



Affordable Housing

"Poverty is more than a shortage of income. It is the denial of opportunities & choices most basic to human development – to lead a long, healthy, creative life and to enjoy a decent standard of living, freedom, dignity, self-esteem, and the respect of others" (UN paper, 2000).

What if Canada became a leader in providing Housing, affordable for all?

Without a National Housing Strategy and without dedicated and concerted effort to provide the basic human right of shelter to all Canadians, the very fabric of Canadian society is in jeopardy! Housing, affordable for all, must become a priority! **There is a dire need for a National Housing Strategy**

Here's a BIG IDEA!

With a small amount of seed funding we could increase one bedroom units across the country, especially for the growing single and aging population by utilizing the rather underutilized larger single family houses – to be found everywhere in Canada today. Families today are just not that large, but the houses we have chosen to build over the past 50 years have increased exponentially in size. That would mean creating perhaps five smaller units within a large single family house and still have space over for common area. Something like a project called suitePEAS. It provides them affordable housing and community. They learn to care for each other!

Background

suitePEAS (Private Efficient Affordable Spaces) is an **innovative affordable co-housing 'model'** specifically designed to address the challenges, both financial and social, that face women over the

age of 55 in the area of affordable housing, quality lifestyle, and planning for their futures. The cohousing concept

Women baby boomers (born essentially between 1946 and 1964) face a growing housing and lifestyle crisis based on extensive and comprehensive research. Housing prices have risen dramatically in Canada, and Affordable Housing Initiative funding has not kept pace with demand.

This innovative and affordable initiative will not only meet the housing needs of older women, it will also allow them to remain in their communities while continuing to lead full, independent lives. In addition, through the myriad programs being offered, it will provide them with the opportunity for a better quality of lifestyle that they may not otherwise be able to afford.

The suitePEAS concept provides an innovative alternative to traditional seniors' housing. It is a most viable, innovative, and sustainable alternative for affordable housing, necessary to address the many gaps within the existing housing continuum in Canada.

The Vision: to create innovative affordable housing for Canadians, especially single older women 55+

The Mission:

- ❖ Buy and repurpose one larger single family home into FIVE independent micro suites (450 − 650 sq. ft.) plus common areas spaces, to house FIVE women 55+
- Create a cluster of FIVE houses in ONE single community as a pilot and to provide 'proof of concept'
- Replicate this model across other communities to empower more single older women who are financially, emotionally, and socially vulnerable

The Goals:

- Create a sustainable and viable model to provide innovative affordable housing
- ❖ Focus primarily on the aging single women population group
- ❖ Buy ONE larger single family house that can be repurposed to fit the model
- Use green friendly products to repurpose this single family house to create FIVE independent micro suites, with additional common area spaces
- Create a culture of independent but cooperative living
- Provide training and opportunities for the residents to build self esteem
- Provide training and opportunities for the residents to build 'community'
- Buy and repurpose, systematically, FOUR more suitable larger single family houses by replicating what works in the first house to form a cohesive community
- Promote "aging in place" use universal design principles; plan to replace stairs with elevators; plan for unobtrusive but eventual live in support
- Introduce the idea of 'shared resources' such as shared cars, shared vacations
- Provide encore career opportunities Create jobs, provide training, thereby augmenting the income of women of low and moderate income. The Rent a Nana after school program can benefit young families living in the neighbourhood and build community goodwill
- Encourage residents to be environmentally proactive through the use of shared alternative fuel cars, and sustainable living. Encourage them to create and manage a green house.

- Encourage them to be role models for innovative living for older women, and to contribute to the greater good of their communities. Encourage volunteerism
- Empower women Empower residents to find solutions to improve their lives. Begin a spirited conversation, face to face, as well as online, among single women who want to be responsible for their own housing and lifestyle choices
- Explore and encourage social venture funding to continue to create innovative affordable housing for all aging women whether financially secure or not

An innovative Solution to the Affordable Housing Crisis Facing Women 55+

The Crisis

An alarming number of single, divorced, or widowed women, in the 55 to 70 age group are about to lose their homes or already live in substandard accommodations.

These women are still healthy and productive but as they approach the end of their business and/or homemaking careers they find a disproportionate amount of their limited disposable income goes to housing.

They are the new invisible and silent poor of Canada. They are alone and lonely.

The SuitePEAS Solution

The SuitePEAS project is an innovative affordable housing concept designed to supply these women with Private Efficient Affordable Spaces (PEAS).

The SuitePEAS project purchases and renovates large homes (3,200+ sq. ft.) to create five private suites with comfortable common areas.

The result is that five financially vulnerable women will live in a fully equipped, spacious and secure home.

It becomes a safe, nurturing, beautiful environment.

Typical SuitePEAS Residence

Each SuitePEAS unit will be 420 to 650 square feet. Residents will enjoy the privacy of their own bedroom, bathroom, sitting area and snack bar areas.

Residents will share common area spaces such as original kitchen, dining and living rooms, laundry, as well as enjoy the garden.



Exterior maintenance, such as cutting lawns or shoveling snow, will be contracted out.

Each SuitePEAS house will be designed to complement its neighborhood. The interior of the home is *repurposed* while the exterior remains harmonious with its current surroundings.

In addition to supplying truly affordable housing, SuitePEAS residents will benefit from the project's 360° approach to improving quality of life.

Here are just three examples:

Shared Resources:

SuitePEAS residents can share amenities such as living room with TV and fireplace, dining room, full kitchen, laundry facilities, exercise room, private yard and garden, bicycles and energy efficient automobile. And perhaps the most valuable shared resource – the companionship of other single women.

Cross Generational Mentoring:

SuitePEAS residents will benefit from the synergy of exchanging their experiences, skills and wisdom with the educated and technology savvy generation of today's university and college student – in health care, computer skills, interior design, greenhouse development and management, and more

Micro-Economy:

SuitePEAS Residents will have the opportunity to learn and earn extra income by using their skills (i.e. hairdresser, bookkeeping, cooking, yoga instructor, etc.) to become a preferred service provider to other SuitePEAS residents, and the community at large.

The SuitePEAS Resident

Is this you?

	I am a single, divorced, or widowed woman, in the 55 to 70 age group. I am about to lose my home or I already live in substandard accommodations.
Is this your reality?	
	I have to keep close tabs on my budget.
	I wish I had more money.
	I do not want to live alone in a house, condo or apartment building.
	I do not want to live in a retirement home.
	I am alone and often lonely at this time.

Do you have the *core characteristics* of a SuitePEAS Woman?

I am supportive of other women and enjoy socializing with them.
I welcome the support of other women around me.
I am willing to cooperate for the good of all, and I do not mind sharing - ideas, resources,
and opportunities.
I have a positive attitude and believe in goodwill towards all.
I am independent and want to enjoy an elegant simple lifestyle.
I want to have fun! as I age in place.

Everything points to a baby boom tsunami coming and little is being done to provide innovative affordable housing, especially for aging single women.

- * Canada's population is aging. 100 people turn 60 every 15 minutes in North America today and this trend will continue for the next 16 years.
- * Aging baby 'boomers' are retiring in mass. Small % is really wealthy, and a vast majority is single women.
- * Current economy is exacerbating the situation
- * A disproportionate % of the average Canadian's disposable income is spent on housing + transportation
- * Affordable housing is in critical short supply. Wait lists in municipalities are sometimes 5 21 years long!
- * Many seniors live alone. Isolation has far reaching social & health impact!
- * Builders keep building large single family homes! Based on demographics, this is no longer viable ... These houses are perfect for repurposing into suitePEAS co housing.

suitePEAS is a social and economic enterprise – to minimize living expenses; and maximize disposable income and quality of life for single women 55+ to restore self esteem, self respect, and personal independence. Sadly when self esteem is eroded, quality of life is diminished and older women become vulnerable to financial abuse!

Women remain in abusive and dead end marriages because there are no viable opportunities for them to live with dignity in affordable spaces. Solution: Create safe, beautiful, nurturing Affordable Housing!! With other women who will look out for each other!!

suitePEAS Code of Conduct:

- 1. Take care of yourself
- 2. Take care of each other
- 3. Take care of this place
- 4. Don't do anything you can't explain on the 6 o'clock news

As we age and are most aware of, and focussed on how much money it will take to retire ... it is important to know that you have a beautiful safe, nurturing place to retire; enough to sustain yourself over the years, and

Issue: a huge challenge wondering/worrying how much \$ you will need to retire with dignity – safe, beautiful, nurturing environment!

- 1. Affordable housing and support services
- 2. People around you who share your values and have similar needs and will look out for you as you will for them.
- 3. A more caring compassionate society ...