



CANADA MORTGAGE AND HOUSING CORPORATION

PROJECT PROFILE

Brechin Manor

Brechin, Ontario



Seniors in Brechin, a rural community along the shores of Lake Simcoe, have a new model of affordable, supportive housing that offers independence and financial security. Brechin Manor is a six-suite shared home that provides family-style living with individual autonomy. The project was financed by Steenhof Building Services Group and Trailview Homes, in partnership with Solterra Co-housing Ltd. Solterra developed the shared housing model and markets the

Highlights

Brechin Manor is the first purpose-built shared home in Ontario. Located in cottage country on Lake Simcoe, the co-housing offers affordable homeownership with support for independent seniors. The project was completed in March 2013 through a private partnership of Solterra Co-housing Ltd., Trailview Homes and Steenhof Building Services Group

Client group: Independent seniors

Developer: Solterra Co-housing Ltd.

Number of units: 6

Tenure: Ownership

Who was involved? Steenhof Building Services Group and Trailview Homes

suites to seniors. Completed in March 2013, it is the first purpose-built shared home in Ontario.

Shelley Raymond, President of Solterra Co-housing Ltd. in Port Carling, completed her first seniors' co-housing project in 2009 "as a desperate caregiver trying to find a solution for her own family." The entrepreneur and realtor partnered with a homeowner in Bracebridge to create suites for her father and three other seniors. The seniors each purchased an undivided

interest in the renovated home and lived together, supported by a "house mom." Her father retained his independence and quality of life, even as his health declined.

"I'm so passionate about this," Raymond said. "My dad was so happy living there—it was the best thing he ever did."

The Affordable Housing Solution

Brechin Manor has six private suites, each with a bedroom, sitting area and three-piece bathroom in a large bungalow with a shared kitchen, dining

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room, living room, patio and basement. Each co-owner has a 16-per-cent equity ownership of the home and is registered as a tenant in common. A “house mom” is employed to shop, cook, clean and look after the home. Co-owners share operating expenses and support services on a monthly basis.

While shared homeownership is common in Europe and Australia, Raymond adapted the model for seniors and it conforms to local zoning and Ontario Building Code regulations. The groundbreaking Bracebridge project drew neighbourhood opposition and an Ontario Municipal Board hearing, but Raymond successfully persuaded both the neighbourhood and the Board to approve this homeownership model.

“In 1979, the Province changed the definition of family in relation to the use of a dwelling unit after a group of people who bought a house together won a case before the Supreme Court,” explained Raymond.

“We’ve built a single-family home with six bedrooms,” she said. “It doesn’t matter if the people living there aren’t related. It’s perfectly legal to have multiple owners.”

She also has compelling arguments about the benefits to seniors. Co-housing shares the costs of a caregiver, home maintenance and other operating expenses so that they are more affordable. Seniors can retain their independence, enjoy companionship and improved quality of life and keep their financial security.

In 2009, Shelley’s father bought an undivided interest in the Bracebridge shared home for \$100,000 after selling his home. When he lived alone, his monthly operating costs were \$2,000, compared with \$500 per month in the shared housing. The co-owners split the additional cost of housekeeping support. Her father had the funds to increase his level of personal care so that he was able to continue living there until just before he died in 2012.

Two private builders, Trailview Homes and Steenhof Building Services Group, contacted Raymond in 2010 and visited the Bracebridge home. After speaking to the co-owners and seeing how happy they were, they partnered to finance the construction of Brechin Manor.

They purchased two adjoining vacant lots in Brechin and completed the first home “on spec” in March 2013, with six undivided shares priced at \$150,000. They’re planning to build a second one beside Brechin Manor, with a shared “house mom.”

Demand from the seniors’ community was strong. In July 2009, over 50 seniors attended the first open house in Bracebridge.

“We kept the initial capital costs in line by purchasing affordable land, intensifying the number of suites and sharing common space where possible to spread costs evenly among the co-owners,” said Jack Steenhof, President of Steenhof Building Services Group. “Since it is zoned RI (residential), we obtained a regular building permit, which is more affordable.”

The six private suites include a bedroom, a bathroom and a den/sitting area, clustered around central common areas including the kitchen, dining room and living room. A full basement provides additional storage. Owners are welcome to bring their furnishings and personal items for their own suites and the common areas.

The co-owners establish a monthly operating budget. The shared costs include heat, hydro, property taxes, water and sewage, propane, home insurance, and general household operations such as staffing, meals and outdoor maintenance.

To keep monthly operating costs affordable, the building is designed to meet ENERGY STAR® requirements, with high insulation values, ENERGY STAR zone B windows, a high-efficiency furnace and two heat recovery ventilation units, water-saving fixtures, and durable, maintenance-free materials throughout.

“I’m very pleased with the outcome,” Steenhof said. “I honestly feel it will be a great environment for seniors. We’re waiting to see what the uptake is like on this project.”

Based on the interest in the Bracebridge project and Brechin Manor, the development team anticipates the shared ownership model will be replicated in future projects.

CMHC Contact

Contact a representative of CMHC’s Affordable Housing Centre
www.cmhc.ca/contactahc