularly planned events that encourage interaction between residents.<sup>43</sup>

Living in multi-generational housing offers several advantages ranging from being able to provide care to both seniors and young children, to intergenerational teaching and learning, to reduction in social isolation, to positive mental or physical health aspects, to strengthening intergenerational bonds, to shared chores, and to enhanced affordability. The rise of multi-generational housing offers a promising future where aging for both youth and seniors no longer means isolation but an opportunity for connection, learning, and collaboration across generations.<sup>44</sup> However, the downside of multi-generational housing includes a lack of privacy, potential conflicts due to differing lifestyles or routines, conflicts over the use of shared space, and the need for open and honest communication between residents.<sup>45</sup>

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<sup>42</sup> SeniorSite. *The Rise of Multi-Generational Housing: A New Model for Aging*. 2023. <https://seniorsite.org/resource/the-rise-of-multi-generational-housing-a-new-model-for-aging/>.

<sup>43</sup> Norris, M. *Making Multigenerational Communities Happen*. Urban Land Institute. May 3, 2024. <https://knowledge.uli.org/-/media/files/research-reports/2024/uli-making-multigenerational-communities-happen-final.pdf?rev=aa4c35d4391947568d8e11f52ea8a8d1&hash=1AD58D3BC06B1F910833EEE37BE1E7B3>.

<sup>44</sup> SeniorSite. *The Rise of Multi-Generational Housing: A New Model for Aging*. 2023. <https://seniorsite.org/resource/the-rise-of-multi-generational-housing-a-new-model-for-aging/>.

<sup>45</sup> Martin, E. *From Baby Boomers to Gen Z: The Rise of Multi-Generational Housing*. The Mortgage Reports. June 3, 2024. <https://themortgagereports.com/112553/multi-generational-homes>.

Across Canada, the number of properties shared by multiple generations, has grown by 45% over the past 20 years — totalling almost one million homes in 2021, according to Statistics Canada data.<sup>46</sup> The number of multi-generational households are also expected to grow, as all levels of government are starting to make it easier to renovate or build smaller homes on existing family lots or changing zoning rules that encourage mixed generational housing.<sup>47</sup> For example, in BC changes were made to the [\*Housing Statutes \(Residential Development\) Amendment Act, 2023 \(Bill 44\)\*](#) in November 2023 aimed at increasing small-scale and multi-unit housing by requiring municipalities to change zoning bylaws and regulations to make it easier to build townhouses, multiplexes, and laneway homes.<sup>48</sup> Examples of multigenerational housing initiatives include:

**One Flushing**, Queens NY – an affordable multi-family and senior housing building that consists of 10-storeys and 232 units ranging in size from studios to 3-bedrooms, 8,700 square feet of community facility space, 28,000 square feet of retail space, 40,000 square feet of parking, community gardens including a rooftop farm, laundry and exercise rooms. One Flushing serves very low-, low-, and moderate-income individuals and families, and includes 66 units reserved for very low-income senior residents. Asian Americans for Equality is the non-profit that operates One Flushing.

**Salish Lelum Affordable Housing Project**, Nanaimo BC – Indigenous youth ages 18-24 and Elders 55+ are eligible for subsidized suites (10 youth, 8 Elder) in a complex that has a communal kitchen, computer lab, lounge area, outdoor patio and BBQ space, and laundry room. The concept behind the project is for youth to have access to cultural knowledge and guidance from Elders, while Elders can stay youthful and receive help when needed. Eligibility for youth include going to school or in the beginning stages of employment and Elders must be self-sufficient (e.g., not requiring home care or assisted living). The Tillicum Lelum Aboriginal Friendship Centre provides a part-time property manager and cleaner as well as access to their programs and services including counselling, community health nurses, men's and women's groups, career and leadership training, youth groups and food security programs. Rent for the youth and Elders is 30% of their gross annual income.

**Siem Lelum**, Victoria BC – run by the Victoria Native Friendship Association, Siem Lelum includes 41 affordable residential units for Indigenous adults, families, and grandparents raising grandchildren who are or are at risk of becoming homeless. The primary purpose of this project is to create a safe, affordable, supported, and holistic urban village where life-long skills and healthy lifestyles are modelled and the necessary resources provided to encourage healthy choices. The buildings include a common area with access to a kitchen to enable programming and gatherings for family. Siem Lelum has units ranging from studios to three-bedrooms.

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<sup>46</sup> Statistics Canada. *Home alone: More persons living solo than ever before, but roomies the fastest growing household type*. The Daily. July 13, 2022. <https://www150.statcan.gc.ca/n1/daily-quotidien/220713/dq220713a-eng.pdf>.

<sup>47</sup> Braich, B. *Why multi-generational living is becoming more common in Canada*. CBC News. March 2024. <https://www.cbc.ca/news/canada/british-columbia/canada-bc-multi-generational-housing-affordable-1.7134448>.

<sup>48</sup> Ministry of Housing. *Small-Scale, Multi-Unit Housing + Changes to Local Government Act Technical Briefing*. November 2023. [https://news.gov.bc.ca/files/housing\\_tech\\_brief\\_nov\\_01\\_2023.pdf](https://news.gov.bc.ca/files/housing_tech_brief_nov_01_2023.pdf).

**Mellem, Quebec City** – is a property development and management company focusing solely on intergenerational housing and creating rental spaces where people of all ages and their community can thrive. Families, solo students or roommates, or seniors all have functional units and comfortable, well-designed accommodations—all within the same residential complex. There is 24/7 property management, security, and maintenance. Residents pay one monthly bill that covers everything including rent, electricity, Internet, hot water, appliances and access to the amenities. All the Mellem properties are close to transportation networks, shopping, and outdoor parks. Mellem has developed three intergenerational housing complexes: **Mellem Ville-Marie** in Montreal is made up of 216 rental units of various sizes and layouts. The units are in two distinct buildings separated by a public square with retail businesses and cafes located within. The complex has shared office space, a gym and fitness room, multiple large community kitchen and entertainment space, living and lounge space, rooftop garden and outdoor space, compost/garbage, and laundry. **Mellem Manoir-des-Trembles** in Gatineau houses 189 units and has the same amenities at the Ville-Marie. Occupancy just began in the Fall 2024. Under development also is the **Mellem Grace Dart** with 299 units of various sizes including studio, 3 ½, 4 ½ or 5 ½ apartments. While Mellem’s living concept is purely intergenerational, the one disadvantage is that it does not offer typical “affordable housing units” as rental prices range from \$1,405/month for a studio apartment to \$2,695/month for a 5 ½ bedroom apartment.

## 6.2. Co-living

Co-living intergenerational housing is a modern residential model where multiple unrelated individuals share a living space. There are references in the literature to co-living as a form of “grown-up college dorm life,” “adult dorms,” “next generation boarding houses,” or “the modern reboot of living with roommates.”<sup>49 50 51 52</sup> Most co-living models are intentional communities that provides shared housing for people with similar interests, values, or lifestyles. Residents enjoy co-living due to the comfort, relative affordability, and a greater sense of social belonging.

The co-living setup typically includes a private bedroom, bathroom and small kitchenette with shared common areas/communal spaces like kitchens, living rooms, dining room, lounge rooms, courtyards/gardens, outdoor activity space, study areas, laundry, and sometimes coworking areas. Emphasis is placed on “hanging out” in the shared space as often the private suites are not spacious. Co-living housing has independent units, often fully furnished, within the same building (apartments or rooms), which are often rented instead of owned. Rent usually covers utilities, Internet, recycling, garbage, household amenities, access to the co-living facility events, and cleaning services.

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<sup>49</sup> Kusisto, L. *Tiny Rooms, Shared Kitchens: Co-Living on the Rise in Big Cities* Developers are now preparing to build some of the largest new co-living properties in North America. Wall Street Journal. October 16, 2018. <https://www.wsj.com/articles/co-living-buildings-going-big-in-brooklyn-and-bay-area-1539687600>.

<sup>50</sup> Angelica. *What is Co-living? Communal Living Explained*. Citylifer. September 2023. <https://thecitylifer.com/blog/coliving/what-is-coliving-communal-living-explained/>.

<sup>51</sup> Riedy, C, et. al. *Co-living - Collaborative Housing Building a Great Life Together*. Institute for Sustainable Futures, University of Technology, Sydney Australia. June 2019. <https://www.collaborativehousing.org.au/stories-coliving>.

<sup>52</sup> The Urban Developer. *Are Next-Gen Boarding Houses The Opportunity For Developers To Address Sydney’s Affordability Crisis?* March 2017. <https://www.theurbandeveloper.com/articles/next-gen-boarding-opportunity-developers-address-sydneys-affordability-crisis>.



Co-living housing complexes are typically owned and run by external investors or operators, although the owner may sometimes live in the co-living space. Many co-living properties employ a community manager who runs activities, organizes event, and socials. Some co-living facilities are operated by not-for-profit organizations providing social or affordable housing. Co-living residents are not usually involved with the design or governance of the property.

Often co-living operators will bundle their product offering into one all-inclusive rental price, so instead of paying separate bills co-living residents pay one bill each month that comes as a discount compared to paying for the services separately. Most co-living housing developments do not require long-term rental agreements or traditional rental deposits. Often minimum stays range from three to six months, with options for month-by-month leases which also tends to attract individuals with highly mobile working situations. Some co-living housing developments have a maximum length of stay policy.

Co-living housing has gained prominence due to a combination of factors including increased urbanization rates, the need for social connection, lack of affordable housing, the desire to reduce resource use, and growing interest in lifestyles not dependent upon long-term rental contracts. Co-living arrangements are popular in urban areas where housing costs are high, as they offer a more affordable and socially engaging living option. Other benefits of co-living housing include sustainability and reducing the environmental footprint, building community and meaningful relationships, convenience, and cost-savings

In Canada, co-living housing developments have recently entered the market in cities like Ottawa, Montreal, Toronto, and Halifax and are trying to capture the attention of millennials, the “silver tsunami” and the “tech factor,” but the concept is yet to be fully tested and evaluated within a Canadian context.<sup>53</sup> For example, a new development in Ottawa is combining co-living, traditional, and subsidized apartment rentals and is being touted as a test case and partial solution to Ottawa’s housing crisis.<sup>54</sup> [The Commons at Zibi](#) opened in January 2024 and has combined 48 co-living apartments with 140 traditional non-shared traditional apartments and 19 Ottawa Community Apartments (subsidized rentals priced 40% below market value). Each [co-living apartment](#) (see link for floor plans) contains 3-5 bedrooms, some with private bathrooms attached to each room, others with shared bathrooms. The square footage of each co-living apartment ranges from 237 to 378 square feet. Each co-living apartment comes fully furnished (bed, nightstand, lamp, clothing storage, living/dining room furniture, desk/chair) with shared kitchen (includes high-end appliances, dishes, cutlery, cleaning materials), laundry, living/dining room space, and balcony with barbeques. Within the complex the co-living apartments share a larger kitchen/dining space, a rooftop terrace, party room, theatre, games room, co-working space, parking, lockers, bike racks, garbage/recycling, and fitness centre. All utilities, Internet, and bi-weekly cleaning service is included in the monthly rental cost which ranges between \$1,190 - \$1,490 CAN depending on the type of co-living apartment. Onsite management and maintenance is present during work hours. Potential co-living tenants apply to rent a room and are screened and assigned or matched to a co-living apartment based on shared interests, values and lifestyles. Most co-living residents at the Commons at Zibi so far tend to be deemed the “mobile population” and are comprised of students and retirees who often have a summer cottage but also want to have a residence in downtown Ottawa.

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<sup>53</sup> CRBE Canada. *Co-Living Has Arrived in Canada – Now What?* September 19, 2023. <https://www.cbre.ca/insights/articles/co-living-has-arrived-in-canada-now-what>

<sup>54</sup> White-Crummey, A. *Co-living apartments about to open amid housing crunch*. CBC News. Dec 12, 2023. <https://www.cbc.ca/news/canada/ottawa/ottawa-dream-common-zibi-coliving-roommate-housing-1.7055844>



A property development company out of Sydney, Australia [Mark Shapiro Architects](#) has received Australian-wide recognition in the development of co-living housing properties which have been seen as a means to address the affordability crisis in urban areas.<sup>55</sup> Mark Shapiro Architects co-living housing designs include: [The Bondi Treehouse](#) (39 studios), [UKO Glebe](#) (33 studios), [Redfern Co-living 1](#) (216 student rooms), [Redfern Co-living 2](#) (120 rooms), [The Lamrock](#) (47 studios), [Barker Street Co-living](#) (81 rooms), [Kingsford Co-living](#) (93 rooms), [Casablanca Bondi](#) (19 rooms), [Urbico Randwick](#) (student housing under development). Room sizes in Shapiro's co-living housing developments range from 20 square metres to 35 square metres with small kitchenettes, and communal lounges, kitchens, dining areas, laundry, and recreation spaces. Rent ranges from \$350 and \$550 AUD/week and there is a minimum three-month lease. Residents often include single people, couples, seniors, or students who are willing to trade regular homes for the tinier fully furnished modern-designed studio apartments costing less in rent, and to live closer to the city or to their workplace. These living arrangements appeal to those who want flexibility, do not have a lot of possessions or require storage, prefer compact living, and want to take advantage of the location and activities around them.

### 6.3. Affinity Communities

Similar to the concept of co-living housing, affinity community housing is a type of living arrangement where individuals with shared interests, identities, or backgrounds live together in a community. This concept is commonly found in college campuses but can also exist in other residential settings. Some key aspects include:

- **Shared Interests or Identities** – residents typically share a common characteristic, such as cultural background, profession, or interest creating a supportive and cohesive living environment.<sup>56</sup>
- **Enhanced Community Engagement** – encourages community activities and engagement, helping residents build strong social networks.<sup>57</sup>
- **Supportive Environment** – these communities provide a safe and inclusive environment where members connect, support each other, and foster a sense of belonging.<sup>58</sup>
- **Focus on Diversity and Inclusion** – helps promote diversity and inclusion by providing spaces where marginalized groups feel safe and supported.<sup>59</sup>

Many marginalized groups opt for affinity housing to avoid discrimination and/or racism. Affinity housing allows groups with similar identities to live in a shared community. This helps protect vulnerable classes, ranging from first-year college students to senior citizens. For example, affinity housing has been created for the following groups:

- |                                     |                                   |
|-------------------------------------|-----------------------------------|
| • Cultural affinity housing         | • Senior living affinity housing, |
| • Same-sex affinity housing         | • Religious affinity housing      |
| • First-generation affinity housing | • Private club affinity housing   |

<sup>55</sup> The Urban Developer. *Are Next-Gen Boarding Houses The Opportunity For Developers To Address Sydney's Affordability Crisis?* March 2017. <https://www.theurbandevolver.com/articles/next-gen-boarding-opportunity-developers-address-sydneys-affordability-crisis>

<sup>56</sup> LeCoz, C. *Common Interest, Community Based Living: What is Affinity Housing?* The Bucknellian. October 6, 2021. <https://bucknellian.net/106642/features/common-interest-community-based-living-what-is-affinity-housing/>.

<sup>57</sup> Ibid.

<sup>58</sup> Branchen, D. *Affinity Housing Definition*. Real Estate Terms – Real Estate License Wizard. September 1, 2023. <https://realestatelicensewizard.com/affinity-housing/>.

<sup>59</sup> Ibid.

## 6.4. Cohousing

Cohousing is somewhat similar to the concept of co-living housing in that both models have shared space and areas that benefit all residents; however, cohousing provides self-contained private dwellings, often self-contained houses or apartments that are often owned individually, not rented, by the resident but located on a shared property. Cohousing is a type of intergenerational housing focused on a well-being approach to living that strengthens community. It is about sharing more living spaces and reducing social isolation, while recognizing that every household wants privacy and security. Cohousing developments want to create a sense of community and social belonging through the design of the property that emphasises shared space and social interaction.

Typically, residents are involved in the initial property design, management, and ongoing governance of their home and community. Group-initiated development involves individuals coming together to establish how they will work and live as a community. They find and secure land, they engage various professionals (architects, developers and builders), and collectively participate in the design and development of the community in which they will all live. This way of developing cohousing requires the highest level of personal involvement in real estate development. Other common characteristics of cohousing is self-governance and ongoing management, individual economic investment and independent incomes, and the opportunity to participate in community-building activities. Residents generally manage their cohousing developments, with decisions about the community made by the people who live there. Usually, decision-making is based around some form of deliberation and discussion aiming to foster cooperation and collaboration. Often the creation of a legal entity (e.g., incorporated association) is required to determine the rules for effective management, maintenance and use of shared spaces.<sup>60 61</sup>

Cohousing communities foster a culture of good neighborliness, with shared resources and a genuine willingness to help one another. In these communities, neighbors care for each other without being prompted, providing a strong sense of belonging and support. There is a sense of unity and willingness to help at the heart of every cohousing community.<sup>62</sup>

Most cohousing communities comprise approximately 10-40 households and are typically located in urban or suburban areas. Typically, each household has their own self-contained dwelling, but shared spaces provide a place for households to come together. A common rule of thumb in cohousing is that all individual dwellings are 10% smaller than typical, with that saved space used for the common dwellings. While private space is smaller, the overall space a household has access to is made greater by collaborating with the neighbours. Shared spaces might include gardens, common kitchens and entertainment areas, community rooms, common lounges, communal waste collection and recycling, bike storage, laundry facilities, vehicle-share options, and shared guest facilities. As well as sharing spaces and facilities,

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<sup>60</sup> Albright, T. *More than Cohousing – Cohousing Like and other Alternative Housing Solutions – what’s the difference?* Texas Cohousing. March 2017. <https://www.cohousing.org/more-than-cohousing-cohousing-like-and-other-alternative-housing-solutions-whats-the-difference/>

<sup>61</sup> Banyule City Council. *The Collaborative Housing Guide Cohousing Development*. Victoria, Australia. (Banyule City Council in Victoria has developed a definition of cohousing. Developments must meet this definition to qualify for exemptions from development contributions). [https://www.collaborativehousing.org.au/files/ugd/ddb0b4\\_09672ad0c0574c7bb03ad11a7ebf30a9.pdf](https://www.collaborativehousing.org.au/files/ugd/ddb0b4_09672ad0c0574c7bb03ad11a7ebf30a9.pdf)

<sup>62</sup> Co-living.com. *Co-living vs. Cohousing – what is the difference?* March 2023. <https://coliving.com/blog/coliving-vs-cohousing>

residents often come together to manage the community and share meals. Sharing meals together is described by many cohousing advocates as the glue that makes a cohousing community special.<sup>63</sup>

There are a number of examples of cohousing developments happening in British Columbia including: [Cranberry Commons](#) in Burnaby, [Creekside Commons](#) in Courtenay, [Driftwood Village Cohousing](#) in North Vancouver, [Harbourside](#) senior cohousing in Sooke, [Ground Swell](#) in Vancouver, [Little Mountain](#) in Vancouver, [Our Urban Village](#) in Vancouver, [Pacific Gardens](#) in Nanaimo, [Quayside Village](#), [Roberts Creek](#) in Roberts Creek on the Sunshine Coast, [Coastal Village](#) in Sechelt, and [Belterra Cohousing](#) on Bowen Island. The details of a few other British Columbian cohousing developments are described below:

[Blueberry Commons](#) in Powell River is a cohousing development on a certified organic farm that integrates sustainable housing and food production with community-oriented design. Seven 800 square feet with second storey development space housing units are currently under construction with a move-in date expected in 2025. In addition to these private housing units there is a common house that offers shared amenities such as: laundry, kitchen, dining room, children's playhouse, arts and crafts area, workshop, guest rooms, and office space. The site plan and building floor plan is available on their [website](#). The farm is fully functioning and biodiverse with each resident expected to play a role in production. Blueberry Commons will run a public farm stand and sell farm bonds to enable access to farm products at a discounted price. There will also be U-pick opportunities for the public. While Blueberry Commons is a cohousing development it is classified as an "equity co-op" whereby members can accumulate equity and if want to move, they would sell their unit back to an approved new member upon departure. Blueberry Commons is formally incorporated under the *Cooperatives Act* and their system of governance is based upon sociocracy.

[Compass Cohousing](#) in Langley features 40 cohousing [condos and townhomes](#) (click link for site plan and floor plans), set for completion in early 2026. It is an intergenerational housing project and is attracting single, family and senior residents. The residential units will be strata-titled units enabling residents to have freehold title to their home as well as sell and build equity in their property. Compass Cohousing combines private dwellings with shared resources and community living, including a 'common house' that has amenities like a large kitchen, dining room, children's playroom, laundry, workshops, craft area, music room, photography studio, lounge areas, roof-top patio and garden. Residents participate in the planning, design, ongoing management and maintenance of their community.

[Ravens Crossing](#) in Sidney BC features 35 units that are single level (no stairs), with a variety of layouts for one-, two- and three-bedrooms floor plans, some with dens, ranging from 630 sq. ft. to 1250 sq. ft., all with 9 ft. ceilings and open concept designs. Currently a 2 BR, 1 BA, 978 sq. ft., condo is selling for \$799,500.00 but there are also units for rent. Ravens Crossing Cohousing is intended to be a multi-generational community, with residents ranging from working adults to retiring or retired seniors. Governed by strata, each condo is privately owned. There is a common house with amenities such as a large kitchen and dining room, outdoor kitchen, multipurpose room, rooftop terrace, guestrooms, and parking with EV capability.

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<sup>63</sup> Riedy, C, et. al. *Cohousing - Collaborative Housing Building a Great Life Together*. Institute for Sustainable Futures, University of Technology, Sydney Australia. June 2019. <https://www.collaborativehousing.org.au/stories-cohousing>

## 6.5. Intergenerational Living in Aged Care Settings

Intergenerational living in aged care settings involves creating environments where seniors and younger generations interact regularly. This can be through structured programs, shared spaces, and intentional community designs. Often the housing situation involves younger adults or students living within a senior's residence or care facility for a reduced rent and commitment to engage with senior residents for a certain number of hours per week. Meaningful connections, mutual support, and reduced social isolation is the purpose behind intergenerational living in aged care settings. Intergenerational living in aged care settings appears to be growing in popularity; however, only smaller numbers of young adults can be accommodated. It aims to address both the issue of post-secondary student affordable housing as well as staffing shortages in aged care facilities which have limited the opportunities for residents to stay active and continue to interact with the wider community and with younger generations.

The Netherlands was the first to test intergenerational living within an aged care setting back in 2016. At the time, the Dutch government had made funding changes for aged care facilities which led to an increase in vacancies. This happened at the same time when there was a significant demand for affordable post-graduate student housing. The intergenerational living in aged care concept was initially tested with an organization called [Humanitas Deventer](#) whereby 6 post-graduate students all attending university were provided housing within vacant rooms free of charge in exchange for volunteering 30 hours a month. In exchange for housing, the students were committed to being 'good neighbours' and performing tasks such as hosting a dinner meal once a week or participating in social events such as games nights, assisting with technology, or teaching an activity class.

The [House of Generations](#) in Aarhus, Denmark, combines the concept of intergenerational living in aged care facilities with the co-living concept. There are 100 retirement (supportive and assisted living) units where senior residents have daily visits from a care worker and nursing with more intensive medical support. Between the apartments for seniors are 40 family homes, 40 youth flats and 24 apartments for residents with a disability. Each corridor has a demographic mix. Some flats have shared kitchen and bathroom facilities, and others are self-contained. Older residents babysit for young families and students help solve the senior's technology problems. There is also a 150-space day care located onsite and once a week there is a structured interaction between the children and senior residents. Residents also get together at the complex's Friday afternoon bar, and activities include concerts, movie nights, and an annual music festival. The most intensive nursing home apartments cost £1,000 a month in rent, topped up by another £3,800 from the government. The student rate is just over £500 per month and the average rent in the family apartments is £1,100. This project is offering a solution to the crisis in social care while also boosting the supply of affordable housing and delivering high quality pre-school education.<sup>64</sup>

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<sup>64</sup> Sylvester, R. The Times. *Inside the care home where every age group lives side by side*. Saturday May 27, 2023. <https://www.thetimes.com/uk/healthcare/article/times-health-commission-house-of-generations-denmark-social-care-elderly-fc90972ql?region=global>.

Canada has recently introduced intergenerational living within aged care settings in Calgary, Alberta. Inspired by Humanitas, the [Canadian Alliance for Intergenerational Living \(CAIL\)](#)<sup>65</sup> started a pilot in September, 2024. Its inaugural project will only place two students from a post-secondary institution within the Silvera for Seniors residence for 8-months during the 2024/2025 academic year. Students will pay a nominal rent in exchange for engaging with residents for 30-hours each month. 70% of student engagement with seniors will be through structured programming, leaving 30% for organic engagement with residents through day-to-day interactions. A formative evaluation will be conducted after the pilot is complete.

In addition, as another test of Intergenerational living within aged care settings sponsored by CAIL, the New Zealand National curling team trained in Calgary from September to December 2024, and was offered residence in Chartwell Colonel Belcher Retirement Residence. The team shared two apartment units within the complex. When the team was not practicing, they spent time with the seniors, playing shuffleboard, pool, and being social. Residents enjoyed the interaction and shared their knowledge and experience about curling as well as offer a new fan base.<sup>66</sup>

## 6.6. Home-sharing

Intergenerational home-sharing is a housing practice that has had a recent resurgence to address housing security for both younger and older adults. Home-sharing is the exchange of housing for help in the home. The owner with a spare room, offers free or low-cost rental accommodation to another person in exchange for an agreed level of support. Support could include: companionship, security assistance with shopping or household tasks, gardening, care of pets and, increasingly, assistance with technology. The practice of intergenerational home-sharing provides younger adults with affordable housing and older adults with needed income and a way to age in place.

Home-sharing is not a new concept, in fact, within the US during the late 19<sup>th</sup> century it is estimated that 50% of all urban newcomers, including young and unmarried workers, lived with older couples or widows as boarders.<sup>67</sup> The concept of home-sharing is flexible and has been adapted to meet local needs and circumstances and is used to support:

- People with disabilities, of all ages;
- Single parents who need help with childcare;
- Students who need low-cost accommodation;
- Young people and key workers (such as nurses, police officers, teachers) who are priced out of the housing market; and
- Students from overseas, looking to improve their English language skills.

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<sup>65</sup> CAIL provides in-depth assistance with setting up intergenerational living projects and offers fee-for-service solutions, ranging from full-service project services to one-off consulting and software licensing solutions. Services include: information gathering, engagement with post-secondary institutions, student application process, candidate selection, contract administration, training/orientation, oversight and monitoring of student volunteer hours, periodic evaluation of program success. <https://intergenliving.ca>.

<sup>66</sup> Markus, J. *How this Calgary retirement home 'adopted' a young curling team from New Zealand*. CBC News. Sep 19, 2023. <https://www.cbc.ca/news/canada/calgary/curling-calgary-new-zealand-1.6970860>

<sup>67</sup> Marcus, N. *Tackling the Housing Crisis and Bridging Generational Divides Through Home-Sharing*. Stanford Social Innovation Review. March 22, 2021. [Tackling the Housing Crisis and Bridging Generational Divides Through Home-Sharing](#)

The benefits of intergenerational home-sharing include:

1. **Promotes Financial Stability** — Home-sharing can generate anywhere from \$400-\$1,000 in extra income each month for the homeowner; whereas the housemate often gets affordable rent.
2. **Alleviates Social Isolation** — One of the strongest motivations to home-sharing is the companionship that comes with it, especially for single-person households.
3. **Supports Community** — Many want to support their local communities and give back to those in need, particularly to students.
4. **Reduces Burden of Home Maintenance** — Sharing a home can help homeowners split household chores with a housemate, freeing up time, and alleviating stress.
5. **Supports Independence** — home-sharing enables homeowners and housemates to live independently through self-solving housing challenges. It allows people to live in the communities they love without being over-reliant on external support.<sup>68</sup>

While there are numerous benefits, some of the barriers to home-sharing include:

1. **Loss of Space & Privacy** — Space and privacy are often highly coveted, and home-sharing means giving some of that up.
2. **Lack of Trust** — Opening up a home to a stranger can be scary. Trust-building checks that verify identity, background, or credit are a necessary step prior to home-sharing.
3. **Compatibility Concerns** — Finding the right match between the homeowner and housemate is also an important step in home-sharing arrangements.
4. **No Clear End in Sight** — 1 out of 3 homeowners prefer short-term rentals (less than 28 days) over longer-term agreements due to the perception of ‘being stuck’ if it’s not working out with a housemate. Home-sharing arrangements are not subject to the *Residential Tenancy Act*. As a result, home-sharing provides more flexibility to end an agreement with sufficient notice if there is an unresolved conflict.
5. **Family First** — When children leave the nest, which is the most common reason for bedrooms to become empty, many homeowners want to keep that bedroom available in case children decide to return home.<sup>69</sup>

Home-sharing arrangements are recently gaining traction in both Canada and the US, whereas in Europe the practice is more well established.<sup>70</sup> There are several “matching” organizations that have been created to help manage the home-share arrangement and experience. For example, [Canada HomeShare](#) is an innovative intergenerational housing organization that supports aging in place while providing safe and affordable housing options. The organization has partnered with [Happipad](#), an online platform to support older home providers match with post-secondary students or other older adults looking to rent a spare room. Canada HomeShare is also building a network of “HomeShare” communities across the country that will be connected to researchers, health and community services, policymakers and clinicians, creating opportunities for knowledge exchange, data sharing, and the pooling of resources. Canada

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<sup>68</sup> Top 5 Home-sharing Motivations & Barriers Unpacking Homeowner Willingness to Home-share. Published in Sparrow. June 20, 2021. <https://blog.sparrowshare.com/top-5-homesharing-motivations-barriers-d804d6d53027>.

<sup>69</sup> Ibid.

<sup>70</sup> Atiya Mahmood, Kishore Seetharaman, et al. *Intergenerational and Seniors’ Innovative Housing Models: A Scoping Review*. Prepared for Seniors Pensions and Policy Secretariat of Employment and Social Development Canada. Department of Gerontology, Simon Fraser University. March 2020. [https://www.sfu.ca/content/sfu/airp/research/reports/intergenerational-and-seniors--innovative-housing-models--a-scop/jcr\\_content/main\\_content/download/file.res/Report](https://www.sfu.ca/content/sfu/airp/research/reports/intergenerational-and-seniors--innovative-housing-models--a-scop/jcr_content/main_content/download/file.res/Report).



HomeShare has opened new pilot sites in addition to its existing programs in Toronto and Barrie. In 2025, older adults and students from Kingston, Oshawa, Peterborough, Mississauga, Brampton, Caledon, Ottawa, Vancouver, Calgary, Winnipeg, Montreal, and Halifax will have additional opportunities to participate in home-sharing arrangements.<sup>71</sup> Similar to Canada HomeShare are [ensemble2générations](#) in France and [1toit2ages](#) in Belgium who both have been matching students and seniors since 2006 and 2009, respectively.

## 6.7. Cooperative Housing

Cooperative housing, also known as “co-op housing,” is a unique form of homeownership where residents (members) collectively own and control the property. Co-op housing can come in the form of a series of homes located on a property, townhouses, or an apartment building and attract both mixed age and mixed income residents who are all seeking a sense of community, affordable housing, and security. Instead of owning individual units outright, co-op members purchase shares in the cooperative corporation that owns the entire property including the land, building and common areas. The co-operative corporation may hold title to a property through ownership or lease or be engaged by a title holder to undertake tenancy management and selection. A share in the co-operative gives the right to live in one of the homes managed by the co-operative. There is no “landlord” in co-op housing. Depending on the value of the shares, residency can feel more like renting or more like owning with the security of the co-op never being re-sold. This leads to a lot of diversity in co-operative housing.<sup>72</sup>

Most housing co-operatives have a strong focus on social justice, affordability, and security of rental tenure. Co-op housing provides at-cost housing for its members and costs approximately 14% less than municipal or private non-profit housing. Approximately one-third of co-operative members are eligible for social housing supports, which means that their monthly charge is geared to a proportion of their income (usually around 30%) while the remainder of the charge subsidized by government.<sup>73</sup> Other members pay market rent; however, still usually need to demonstrate a need for affordable housing on application. This flexibility provides members with affordable housing and security of tenure, and the ability to remain in their communities even as their circumstances change over time.

Key features of cooperative housing include:

- **Collective Ownership:** Residents (members) are shareholders in the cooperative, giving them a say in how the property is managed. Members purchase a share to join a co-op and the co-op is run by boards elected by members. Co-ops usually either own their land or lease it from a municipality or land trust.
- **Exclusive Right to Occupy:** Members have the exclusive right to occupy a specific unit within the property and can live indefinitely in the co-op, if they follow the bylaws. Unit size is often proportional to the size of the household.
- **Community Focus:** Co-ops often emphasize community living and shared responsibilities among residents. Many co-ops require members to volunteer for community upkeep projects.

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<sup>71</sup> McDonald, L. Mirza, R. *Back-to-school with Canada HomeShare: Intergenerational living embraced by students and older adults*. Factor-Inwentash Faculty of Social Work. September 8, 2021. <https://socialwork.utoronto.ca/news/back-to-school-with-canada-homeshare-intergenerational-living-embraced-by-students-and-older-adults/>.

<sup>72</sup> Co-op Housing Foundation of BC. *Living in a Housing Co-op*. <https://www.chf.bc.ca/>

<sup>73</sup> Co-operative Housing Federation of Canada. Facts and Figures. <https://chfcanada.coop/about-co-op-housing/facts-and-figures/>



- **Affordability:** Cooperative housing can be more affordable than traditional homeownership because costs are shared among members. Housing charges are set by the co-op board on a break-even basis. Some co-ops have a certain number of units set aside for those on income assistance.<sup>74</sup>

Co-op housing is *not* public housing, but has been seen as a community-driven solution to solve the housing crisis. Co-ops are self-governed, mixed-income communities, home to people of all ages and backgrounds. This diversity is one of the co-op housing movement's greatest strengths. Co-operative members do need to be committed to their community, as they are usually required to spend a specific amount of time to attending meetings and managing the co-operative and the property under the membership rules. Co-op housing operates in accordance with seven internationally recognized principles:

- Voluntary and open membership,
- Democratic member control,
- Member economic participation,
- Autonomy and independence,
- Education, training and information,
- Co-operation among Co-operatives, and
- Concern for the community.<sup>75</sup>

In Canada, there are approximately 92,000<sup>76</sup> co-op units with 15,784 co-op living spaces run by 275 not-for-profit co-op organizations in BC alone. The majority are located either in the Lower Mainland or Southern Vancouver Island.<sup>77</sup> In February 2024, the federal government announced a \$2 billion contribution to the BC Builds program. BC Builds is BC's plan to build more middle-income rental housing and includes funding to support co-op housing.

One the most ambitious and innovative co-operative housing in the world is [Mehr Als Wohnen](#) (translation "More Than Just Living"), in Zurich Switzerland. A series of smaller, independent buildings are arranged across thirteen lots, connected by an intricate network of public spaces, pathways and parks. The shared spaces are rimmed by ground-floor tenancies, which contain workspaces, retail and community rooms. Mehr Als Wohnen was funded by fifty small co-operatives and contains 395 dwellings, 35 retail spaces, and shared care and community facilities. Site and dwelling plans are available on their website.

A BC example of co-op housing is 1210 Seymour St owned by the City of Vancouver. 1210 Seymour St is a new co-op housing development that will include a nine-storey concrete building with 112 new co-operative homes for middle-income households, with at least 30% of units to be rented below market. The mixed-use project will include co-op homes of studios, one-, two-, and three-bedroom suites, and will be safe, secure and permanently affordable. Construction began in summer 2024.<sup>78</sup>

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<sup>74</sup> Carmen, T. Co-ops allow people of all incomes to live affordably in cities. So why aren't we building more? CBC News. March 7, 2022. <https://www.cbc.ca/news/canada/co-op-housing-affordability-1.6374412>

<sup>75</sup> International Cooperative Alliance. *Cooperative identity, values & principles*. <https://ica.coop/en/cooperatives/cooperative-identity>

<sup>76</sup> Co-operative Housing Federation of Canada. Facts and Figures. <https://chfcanada.coop/about-co-op-housing/facts-and-figures/>.

<sup>77</sup> Co-op Housing Foundation of BC. *Living in a Housing Co-op*. <https://www.chf.bc.ca/>.

<sup>78</sup> Co-op Housing Foundation of BC. *\$2 Billion Federal Investment Empowers Innovative BC Builds Program*. February 21, 2024. <https://www.chf.bc.ca/2-billion-federal-investment-bc-builds-program/>

## 6.8. Service-integrated Housing

Service-integrated housing, also known as “supportive housing,” is a model of housing that provides support services to people who are experiencing complex challenges, such as mental health issues, substance use, repeat cycles through institutions (e.g., emergency rooms, psychiatric hospitals, correction centres, foster care, etc.), or homelessness. Service-integrated housing combines affordable housing with access to a range of supportive services. This model is designed to help residents maintain stable housing and improve their quality of life. The goal is to help people achieve their housing and healthcare goals, and to transition them to longer-term stability and independence.<sup>79</sup>

The property development model of service-integrated housing is typically built or leased housing, subsidized for extremely low-income individuals or families and complemented with comprehensive and flexible services provided on-site, in community-based settings, and/or via mobile interdisciplinary teams. Service-integrated housing units may be blended with developments that also provide affordable and/or market-rate housing units. Supportive housing generally requires additional capital, operating and services financing compared with affordable and market rate housing.<sup>80</sup>

Services in service-integrated housing are often voluntary as residents tend to be more successful if services are not mandatory. The services provided may take a variety of forms and vary in intensity based on people’s needs. Examples of services provided in service-integrated housing include: intensive case management, healthcare, income support and assistance with applying for social assistance, counselling, mental health supports, substance usage treatment, life skills training (e.g. budgeting, cooking classes), employment training, childcare, recreational activities, fitness classes, social events, transportation assistance, emergency response systems, legal support, on-site staff, and property maintenance. Regardless of the service, best practice indicates that the support services should be: flexible; promote and support independence, personal growth and dignity; delivered in the most effective way possible; and connect people with their communities and promote inclusion.<sup>81</sup>

Service-integrated housing in Canada typically serves a diverse age range and is multigenerational, depending on the specific program and target population. The specific age range can vary based on the goals of the housing program and the needs of the community it serves. Often service-integrated housing is targeted at vulnerable populations who can receive the support they need to maintain their housing stability and improve their overall well-being. Common populations include:

- Seniors aged 65+. These programs often focus on providing support for aging in place and addressing the unique needs of seniors.
- Youth transitioning out of foster care,
- Adults with disabilities including physical, long-term health, end-of-life, mental health and cognitive issues, brain injury and severe allergies,
- Families and individuals facing homelessness including those sheltering outdoors or in encampments as well as people in emergency shelters, single room occupancy (“SRO”) housing, or congregate supportive housing,
- People receiving rental subsidies living in market rentals,

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<sup>79</sup> Buccieri, K. *Integrated Social Housing and Health Care for Homeless and Marginally-Housed Individuals: A Study of the Housing and Homelessness Steering Committee in Ontario, Canada*. Social Sciences, MDPI. Department of Sociology, Trent University. March 24, 2016. <https://www.mdpi.com/2076-0760/5/2/15>.

<sup>80</sup> Denniston, H. *Integrated Supportive Housing: Creating A Community Housing Network. Corporation for Supportive Housing*. 2012. [https://www.csh.org/wp-content/uploads/2012/04/Doc\\_ISHCreatingACommunityHousingNetwork\\_403.pdf](https://www.csh.org/wp-content/uploads/2012/04/Doc_ISHCreatingACommunityHousingNetwork_403.pdf)

<sup>81</sup> *Ontario Supportive Housing Best Practices Guide*. March 2017. <https://amho.ca/wp-content/uploads/2023/10/Best-Practice-Guide-English.pdf>

- People leaving correctional or treatment facilities with no return address,
- LGBTQIA2S+ individuals at risk of, or experiencing homelessness,
- People and children fleeing abuse or violence,
- First Nations, Métis and Inuit people who are at risk of or experiencing homelessness, and
- People from marginalized/racialized communities who are at risk of homelessness.<sup>82</sup>

The length of stay in service-integrated housing can vary widely depending on individual needs and circumstances. On average, residents tend to stay for about 6 years. This duration can be longer for certain groups, such as seniors, who typically stay around 9 years, while families with children might stay for about 4 years. The goal of service-integrated housing is to provide stability and support, so residents can stay as long as they need to achieve their personal goals and maintain their well-being.<sup>83</sup> Examples of service-integrated housing developments in British Columbia include:

**Margaret Mitchell Place** in Vancouver is operated by the PHS Services Society and provides 52 units of supportive housing for women and children who have experienced homelessness. Margaret Mitchell Place offers a continuum of healthcare and services including home support, life skills sessions, and 24/7 mental health teams. There is also a commercial-grade kitchen and a community garden that provides food security and sustainable opportunities for residents to create community.

**Budzey Building** in Vancouver is operated by RainCity Housing and offers 147 units of supportive housing for women and their children, 106 studio apartments for single women, and 41 one-, two- and three-bedroom apartments for women-led families. It includes access to health care, addiction services, and community-building activities. The average length of stay in the Budzey Building is 24-months.<sup>84</sup>

**Orca Place** in Parksville was built by BC Housing on land owned by the City of Parksville and operated by the Island Crisis Care Society. Orca Place contains 52 studio and one-bedroom suites, including 6 accessible units of supportive housing for people experiencing or at risk of homelessness. Residents have access to on-site support services, including health care, counseling, and life skills training. Priority access is given to locals who have become homeless or are at risk of homelessness.<sup>85</sup>

**Building Together** in Sechelt, currently under construction, will offer 35 units of affordable housing for women and their children who are vulnerable to homelessness and poverty and may have experienced violence or abuse. Building Together will provide multi-generational affordable housing for single women, women with children, female youth aging out of care, and senior women. In addition to the 35 units of affordable housing, there is onsite crisis response, supports, and prevention programs. Studio, one-, two- and three-bedroom units will be available. The top 4-storeys are for resident housing whereas the bottom two floors will house the community support programs, community gardens, pedestrian walkways and outdoor gathering spaces. Food security will be a strong focus with community gardens and a commercial kitchen, creating a hub where community members in need can access programs and services.

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<sup>82</sup> BC Provincial Government. *Belonging In BC: Integrated Support Framework*. Belonging in BC Homeless Plan. 2022. <https://www2.gov.bc.ca/assets/gov/housing-and-tenancy/social-housing/supportive-housing/isf-integrated-support-framework-report-web-fnl.pdf>

<sup>83</sup> McClure, K. *Length of Stay in Assisted Housing*. Cityscape: A Journal of Policy Development and Research U.S. Department of Housing and Urban Development. Office of Policy Development and Research. Volume 20 Number 1, 2018. [Cityscape - Selected Outcomes of Housing Assistance](https://www.huduser.org/publications/cityscape/selected_outcomes_of_housing_assistance.pdf).

<sup>84</sup> BC Housing Research Centre. *Dedicated-Site Supportive Housing SROI Series: The Budzey Building, Vancouver*. October 2018. <https://www.bchousing.org/publications/BK-Case-Study-Dedicated-Site-Supportive-Housing-SROI-Budzey-Vancouver.pdf>

<sup>85</sup> Oceanside Task Force on Homelessness District 69. *Orca Place Supportive Housing*. <https://oceansidehomelessness.com/corfield/>

**Kikékyelc: A Place of Belonging** in Kamloops, is a 31-unit intergenerational housing complex that provides a home for Indigenous youth (16 – 27) and Elders. The complex was developed to provide a culturally safe and fully supported home for Indigenous youth who have transitioned out of foster care and facing homelessness, poverty, unemployment, or addiction. There are 26 units for youth and 5 Elder suites that are fully furnished with affordable subsidized rent (approx. \$400-450/month.). The Elders mentor and support residents and teach independent living skills to foster empowerment. There are also Youth Support Workers onsite 24/7 from the Lii Michif Otipemisiwak Family and Community Services Society to support and ensure the safety of all residents. Kikekyelc is a dry housing unit.

An international example of service-integrated housing, combined with affordable housing, market rate housing, and retail space is **Jolene's First Cousin**, located in Portland, Oregon. Constructed by Guerrilla Developments, Jolene's First Cousin has three retail spaces, two market rate lofts, and 11 rooms in a single resident occupancy (SRO) arrangement. Each SRO room is 100 square feet and shares amenities including: fully outfitted kitchen, living and dining room, private landscaped courtyard, showers, toilets, and laundry facilities. Each room has its own bed, closet, and sink. SRO renters pay \$425/month. The SRO unit is master leased by **JOIN**—a homelessness non-profit in Portland who place residents into the project and provides onsite social services to SRO residents. Residents self-govern, establishing ground rules and operational systems. Guerrilla Developments also crowd-invested \$300,000 of equity in Jolene's First Cousin to create a tangible social impact opportunity for community members to participate in real estate investment. The project financials/pro forma and plans are available on the website. Guerrilla Developments is also in the midst of planning for **Jolene's Second Cousin** which will also contain 11 single resident occupancy (SRO) arrangement for homeless individuals.

## 6.9. Community Shareholding

While not an intergenerational housing model, community shareholding (aka: community equity investment) is an investment opportunity that offers community members the ability to buy shares in local commercial real estate and to profit from the development. Community shareholding is a social finance movement that involves raising capital and investing to create a strong social return for communities. It allows local residents to invest in and benefit from community focussed neighborhood projects. Community members can purchase share in local real estate projects, such as commercial or residential developments, keeping wealth within the community.<sup>86</sup> These models, unlike other types of community ownership, do not necessarily require community members to live or work in the development. While somewhat of a newer concept, community shareholding has emerged conceptually and structurally from other investment models, including real estate investment trusts (REITs), cooperatives, community benefits agreements (CBAs), and community land trusts. Each shareholder becomes a member of the project they invest in and often will have one vote, promoting democratic decision making. This model can help to close the wealth gap by providing a new source of passive income and wealth-building opportunities for shareholders, while at the same time assisting other community members in need of housing.<sup>87</sup>

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<sup>86</sup> Hadden Loh, T and Love, H. *The emerging solidarity economy: A primer on community ownership of real estate*. Brookings. July 19, 2021. <https://www.brookings.edu/articles/the-emerging-solidarity-economy-a-primer-on-community-ownership-of-real-estate/>.

<sup>87</sup> Theodos, B and Edmonds, L. *New Models for Community Shareholding Equity Investing in Neighborhood Real Estate Investment Trusts and Cooperatives*. Urban Institute Community Economic Development Hub. December 2020. [https://www.urban.org/sites/default/files/publication/103341/new-models-for-community-shareholding\\_0.pdf](https://www.urban.org/sites/default/files/publication/103341/new-models-for-community-shareholding_0.pdf).

Community shareholding organizers often do targeted outreach within a geographic boundary to attract shareholders. Eligibility criteria for targeted outreach could be the residents' financial profiles, for example prioritizing shares for residents with earnings below a certain percentage of the geographic area median income, or keeping the purchase price low to enable lower income residents or a certain geographic area to participate without excluding higher-income investors.<sup>88</sup>

Although not related to an intergenerational housing development (but the concept could be applied), an example of a US community shareholding project was the [Market Creek Plaza in San Diego](#). This project allowed local residents to own shares of a commercial real estate development that housed a full-service grocery store, the community's first sit-down restaurant, a bank, living-wage jobs, and other retail. People who lived or worked within the four zip codes that surround the development were eligible to buy equity in it. Project sponsors targeted residents whose incomes were less than \$35,000, but there was no income limit. A total of 415 people who lived or worked in the area bought shares. Local residents could invest between \$200 to \$10,000. The share of the project that was community-owned was decided at the outset; individual investors owned 20%, residents owned 30%, and the Jacobs Center (the non-profit funding anchor), owned 50% and took a first-loss position. To ensure that local residents did not lose money, the Jacobs Foundation paid shareholders a 10% return on their initial investment.

## 7. Best Practices

If Beacon Community Services chooses to undertake redevelopment to implement an intergenerational housing project, there are documented best practices<sup>89 90 91</sup> to consider in order to meet the needs of all residents and foster a supportive, inclusive community.

<b>Private &amp; Communal Spaces</b>	Balance private living areas with communal spaces (kitchens, lounges, dining areas, gardens) that encourage interaction and social activities.
<b>Flexible Spaces</b>	Within the common spaces design adaptable spaces that can be used for various purposes over time (e.g., movable partitions and multipurpose rooms that can help accommodate changing needs of residents or community organizations)
<b>Safety &amp; Security</b>	<ul style="list-style-type: none"> <li>• Implement background checks for all intergenerational housing applicants to ensure the safety of residents and provide all parties with peace of mind.</li> <li>• Establishing clear emergency protocols for health and safety ensures that everyone feels secure in their living arrangement.</li> <li>• Have staff present during work hours, or 24/7 if possible</li> </ul>
<b>Plan programs &amp; activities</b>	Purposefully plan a variety of programs and activities that cater to different age groups and interests. This could include education workshops, fitness classes, holiday celebrations,

<sup>88</sup> Ibid.

<sup>89</sup> SeniorsLiving.com. *Intergenerational Housing: Innovative Housing Solutions for Seniors and Students*.

<https://www.seniorliving.com/article/intergenerational-housing-innovative-housing-solutions-seniors-and-students>.

<sup>90</sup> Lowes, M. *Under One Roof: Best Practices for Implementing Intergenerational Housing Initiatives in BC*. Thesis Project for Department of Community Planning, Faculty of Social Sciences. Vancouver Island University. April 2022. <https://www.viurrspace.ca/items/54c05c09-4e80-4fbb-9d1e-98edf580a81a>.

<sup>91</sup> Hahn, J. *Ten multi-generational homes that organise space in interesting ways*. Dezeen. June 19, 2022. <https://www.dezeen.com/2022/06/19/multi-generational-homes-lookbooks/>.

	social events, BBQ's, informal group meals, music sessions, etc. All activities should promote intergenerational engagement, foster social engagement, and prevent social isolation.
<b>Meaningful Roles</b>	Provide residents with meaningful roles within the residential community. For example, sitting on a facility board, volunteer opportunities, mentorship roles.
<b>Compatibility &amp; Personality Matches</b>	All residents should be screened prior to being accepted into the facility. Look for compatible lifestyles and personalities, and understanding that they will be residing within an intergenerational housing project with expectations to be apart of the community. Conducting thorough interviews and assessments can help in finding the right matches, promoting positive living experiences.
<b>Housing Agreements &amp; Operational Policies</b>	Are a must. Clear agreements should outline responsibilities, behaviour expectations, respectful facility use for communal spaces, etc., all to avoid misunderstandings and potential conflict. Operational policy topics include: intake requirements, resident self-sufficiency and ability to live independently, tenant expectations, cleaning/garbage/recycling schedules, inspections, income assessments, and operational efficiencies. The policies must be developed with the best interests of the residents, staff and relevant partners and reviewed on a regular basis.
<b>Communication</b>	Regular resident meetings to discuss any issues that arise can help maintain a healthy living environment and encourage transparency. Implementing systems for feedback ensures that all parties feel heard and valued, promoting mutual respect.
<b>Community Partnerships</b>	<ul style="list-style-type: none"> <li>• Create a network of support with local organizations to enhance community ties and provide additional resources and activities for residents</li> <li>• Partner with health authority, school district, senior/youth focussed organizations, or local art/recreation/sport/social clubs to utilize common space within the facility in exchange for a revenue stream for facility operations.</li> <li>• Pursuing partnerships with other service providers to offer a wider range of services and additional programming for residents.</li> <li>• Regardless of who partner with, ensure the parameters of the partnership is clearly defined through a working agreement.</li> </ul>
<b>Funding Opportunities</b>	Seek charitable foundations and private fundraising opportunities for development and operational funding
<b>Financial Aid</b>	Assist low income residents find subsidies or grants to cover living expenses
<b>Rent Geared to Income</b>	In order to maintain affordability, and if feasible, consider rent-geared-to-income whereby rent is calculated individually based on 30% of the resident's gross income
<b>Fixed Monthly Price</b>	Monthly charge to residents should be inclusive of rent, utilities, heat, hot water, internet, etc. However, in order to encourage accountability, consider implementing a threshold that residents can spend on living expenses (e.g. heat, hot water, laundry) and once surpass the threshold the resident will be additionally charged.
<b>Social Enterprise</b>	Run a social enterprise within the IGH facility to generate additional income that can help sustain and expand affordable housing and programing (e.g., thrift store, bakery, art gallery, gardening/landscaping business). The social enterprise can be a means to integrate residents together and provide them with employment while bringing in a funding stream to operate the facility.

## 8. Built Environment Requirements & Amenity Space

To realize the vision of intergenerational housing, the living space needs to be designed to meet the needs of residents at different life stages and abilities. The design of the built environment—homes, businesses, streets, sidewalks, parks, and other infrastructure—plays a major role in determining how conducive a neighborhood is to intergenerational living. Creating a supportive environment is beneficial not just to intergenerational housing residents but to all members of a community. In planning for all ages,



communities can create conditions that allow for people of different abilities, economic circumstances, and stages to maintain a high quality of life. Proximity alone will not automatically achieve integration. Social capital and community cohesion must be built through the intentional design of space and community programming.<sup>92</sup>

Ultimately the built environment for intergenerational housing should attempt to create a community for all ages that fosters interaction across generations as they live, work, and play. The intergenerational housing project should create a diverse environment that promotes healthy living, provides choices in working and playing, and offers vital services that address the changing needs of the community. According to the literature, an intergenerational housing facility built environment<sup>93 94 95 96</sup> should consider:

<b>Incorporate Enabling and Universal Design Concept</b>	Design a built environment that enables residents to function at their highest level The IGH facility should be designed and arranged so that it may be accessed, understood, and used to the greatest possible extent; in the most independent and natural manner possible; and in situations, without the need for adaptation, modification, assistive devices or specialized solutions, by any persons of any age or size or having any particular physical, sensory, mental health, or intellectual ability or disability.
<b>Sustainable Design</b>	Use sustainable materials and energy-efficient systems to reduce the environmental impact and create a healthier living environment.
<b>Accessibility</b>	Ensure all areas are accessible to people of all ages and abilities. This could include features like ramps, elevators, wide doorways, accessible bathrooms and commons spaces.
<b>Consider Visit-ability Concept</b>	The facility and all dwellings should fulfill minimal accessibility standards to allow individuals with disabilities and mobility issues to freely visit and navigate other people's homes. Zero-step entry, broad doorways, and at least a half-bath on the first level are optimal prerequisites to achieve optimal visit-ability.
<b>Flexible Spaces That Allow for Both Privacy and Togetherness</b>	<ul style="list-style-type: none"> <li>• A separate bedroom with its own bathroom and ample storage</li> <li>• Although provided on a smaller scale within the private living space, also incorporate communal kitchen, dining, living space</li> <li>• Spaces for social activities, such as community halls, game rooms, and libraries. These areas can host events, classes, and gatherings that bring residents together.</li> <li>• Communal garden/outdoor space, but also consider private outdoor space (e.g., patio/balcony)</li> <li>• Separate entries to private living spaces</li> <li>• Both stair and elevator access, along with emergency exits</li> </ul>

<sup>92</sup> Norris, M. *Making Multigenerational Communities Happen*. Urban Land Institute. May 3, 2024. <https://knowledge.uli.org/-/media/files/research-reports/2024/uli-making-multigenerational-communities-happen-final.pdf?rev=aa4c35d4391947568d8e11f52ea8a8d1&hash=1AD58D3BC06B1F910833EEE37BE1E7B3>

<sup>93</sup> Ibid.

<sup>94</sup> Schaff, G., Vanrie, J., Courtejoie, F. et al. *Architecture and ageing: lessons learned from a cohousing project*. Journal of Housing and the Built Environment v. 38, 2345–2371. 2023. <https://doi.org/10.1007/s10901-023-10039-9>.

<sup>95</sup> Donovan, S. & Latham L. *Designing Intergenerational Communities*. Gensler Research Institute. 2019. <https://www.gensler.com/blog/designing-intergenerational-communities>.

<sup>96</sup> Latham, L, Lindal, A. et al. *Building BoomTown: A New Community Model for All Ages*. Gensler Research Institute. 2018. <https://www.gensler.com/doc/research-building-boomtwn.pdf>.



	<ul style="list-style-type: none"> <li>Inclusion of flex spaces/multipurpose rooms, which allow rooms to be easily converted from living space to workspace or used for other purposes</li> <li>Shared laundry, garbage/recycling, fitness space, parking, bicycle storage</li> </ul>
<b>Safety</b>	Incorporate physical space safety features such as good lighting, non-slip flooring, and secure entry systems to create a safe environment for all residents.
<b>Outdoor Spaces</b>	Include gardens (consider rooftop), playgrounds, outdoor classrooms for all ages and walking paths that encourage outdoor activities and interaction among residents of different ages. It is ideal if there is space to support local street vendors, community conscious events, and fitness activities – which is ideal for intergenerational engagement.
<b>Fitness and Wellness Spaces</b>	Incorporate gyms, swimming pools, recreation and wellness spaces that cater to all age groups, promoting physical health and well-being.
<b>Transportation / Parking</b>	Proximity to public transportation options is ideal – leverage existing transportation infrastructure. Facilities may be able to give up parking space or allocate only one space per residency in exchange for more communal areas. Storage for bicycles and motorcycles should be made available.
<b>Site Location Close to Amenities &amp; Services</b>	The intergenerational housing facility should be close to amenities, transit services, shopping, health care services, and outdoor park/recreation space.
<b>Educational and Creative Spaces</b>	Designate areas for educational activities, such as classrooms, workshops, and art studios.
<b>Technology and Connectivity</b>	Ensure that the building is equipped with modern technology, including high-speed internet and smart home features, to support the needs of all residents.

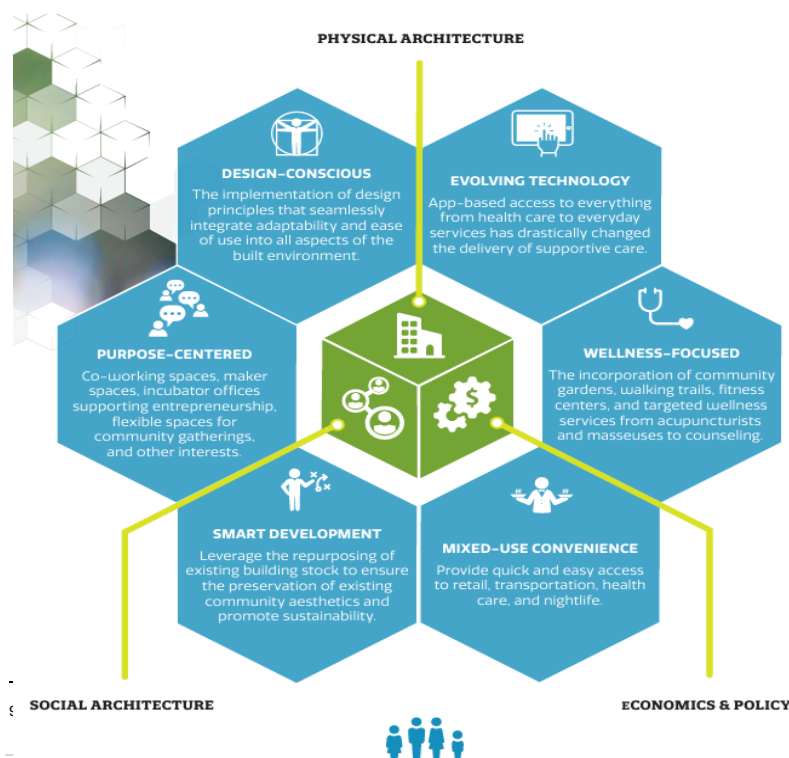
A visual framework for the built environment of intergenerational housing is depicted in the following diagram produced by the Gensler Research Institute in their research study *Building BoomTown: A New Community Model for All Ages*. The purpose of this study was to conduct secondary research on aging to develop a knowledge foundation for “intergenerational communities,” and identify an ideal built

environment that promotes the well-being, contributions, and mutual support of all age groups.<sup>97</sup>

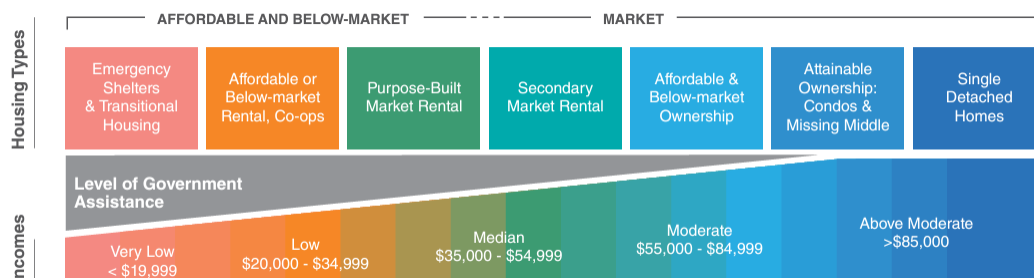
## 9. Density & Greater Victoria Barriers

The simple answer to the question: “Is there an increased need for density to make this happen?” is YES.

There is significant unmet need for affordable housing: 1 in 5 Greater Victorians, and almost 30% of renters, are in Core Housing Need (spend over 30% of their gross



annual income on housing) as defined by the Canada Mortgage and Housing Corporation. Making room for increased density and diversity of housing forms, particularly forms that enable market rental and non-market housing, is crucial for meeting future housing needs.



In 2023 as a means to encourage density, address the housing shortage, and scale-up up density zoning rules to allow for more multi-storey / multi-unit construction, the BC Provincial government introduced legislation to increase density on lots currently zoned for single-family or duplex homes. The [Housing Statutes \(Residential Development\) Amendment Act, 2023 \(Bill 44\)](#) requires local governments to update zoning bylaws to allow for more housing options such as multi-unit housing on properties, townhomes, triplexes, secondary suites in single-family dwellings, garden suites, and laneway homes. The goal of this new legislation is to address the housing crisis by making it easier to build diverse housing types that fit into existing neighborhoods. Local governments were required to pass Small-Scale Multi-Unit Housing zoning bylaw changes by June 30, 2024, unless granted an extension. The new legislation also speeds up local housing development approvals, by shifting local planning and zoning processes to happen up front. It requires municipalities throughout BC to expedite and streamline permitting by updating community plans and zoning bylaws on a regular basis, to ensure that they have enough housing to meet the needs of both their current and future residents. This will help create more certainty for both community members and home builders.<sup>98</sup>

Beacon's thirteen properties are all located within the municipalities of Victoria, Saanich, Central Saanich, and Sidney who are all facing the need to increase density to make way for additional housing.

### City of Victoria

In the City of Victoria increasing density is the only option, as they are projecting that between 2016 to 2040, approximately 550 new housing spaces will be required annually, with 4,255 new apartments/condos in buildings that are 5+ storeys, 4,803 new apartments/condos that are in buildings less than 5 stories high, and 1,671 row houses or town homes. Recently, the City of Victoria has undertaken a Missing Middle Housing Initiative that recommended policy and regulatory changes to facilitate development of these housing forms. The initiative allows houseplexes, corner townhouses, and heritage conserving infill housing in traditional residential areas without needing to seek an exception to zoning bylaws. This means up to six homes can be built on an average residential lot.<sup>99</sup>

<sup>98</sup>Office of the Premier, BC Provincial Government. *More small-scale, multi-unit homes coming to B.C., zoning barriers removed*. November 2, 2023. <https://news.gov.bc.ca/releases/2023PREM0062-001706>

<sup>99</sup> City of Victoria. *Victoria's Housing Futures Report*. 2021. <https://www.victoria.ca/media/file/victorias-housing-futurepdf>

## **District of Saanich**

In the District of Saanich, 7,683 new units are required in the next five years. This includes 2,043 affordable units to address extreme core housing need and 581 units to address homelessness. Saanich acknowledges there is a need for more rental housing supply and diversity in all neighbourhoods in Saanich. There has been very little growth in the stock of purpose-built rental housing in Saanich. Between 2005 and 2022, the total stock of purpose-built rental market units in Saanich only increased by 5% to a total of 3,240 units. Rental vacancy rates are low across the region without enough supply coming onto the market to meet demands.<sup>100</sup>

## **District of Central Saanich**

The District of Central Saanich is in a unique position compared to other municipalities as 61% of its land is classified under the Agriculture Land Reserve. Central Saanich has already met its 2019 Housing Needs Assessment target of 557 units by 2025. Increasing the supply of affordable and rental housing, is a priority identified in the Central Saanich Council's 2024-2027 Strategic Plan. There is a strong need for more rental housing to serve a range of income earners. Increasing the supply of purpose-built rental is a housing priority and Central Saanich encourages development applications that include rental housing, particularly for seniors.<sup>101</sup>

## **Town of Sidney**

In the Town of Sidney, increasing density also will play a factor in the next few years for development of intergenerational housing. There is need for below-market (425 units projected) and near-market rental housing (164 units projected). In addition, Sidney currently has limited housing options for workers and younger demographics. According to its *Interim Housing Needs Report 2024*, Sidney is planning on undertaking the following initiatives to assist below-market and near-market rental housing by:

- Considering implementing rental only zoning,
- Expand incentives for rental housing including incentives for different affordability levels through density bonusing, easing parking standard, waiving Development Cost Charges and offering grants through the Affordable Housing Reserve Fund.
- Encouraging secondary suites and offering incentives where accessibility or affordability is provided,
- Prioritizing rental in future local area plans and in downtown redevelopment, and
- Leveraging the Affordable Housing Reserve Fund to offer incentives and support partnership with affordable housing providers especially those wanting to provide new non-market and low end of market units.<sup>102</sup>

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<sup>100</sup> Urban Matters. *District of Saanich Housing Needs Report*. Prepared for the District of Saanich. November 2024.

<https://www.saanich.ca/assets/Community/Documents/Planning/Housing/2024%20Saanich%20Housing%20Needs%20Report.pdf>.

<sup>101</sup> District of Central Saanich. *How Central Saanich is creating more needed housing*. <https://www.centalsaanich.ca/housing>.

<sup>102</sup> Jozipovic, M. Urban Matters. *Town of Sidney Interim Housing Needs Report, 2024*. Prepared for the Town of Sidney by Urban Matters. 2024. <https://www.sidney.ca/wp-content/uploads/2024-Town-of-Sidney-Interim-Housing-Needs-Report.pdf>

Even though increasing density is a requirement for the above listed municipalities, some other general noted barriers<sup>103 104 105</sup> to implementing intergenerational housing projects include:

- **Zoning and Land Use Regulations:** Even though new legislation has been introduced in BC to encourage density, strict zoning laws and land use regulations can limit the types of intergenerational housing that can be developed. These regulations often favor single-family homes over multi-unit or mixed-use developments, or developments tailored to “seniors only” making it challenging to create intergenerational housing.
- **High Land and Construction Costs:** The general cost of land and construction in Greater Victoria is high, which can make it difficult to develop affordable housing projects. This is a significant barrier for intergenerational housing, which aims to be accessible to people of all income levels.
- **Funding and Financial Incentives:** Securing funding for intergenerational housing projects can be challenging. There may be limited financial incentives or grants available to support such initiatives, making it difficult to cover the costs of development and operation. Or the incentives may be tailored specifically only to youth or to seniors, but not to both.
- **Community Resistance:** There can be resistance from local communities who may prefer traditional housing models or have concerns about increased density and changes to neighborhood character. This resistance can slow down or halt the development of intergenerational housing projects.
- **Lack of Awareness and Understanding:** While intergenerational housing developments are evident in many places in the world, in Canada and British Columbia they are not prevalent and not necessarily seen or proven yet as a solution to address the affordable housing crisis. Therefore, there may be a lack of awareness and understanding about the benefits (e.g., affordability, decreased social isolation and loneliness, combat ageism, and improved overall health and wellness) of intergenerational housing among policymakers, developers, and the general public. This can result in a lack of support for such projects.
- **Regulatory and Bureaucratic Hurdles:** Navigating the regulatory and bureaucratic processes required to get approval for new housing developments can be time-consuming and complex. This can be a deterrent for developers interested in pursuing intergenerational housing projects.
- **Design and Accessibility:** Creating spaces that are accessible and appealing to both older adults and younger people requires thoughtful design. This includes considerations for mobility, safety, and social interaction.
- **Operational Challenges:** Managing an intergenerational housing project involves coordinating activities and services that cater to diverse age groups, which can be logistically complex.
- **Cultural and Social Barriers:** There may be cultural differences and social barriers that hinder the interaction between different generations. Overcoming stereotypes and fostering mutual respect and understanding is crucial.

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<sup>103</sup> Lowes, M. *Under One Roof: Best Practices for Implementing Intergenerational Housing Initiatives in BC*. Thesis Project for Department of Community Planning, Faculty of Social Sciences. Vancouver Island University. April 2022. <https://www.viurrspace.ca/items/54c05c09-4e80-4fbb-9d1e-98edf580a81a>.

<sup>104</sup> Generations United, Harvard University Joint Center for Housing Studies, & LeadingAge LTSS Center @UMASS Boston. *Healthier Lives Across Generations: A Blueprint for Intergenerational Living*. 2024. [www.gu.org/resources/blueprint-for-intergenerational-living](http://www.gu.org/resources/blueprint-for-intergenerational-living).

<sup>105</sup> Mahmood, A, Seetharaman, K, et al. *Intergenerational and Seniors' Innovative Housing Models: A Scoping Review*. Prepared for Seniors Pensions and Policy Secretariat of Employment and Social Development Canada. Department of Gerontology, Simon Fraser University. March 2020. [https://www.sfu.ca/content/sfu/airp/research/reports/intergenerational-and-seniors--innovative-housing-models--a-scop/jcr\\_content/main\\_content/download/file.res/Report](https://www.sfu.ca/content/sfu/airp/research/reports/intergenerational-and-seniors--innovative-housing-models--a-scop/jcr_content/main_content/download/file.res/Report).

## 10. Funding Models & Tax Incentives

The funding model pursued will depend on the purpose, impact and type of intergenerational housing development desired. However, it is likely that an intergenerational housing project will have a multitude of funding partners possibly from all levels of government – federal, provincial, and municipal, plus also likely need private source(s) to make a project feasible and affordable for the multigenerational residents during both the development and ongoing operational stages.

At the federal level, funding is administered through the Canada Mortgage and Housing Corporation (CMHC) while at the provincial level, funding is administered through BC Housing. At the municipal level, each municipality may or may not have funding grants but also may “in-kind” contribute to intergenerational housing project funding by waiving development fees, exempting tax, or making zoning changes or exceptions. Private funders and non-profit organizations also may play a role in intergenerational housing projects (e.g. United Way). Other examples of private funders include banking institutions, corporations, individual donations, and community or private foundations.

CMHC offers several funding opportunities for non-profits pursuing intergenerational housing developments including:

- **Affordable Housing Fund** provides capital to partnered organizations for new affordable housing and the renovation and repair of existing affordable and community housing. Funds are provided as low-interest and/or forgivable loans and contributions.
- **Affordable Housing Innovation Fund** - funding for innovative housing providers driving innovation across the housing continuum
- **Apartment Construction Loan Program** - access low-cost loans to build rental apartment projects across Canada. The program focuses on standard rental, seniors housing and student housing projects in Canada where there is a need for additional rental housing supply.
- **Rapid Housing Initiative** - capital contributions for the rapid construction of new housing and/or acquisition of existing buildings for rehabilitation or conversion to permanent affordable housing
- **Federal Community Housing Initiative** - funding and support for housing providers and their low-income tenants.
- **Regional Homebuilding Innovation Initiative in BC** – run out of Pacific Economic Development Canada, funding supports activities aimed to advance innovative housing solutions and improve manufacturing efficiency and output (e.g. manufacturing and construction technology, such as modular and mass timber construction).

BC Housing offers a number of funding opportunities<sup>106</sup> for non-profits pursuing intergenerational housing developments including:

- **Community Housing Fund** – aims to build more than 20,000 affordable rental homes for people with moderate and low incomes by 2031-32. The next call RFP process will be in late 2024, early 2025.
- **Supportive Housing Fund** – aims to support those who are homeless or at risk of homelessness. The last RFPQ process closed November 8, 2024.

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<sup>106</sup> BC Housing. Funding Opportunities for Housing Partners. 2024. <https://www.bchousing.org/projects-partners/funding-opportunities>

- [Regional Housing First](#) - will increase the creation of affordable rental housing, including addressing the needs of people experiencing homelessness in Greater Victoria
- [Canada-British Columbia Housing Benefit \(CBCHB\) Program](#) - will provide housing benefits to low-income households living in non-subsidized rental units. Non-profits can submit proposals to deliver and administer Housing Benefits through the CBCHB program across BC.
- [Supported Rent Supplement Program](#) (SRSP) aims to reduce and prevent homelessness by providing a coordinated network of services to the eligible Federally funded Canada-British Columbia Housing Benefit (CBCHB) recipients. CBCHB provides rent assistance.
- [BC Builds](#) is a rental housing supply program that offers low-cost repayable construction loans to private developers to help make projects viable in the current high-cost environment and to build homes for middle-income households and families. When BC Builds provides grants to buildings that are owned and operated by non-profits, 80% of units rent at market rents and 20% of units rent at 20% below market rents.

Municipalities in British Columbia can offer property tax exemptions to developers who build affordable housing, including intergenerational housing projects. These exemptions can significantly reduce the operating costs of such projects. In addition, some municipalities provide waivers or reductions in development cost charges for affordable housing projects. This can lower the initial costs of development, making it more feasible to build intergenerational housing.

The BC Non-Profit Housing Association (BCNPHA) provides resources and support for non-profit housing providers, including guides on developing and managing affordable housing. BCNPHA offers training and advocacy to help non-profits navigate the housing development process as well as lists several rebates and incentives for non-profits to pursue when undertaking a retrofit project (e.g. VanCity Non-Profit Housing Retrofit Program, Social Housing Retrofit Support Program, Energy Efficient Retrofit Program, Capital Reversal Fund, Social Housing Incentive Program, Fortis Commercial Product Rebate, Fortis Commercial Product Rebate, VanCity / Coast Capital Financing).<sup>107</sup>

Another possible financing option for intergenerational housing projects is real estate crowd funding. Real estate crowdfunding is a method where multiple investors pool their money together to fund real estate projects. This approach allows individuals to invest in real estate without needing to purchase entire properties on their own. Instead, they can buy shares in a property or a portfolio of properties through an online platform. In Canada, examples of crowdfunding platforms include [Addy](#), [BuyProperly](#), [FrontFundr](#), [Equivesto](#), and [Vested](#).<sup>108</sup>

The soon-to-be-opened social and community housing project CrossTown in Victoria is an example of a housing development that accessed multiple funding sources (see next section for details). Funders in this project included CMHC, BC Housing, Ministry of Education and Childcare, City of Victoria Housing Reserve Fund, Infrastructure Canada, Fortis BC, and Island Health Authority.

<sup>107</sup> BCNPHA. *Rebates & Incentives*. 2024. <https://bcnpha.ca/building-management/rebates-incentives/>

<sup>108</sup> Ikuseru, S. *Best Real Estate Crowdfunding Websites in Canada*. Wallet Bliss. February 2024. <https://www.walletbliss.com/best-real-estate-crowdfunding-sites-canada/>



## 11. Other Agencies Embarking Upon Intergenerational Housing

Intergenerational housing as a concept has not totally widespread in the Greater Victoria area; however, there are a few local agencies either currently in development or operating varying forms of intergenerational housing projects.

1. **[Luther Court](#)** – is an affordable housing project operated by the Luther Court Society in collaboration with M’akola Development Services and the Lutheran Church of the Cross. The vision of Luther Court is to create an affordable multigenerational housing project to bring together and build community between moderate to low-income independent seniors and students. The goal for this project is to create a place to nurture intergenerational interaction, create an environment that provides residents with access to a broad range of health and wellness resources (a primary care clinic), enhance overall connectivity, create an intentional community, and establish affordable housing. Luther Court has 95 units of housing, 78 one-bedroom units for seniors and 17 studio units for students. The project was designed to include the [Luther Court Community Health Centre](#) within the building (albeit the location plans have changed to a nearby building), and to provide communal amenity spaces such as a dining room and a possible Grade 4/5 Classroom in partnership with School District 61. The [detailed drawing package](#) of the Luther Court plans are available on their website.
2. **[The Lions at Fleming](#)** – operated by the Greater Victoria Housing Society, is a new, six-storey, 137-unit building in Esquimalt is for low to moderate income seniors, families, working singles and adults with diverse abilities who live independently. The Lions is located close to parks, transit, amenities and Esquimalt High School. Units range from studios to four bedroom apartments with rents ranging from \$950 - \$2,400. The amount of rent a tenant pays depends on their income sources and amounts. If a tenant received any form of income assistance, rent is set at a flat rent. For those households not receiving income assistance, rent is calculated at 30% of a household’s gross monthly income. There is indoor and outdoor community spaces, in-suite laundry for 3 & 4 bedroom units, individual storage units, and 7 fully accessible units.
3. **[Crosstown](#)** – although not officially designated an “intergenerational housing project” the Cool Aid Society will open Crosstown in February 2025. Crosstown is a \$50 million, 154-unit mixed-use building with affordable, market, and supportive housing rental units located at 584 Burnside East. Crosstown aims to create a vibrant, inclusive community where residents and neighbours can thrive together, supported by a continuum of care that fosters both stability and well-being. In addition to supportive housing and affordable rental units, there is commercial space, the [Dr. Joe Haegert Community Health Centre](#), a daycare (operated by Beacon Community Services), art maker spaces, and communal areas. There is a separate 54-unit supportive housing facility within Crosstown apartments. Supportive housing apartments will be rented at a monthly shelter rate of \$500. Of the remaining 100 affordable rental housing units (comprised of studios and up to three-bedroom units), 30 will be rented at market rates (two-bedroom apartments will go for \$1,250 up to \$2,200, and three-bedroom apartments will list for \$1,625 to \$3,000) and 70 units will be subsidized rentals geared to cost no more than 30% of a renter’s monthly income.<sup>109</sup>

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<sup>109</sup> CoolAid Society. *Creating connection and healing at Cool Aid’s new Crosstown development*. Times Colonist Sponsored Content. December 5, 2024. <https://www.timescolonist.com/sponsored/creating-connection-and-healing-at-cool-aid-crosstown-development-9817887>.



## 12. Co-locating Services

Beacon Community Services is a community-based charity. Beacon volunteers and staff provide care and support to people of the Saanich Peninsula and outer Gulf Islands, through a wide range of programs and services including children, youth and family services, counselling, training and employment, seniors' services and care, housing, and volunteer services (see Appendix A for list of Beacon services and programs).

If an intergenerational housing development is pursued, Beacon could potentially co-locate one or more services within the facility, for example a childcare centre or counselling offices. Beacon may also want to create common space within the facility large enough to be rented out to community groups (e.g., kitchen & dining area, recreational spaces, gardens, etc.). Also, if Beacon does become involved in the business of primary health care, an intergenerational housing facility would be ideal space for a clinic location. Commercial space could also co-located within the intergenerational facility. Furthermore, if intergenerational housing pursued, Beacon could look at sharing existing resources, for example, maintenance and caretaking staff. Ideally the co-located service at the intergenerational housing facility should be a benefit to the residents.

## 13. Creating Impact & Implications for Beacon's Properties

The provision of affordable housing is a priority for Beacon Community Services and the organization is dedicated to facilitating healthy living in affordable homes for individuals, youth, families, seniors and individuals with disabilities. Over the years, Beacon has had the foresight to acquire several real estate assets and be in a position to have self-determined income streams to deliver services rather than be reliant on government funding. Beacon has the potential to become a recognized leader in the delivery of housing and social services through income generation from real estate investment. These factors are why Beacon is in such a good position to undertake an intergenerational housing project through the redevelopment of one or more of its thirteen properties.

An ideal intergenerational housing project for Beacon to pursue, could include the following features:

- Implementation of a multigenerational or co-living intergenerational housing model that combines both affordable housing and market rate rentals,
- Multi-unit sizes – studio, 1-bedroom, 2-bedroom, 3-bedroom but with smaller square-footage so that shared space for residents can be created (e.g., kitchen, dining, living room, recreation),
- Ground floor to include commercial space or space for co-location of existing Beacon services,
- Ideal to co-locate a primary care clinic or childcare space,
- Income generation by creating shared space that could be rented out to community,
- Recreation spaces (e.g. fitness facility, tennis/pickleball court) for residents, but also look at the possibility for income generation by renting space to community groups,
- Utilize roof-top space for shared space among residents – e.g., recreation space, rooftop garden, outdoor BBQ and dining space,
- Part-time housing management staff for resident selection, facility management, activity coordination, dispute resolution.
- Utilize Beacon's current client roster for potential selection of resident candidates

At the current time it is recommended that Beacon Community Services entertain the immediate possibility of an intergenerational housing development at the following properties:

- 9760 Fourth St., Sidney. This is currently where the thrift store depot is located and is an ideal site for redevelopment for an intergenerational housing project. There many aspects that the Town of Sidney may find favourable with this site, putting Beacon in a strong negotiating position.
- 7052 and 7060 West Saanich Rd, Brentwood Bay, Central Saanich. This site may also be poised for redevelopment of an intergenerational housing project although there may be some challenges with the municipality given that they have already met their housing targets.

Future considerations for property redevelopment into intergenerational housing sites could occur with the following Beacon properties, albeit additional negotiations, discussions, and agreements likely need to take place with external stakeholders:

- 9860 Third Street (City Hall site), Sidney.
- 1450 and 1452 Elford St., Victoria – currently where the Homeless Prevention, FAS Services, JETS, and Out-of-the-Rain Shelter are located. Intergenerational housing may be a possibility at these sites, but focus should remain on youth services. These sites would be ideal for a service-integrated intergenerational housing model.
- 3221 Cedar Hill Rd, Saanich – requires further discussions with the District of Saanich regarding the acquisition of property.

It is recommended that redevelopment of the 1167 Stelly's X-Rd and 1336 Marchant Rd properties also be explored; however, the focus should be on increasing the number of units available for seniors' long-term care services. These sites as well as the assisted living at SHOAL and Parry Place sites in Sidney may present future opportunities to test the intergenerational living in aged care settings model.

## APPENDIX A – BCS Services & Programs

SERVICE	SPECIFIC PROGRAMS
Children, Youth, & Families	<ul style="list-style-type: none"> <li>• Peninsula Early Years Centre - Preschool Program &amp; family outreach services</li> <li>• Otter-be-Fun Care – before &amp; afterschool care &amp; summer programming</li> <li>• TEAM (Teen Education &amp; Motherhood Program) Child Care Centre</li> <li>• Child Passenger Safety Clinics</li> <li>• Beacon Fetal Alcohol Spectrum Support &amp; Outreach</li> <li>• Saanich Peninsula Restorative Justice</li> <li>• Little Stars Preschool, Beacon Nature Club, Sesiej Child Care Centre, Childcare Centre at Crosstown</li> <li>• Family Child Care Resource &amp; Referral Centre</li> <li>• Services to Strengthen Families, Family Preservation, Supervised Access</li> <li>• Wellness &amp; Me Program</li> <li>• Family &amp; Friends Caregivers Support Program</li> </ul>
Counselling & Mental Health Services	<ul style="list-style-type: none"> <li>• Adult Lay Counselling</li> <li>• Seniors Peer 1-to-1 Support Program</li> <li>• Child &amp; Family Counselling Supports</li> <li>• Family Development Services</li> <li>• Individual Learning Centre – Youth Mental Health Counselling</li> <li>• HeArt N Soul Support Program</li> </ul>
Employment Services & Training Supports	<ul style="list-style-type: none"> <li>• YEP Youth Employment Program</li> <li>• JETS (Jumpstart Employment, Training &amp; Skills) Program - paid, 7-week pre-employment program for people ages 15 to 30.</li> <li>• SWEET (Skills building Work Experience Employment Training) Program - a paid, 8-week work experience program for people under the age of 30</li> <li>• WorkBC employment services</li> <li>• BEAMS – Beacon's Empathetic &amp; Aspirational Method of Service</li> <li>• Cashier Training Course</li> </ul>
Housing & Shelter	<ul style="list-style-type: none"> <li>• Homelessness Prevention Program</li> <li>• Out of the Rain Youth Shelter</li> <li>• Mirrors Supportive Housing</li> <li>• Affordable Housing – 834 Place, Marguerite Court, Wakefield Manor</li> <li>• Assisted Living – SHOAL, Parry Place</li> <li>• Long-term Care – Brentwood House, Sluggett House</li> </ul>
Seniors	<ul style="list-style-type: none"> <li>• SHOAL Centre</li> <li>• Senior Peer 1 to 1 Support Program</li> <li>• Mental Wellness Support Group</li> <li>• Family &amp; Friends Caregiver Support Program</li> <li>• Better at Home</li> <li>• More than Meals</li> <li>• Advocacy for Seniors</li> <li>• Seniors Housing Navigation</li> <li>• Income Tax Preparation</li> <li>• Computer Support</li> </ul>
Rentals & Catering	<ul style="list-style-type: none"> <li>• Space Rentals and Menu Planning at SHOAL</li> <li>• Dine at SHOAL – Tides Dining Room, SHOAL Café</li> </ul>
Thrift Stores	<ul style="list-style-type: none"> <li>• Brentwood, Sidney, Victoria locations</li> </ul>