

Many different ways to meet the housing need

A discussion about the different options for developing housing in the Antigonish area will take place at the People's Place Library on Thursday, Feb. 27, from 7 to 9 p.m. Everyone is welcome.

Co-op housing is familiar to Antigonishers. The co-ops now operating here are called continuing co-ops. These are buildings that are owned collectively, by the co-op, and rented to member-occupants.

Members are required to serve on the governing board and/or various committees, which oversee building maintenance, financial management and tenant-member selection. There are three housing co-ops in town, and one in the county. They contain roughly 140 apartments. They have operated successfully for around 30 years.

Builders' co-ops, an ownership form of co-op housing, were popular around the time of the Second World War. This model involves a group of households pooling their resources to build homes at or around the same time, usually in close proximity.

The homes are owned by the individuals who build them. Often, "sweat equity" (helping with construction) is contributed by members to reduce construction costs. Builders' co-ops were usually able to get low prices on land,

building materials and services due to the relatively large size of collective purchases.

Co-housing is another form of co-op housing wherein residents have private living quarters in a complex where there are also facilities to be used in common. Members agree that collective activities such as cooking, dining and recreation are part of living in the complex; in fact, they are usually the reason for joining.

These are often structured as equity co-ops, where members invest funds to develop the complexes. Government subsidy is not necessarily involved, although it can be. A group in Middle Musquodoboit tried to develop this type of co-op a few years ago, but the project was abandoned.

Public housing is owned and operated by government, and usually consists of apartments for senior citizens, non-senior singles (often people with major disabilities), and families. Rents are set at 25 percent of the tenant's income. When the tenant's income changes, their rent is adjusted accordingly. There are over 200 public housing units in Antigonish town and county.

Social housing differs from co-op and public housing. It can be rental or owned homes or apartments that are developed by either government or community groups. A program

called Rural and Native Housing provides homes for families to purchase under special financing arrangements. They are modest homes, and the recipients pay low mortgage payments.

The provincial government operated the Family Modest Home program which enabled people to build or buy a home. It provided mortgages and financial literacy training. It was highly successful, but it is no longer offered because market conditions rendered it redundant.

Since 2003, private landlords and community organizations have been able to access funding through a federal-provincial housing program, to provide rental housing for people who cannot afford regular market rents. The developers, be they private or community based, enter into agreements with the government that requires them to keep rents below average market rents for 15 years. Several developers in Nova Scotia have used this social housing program to build new housing, or to renovate existing buildings to meet a higher standard of quality.

To hear more about the different options for developing housing in the Antigonish area join the discussion on Feb. 27. Everyone is welcome. For information, call Katherine Reed at 863-6221.

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