

NATIONAL LGBTQ+ ELDER HOUSING INITIATIVE

Housing Possibility Models



NATIONAL LGBTQ+ ELDER HOUSING INITIATIVE

We know that affordability and safety is a challenge for our communities as we age.

Since 2015, SAGE'S National LGBTQ+ Elder Housing Initiative (or the NHI) has provided technical assistance and public education around developing safe, affirming, affordable housing nationally, serving as a model for best practices and a resource for advocates, service providers, developers, and our communities.

The five key strategies of the NHI include building housing, training developers and service providers, changing policy, educating consumers, and expanding services by demonstrating the housing plus service model. LGBTQ+ affirming affordable elder housing is a growing model serving a swiftly growing market, but we know that there are many ways for people to age in place and in community. We are sharing these innovative housing models to provide an array of opportunities for you and your communities.

For more information, access to toolkits and trainings, or other resources, please visit the [NHI website](#).



COHOUSING

Cohousing is a type of housing community intentionally designed to offer both connection and privacy to residents.

A cohousing community usually consists of a series of private homes built around a shared green space and common buildings that residents share. Some examples of shared community activities could include laundry, cooking and eating meals, gardening and other lawn work, event and/or gathering spaces, etc.

Cohousing usually involves some form of shared governance, decided upon by the community members that live there. Community members have the shared responsibility of taking care of the common spaces and the overall wellbeing of the community.

Senior cohousing communities are cohousing communities that are geared towards older adults. These communities offer socialization, opportunities for mutual support, aging in place, and accessibility.

Senior cohousing communities allow older adults to age in place together and combat issues of social isolation by creating a well-connected community.



ADVANTAGES / CHALLENGES

- +
 Cohousing communities offer peer socialization, engaging activities, community aid and support, the ability to age in place, and shared governance of the community.
- Cohousing communities are not always accessible to older adults needing more intensive care. Developing and moving into a cohousing community can initially include a steep financial investment. Developing a cohousing community is very time intensive and takes many willing community members to participate.

HOW TO GET STARTED

Do you want to learn more about Cohousing and how you can get involved? Check out the following resources for more information:

- [The Senior Cohousing HandBook](#) (Charles Durrett)
- [Creating Cohousing](#) (Katheryn McCamant and Charles Durrett)
- [Cohousing Association of America](#)
- [SAGE Senior Cohousing Advocates](#)
- [The Cohousing Company](#)
- [Cohousing Development Consulting](#)
- [Cohousing Solutions](#)

CHECK IT OUT

Village Hearth Cohousing

[Village Hearth Cohousing](#) is a 15-acre senior cohousing community including 28 single story homes, a common house, and about 10 acres of green space in Durham, NC.

This cohousing community is specifically advertised for LGBTQ+ older adults and their allies. Village Hearth was started by an LGBTQ+ couple that knew they wanted to age around other people with similar life experiences.

Due to the lack of LGBTQ+ safe spaces across the country for older adults, this

couple decided to start something of their own.

Village Hearth took over five years to develop, and they ran into significant roadblocks along the way. However, with their perseverance and the help of a development partner, Village Hearth was completed. Currently, Village Hearth offers a safe and affirming space for LGBTQ+ elders and their allies to age with like-minded community.



COMMUNITY LAND TRUST

The Community Land Trust model is a housing model that works to ensure affordability for communities and to combat displacement and gentrification in housing development.

This model of housing begins when a Community Land Trust is formed to own and govern land and real-estate. A CLT is usually a type of non-profit organization that purchases land and real estate to develop an affordable housing community. CLTs can be formed by community members and organizers who want to combat displacement in their neighborhood. CLTs can also be formed by influential figures or organizations in the community who want to support equitable housing development for the neighborhoods around them.

Residents who live under this model of housing usually purchase a home or unit from the CLT at an affordable price. However, the land remains with the ownership of the CLT. Oftentimes, residents of these homes agree to a resale restriction as a part of their purchase, meaning that they must resell the home at an affordable price for the next owner. Usually, this resale restriction includes a set equation that ensures the home will be sold at an affordable price while allowing the homeowner some level of equity building during their ownership. These restrictions assure a longevity of affordability for properties underneath a CLT.

CLT land can be used to affordably develop any type of building or housing. For example, some CLT communities include real-estate that is rented and not owned by residents. Additionally, other CLTs include land with



community spaces, cooperatives, or other organizational buildings on the land. There are endless opportunities for how CLT owned real-estate can be purchased or leased.

CLTs used a mixed governance structure where residents in the community and other important community members are represented on the CLT board, providing insight into the CLT's decisions and function. This allows residents and community members to retain a voice in the governance of their CLT.


CLTs combat gentrification and displacement by providing affordable housing options and accessible opportunities to build wealth. Cities can help deter gentrification by supporting CLTs to acquire funding and purchase land that would otherwise be bought up by for-profit developers.


HOW TO GET STARTED

Do you want to learn more about CLTs and how you can get involved? Check out the following resources for more information:

- [Grounded Solutions Network](#)
 - [Community Land Trust Technical Manual by GSN](#)
- [NeighborWorks America](#)
 - [A Guide to Shared-Equity and Cooperatively Owned Housing by NeighborWorks America](#)
- [Center for Community Land Trust Innovation](#)
- [Local Housing Solutions CLT Brief](#)

ADVANTAGES / CHALLENGES

 CLT housing communities combat gentrification and offer long lasting affordability for homeowners. Additionally, they provide wealth building opportunities that wouldn't normally be available to those who need affordable housing.

 CLT housing communities take significant structure and time to develop. Additionally, there must be available land to purchase for a CLT to begin owning land and accruing real-estate. This process can take time.

CHECK IT OUT

Interboro Community Land Trust

Balancing permanent affordability, equity building, and neighborhood stability, and countering gentrification and speculation, the racial wealth gap, and displacement, [Interboro Community Land Trust](#) supports New Yorkers and strengthen communities through the development and stewardship of permanently affordable homes for ownership by lower-income households across the five boroughs of New York City.

Formed in 2016, Interboro is a collaboration between four local mission-driven nonprofit affordable-housing organizations: Center for NYC Neighborhoods, Habitat for Humanity NYC and Westchester, Mutual Housing Association of New York (MHANY), and Urban Homesteading Assistance Board (UHAB). Three members of the Interboro partnership are nonprofit developers of affordable housing: Habitat, MHANY, UHAB.

To guarantee the affordability of the housing they develop to lower-income households in perpetuity, they have committed to the placement on the Interboro CLT of as many of their homeownership projects as possible.

As with other community land trusts in NYC and nationally whose mission includes permanently-affordable homeownership creation and stewardship, Interboro adheres to the classic community land trust model with its split-ownership structure—which bolsters the long-lasting affordability of CLT-based housing. Also in common with the vast majority of other CLTs, Interboro upholds a democratic governance structure that centers, facilitates, and perpetuates community participation, empowerment, and control.

**INTERBORO
COMMUNITY
LAND TRUST**

LIMITED EQUITY COOPERATIVE HOUSING

A Limited Equity Co-Op (LEC) is a model of housing meant to provide deep affordability to those with significant barriers to housing.

This process begins when community members band together under democratic governance to control the housing and community facilities in their building. Usually, this is done by community members creating a non-profit cooperative to own and control the housing and related facilities in the building. In this model, the cooperative owns the real-estate, and then the cooperative usually leases homes or units to the residents in the building or community. This is very similar to the CLT model of housing; however, in this model, residents own a share of the co-op instead of owning the home. The co-op then usually leases the homes or units to the residents.

Residents have voting and decision-making power in an LEC ensuring that residents within a community have a significant governing voice in what happens to their building. Unlike all cooperatives, LECs usually include resale restrictions on co-op shares to ensure continuous affordability for others who might enter the co-op.

LECs are usually created to ensure affordability and community control of housing in a neighborhood or area. Because LEC ownership is financed collectively, this model also allots more affordability to those who might not be able to purchase real-estate on their own. Ownership barriers such as a low credit score, housing discrimination, and a low income can be worked around in this model of housing.



Because LECs are democratically run non-profits, they can often be started with a specific community, affinity, and/or mission in mind. For example, an LEC could be created with the hope of developing more inclusive housing for LGBTQ+ elders and their allies in a neighborhood. Then the governance decisions around this LEC's real estate would be informed by this desire to support LGBTQ+ elders.


Additionally, LECs can be combined with other forms of affordable housing to create deeply and long-lasting affordable housing options. For example, a building on CLT land could be owned by an LEC. This would ensure that the residents have long-lasting affordability from the CLT's resale restrictions, and it would ensure that residents have affordable community control over their building through the LEC structure. This combination of LECs on CLT land is becoming a very popular experimental model for those interested in affordable housing solutions.


HOW TO GET STARTED

Do you want to learn more about LECs and how you can get involved? Check out the following resources for more information:

- [NeighborWorks America](#)
 - [A Guide to Shared-Equity and Cooperatively Owned Housing by NeighborWorks America](#)
- [Local Housing Solutions Brief on LECs](#)
- [Grounded Solutions Network](#)
 - [Resource on LECs and CLTs by GSN](#)
- [The Democracy Collaborative's Report on LECs](#)

ADVANTAGES / CHALLENGES

 LECs offer significant community control of housing, and they are accessible to people who run into institutional barriers when attempting to buy housing (lower credit scores, low incomes, etc.)

 LECs, like most Shared Equity models of housing, do not prioritize individual equity growth. While there are opportunities to build equity, the focus is on making housing affordable and keeping it that way.

DID YOU KNOW?

In the 2022 Congress, legislators in the United States House of Representatives introduced a bill that would encourage the development and funding of Limited Equity Cooperatives across the nation. [The Affordable Collective Opportunities for Owning Property Act](#) would have provided zero interest loans to non-profits and public service organizations to help turn existing residential buildings into LECs.

Legislators across the country are aware of the impact LECs can have on housing and displacement for your community. Contact your local representative to advocate for LECs in your neighborhood today!



HOMESHARING

Homesharing is a model of housing where multiple people live in a home together and share the common spaces of the home.

There are various types of homesharing. Sometimes the homeowner might be looking for a housemate and draw up a lease to rent space to the additional individuals. Other times, people might purchase a home together before moving in. In most cases, homesharing can involve some type of house agreement around boundaries and shared space.

For elders, homesharing can be a way to reduce the burden on caregivers by having a housemate to provide additional support. Additionally, homesharing can allow an elder to affordably stay in their current home without having to move. Oftentimes, elders are forced to move because their home costs too much as they age with other expenses.

Additionally, elders might feel like their home is too much space after a partner passes; however, they might not want to go through the process of relocating. Homesharing can help ensure that an elders get to stay in their homes amidst financial and personal life changes.

Additionally, homesharing is a way to provide companionship and combat social isolation. Social isolation is a significant issue for LGBTQ+ elders who are more likely to be single and without biological family relationships. Homesharing could be a way for LGBTQ+ elders to connect with other members of the LGBTQ+ community.

Homesharing agreements can also create affordable housing options for others who need more immediate housing solutions.



For example, a home agreement can be written where one of the housemates does housework, yard work, or caregiving responsibilities in exchange for lowered rent. There are many models of homesharing agreements.


Homesharing is one way that LGBTQ+ communities have organized around affordable housing and community aid throughout history. When queer and trans individuals did not have places to stay, they often found their way into the homes of chosen family members and others in the LGBTQ+ community. This model has been utilized for survival housing within the community. It has also been used as a more institutional structure to provide social connection and care for those that want to age in place.


HOW TO GET STARTED:

Do you want to learn more about homesharing and how you can get involved? Check out the following resources for more information:

- [How to Start a Golden Girls Home](#) by Bonnie Moore
- [Senior Homeshares](#)
- [National Shared Housing Resource Center](#)
- [Homesharing, Inc.](#)
- The US Department of Housing and Urban Development's [Resources on Homesharing](#)

ADVANTAGES / CHALLENGES:

 Homesharing helps to reduce burdens on caregivers, allows elders to age in place without having to move, reduces social isolation, and can create affordable housing options.

 Homesharing does not combat systemic inequities in housing development or affordability. Homesharing is only as affordable as the homeowner and lease provider decide it to be for those they are sharing the home with.

DID YOU KNOW?

According to a study performed on US Census data in 2017, there are over 33.6 million unoccupied bedrooms in the United States (Kidman, updated 2021). This means that, at the time of this study, there were 9.4% more bedrooms in the United States than people. However, the United States has rampant issues with housing insecurity and overcrowding, especially in certain cities, neighborhoods, and communities. The possibilities for homesharing could help to address many of the housing insecurity issues across the country.

- [How America's spare bedrooms could be worth \\$174.9 billion](#)

Another study performed by Pew Research in 2018 suggests that the number of multigenerational homesharing models has been rapidly increasing (Cohn & Passel, 2018). This is especially true for multigenerational families. Furthermore, many LGBTQ+ older



adults are not connected to extended family, are single, or do not have children to move in with when they need additional care. Non-familial homesharing could be a model of housing that supports multigenerational housing between members of the LGBTQ+ community.

- [A record 64 million Americans live in multigenerational households](#)

ACCESSORY DWELLING UNITS

Accessory Dwelling Units (ADUs) are smaller living units built on a piece of land that usually already includes a larger home or building. ADUs can create more affordable living situations for older adults, their (chosen) family members, or their caregivers.

Individually, ADUs can be creatively used to provide affordable and affirming housing that supports LGBTQ+ older adults. Whether an LGBTQ+ older adult is looking for more community or whether they are looking for a space for a caregiver to live, building an ADU on their property could help solve these problems.

Collectively, if affirming neighborhoods and communities worked to develop LGBTQ+ friendly ADUs, LGBTQ+ elders needing affordable housing could live in these affordable, accessible options. Additionally, ADUs can also be creatively built along with other housing models to create especially affordable and/or accessible housing.

For example, ADUs could be built on land owned by a CLT, which would ensure that these units stayed affordable and would likely provide more access and community governance opportunities for those that needed them.

Zoning laws in certain cities and states can involve regulations that act as barriers to creating ADUs. Check with your city and/or state zoning laws to find out whether ADUs are an option for your home or community.



ADVANTAGES / CHALLENGES

- + ADUs offer accessibility for older adults, combat social isolation while allowing for some privacy, and have the potential to provide housing affordability.
- There are zoning regulations and laws that can make developing ADUs challenging. Additionally, ADUs are only as affordable as land owners make them to be. This model does not inherently combat systemic inequities in housing affordability.

HOW TO GET STARTED

Do you want to learn more about ADUs and how you can get involved? Check out the following resources for more information:

- [The ABCs of ADUs](#) by the AARP
- [Building an ADU](#)
- The US Department of Housing and Urban Development's [Case Study on ADUs](#)
- American Planning Association's [Resources on ADUs](#)
- Backyard Unlimited Accessory Structure's [Resources on ADUs](#)

CHECK THIS OUT

Durham Community Land Trustees

[The Durham Community Land Trustees](#) (DCLT) started in 1987 to ensure more affordable housing to community members in Durham, North Carolina. For the last 36 years, DCLT has been purchasing land, developing real-estate in Durham, and utilizing the CLT model to ensure that this real-estate is affordable in perpetuity.

Recently DCLT started an ADU building program on their preexisting land in order to combat the rising prices of land and property in Durham. Because it is becoming more difficult to purchase land, the DCLT will utilize the ADU model of housing to capitalize on

the land they already own. By building ADUs on already owned land, the DCLT can provide more affordable housing opportunities to the community without having to commit to high land purchasing prices. Additionally, DCLT has committed to developing ADUs that are compliant with ADA terms of accessibility, ensuring that older adults and adults with disabilities can rent homes that are inclusive of their needs.



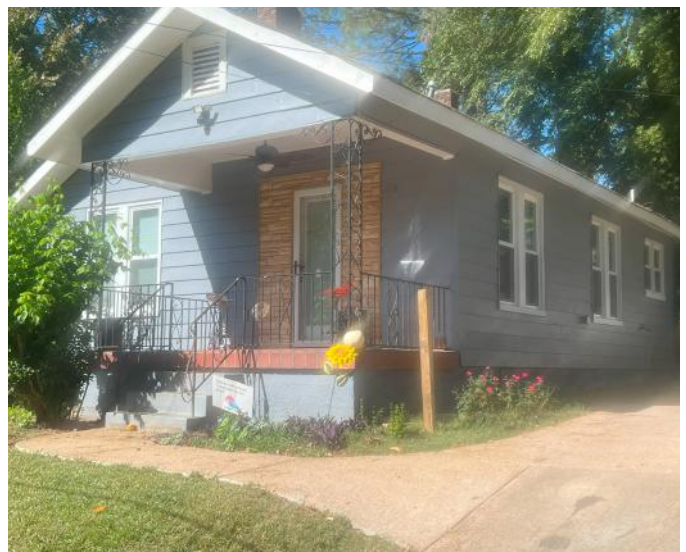
HOUSING FOR TRANSGENDER COMMUNITIES

Transgender and non-binary (TGNB) elders deal with additional barriers to housing. TGNB elders that experience housing insecurity also experience explicit discrimination when attempting to seek out affordable housing for elders.

Many TGNB elders report being turned away from senior living and other residential communities across the country. Additionally, many identify that anti-trans rhetoric and violence are commonplace in housing shelters. Because of these disparities and experiences of discrimination, many TGNB elders do not have safe, affordable, and affirming housing options.

Many organizations led by TGNB advocates have organized around this specific need for accessible housing for Transgender people. It is important to note that many of these organizations are led by Black and Brown trans women, and many of them target the needs of those at the most vulnerable intersections of the LGBTQ+ community.

Many of these TGNB housing models are incredibly innovative; as these leaders were forced to maneuver around systemic barriers and discrimination in order to house their community.



CHECK THIS OUT

My Sistah's House Memphis

One example of these innovative housing models is the housing created by [My Sistah's House](#) in Memphis, Tennessee. My Sistah's House is an organization run by Black trans women that attempts to address the disparities and barriers that Black TGNB people face when seeking affordable, safe, and accessible housing.

In 2016, there were only 71 beds available in emergency shelters across Memphis, and many of these shelters actively turned away trans people. Therefore, as a response to the housing crisis experienced by TGNB people in Memphis, My Sistah's House decided to take action. My Sistah's House has built seven tiny homes for permanent housing and a transitional house. These homes include multi-family units and single residences. The goal of this initiative is to build 20 tiny homes that address the housing needs of Black TGNB people in Memphis.

My Sistah's House has worked with a developer, community members, neighbors, architects, and many more to make this dream a reality. Their work in creating affordable tiny homes for the community

has resulted in the housing of Black trans women in Memphis.

Their units include ADA accessibility and even house trans elders in the community.

My Sistah's House operates similarly to a CLT. As a non-profit, My Sistah's House owns the land on which the tiny homes are built. Residents are then given the option to lease or purchase the permanent tiny homes at a fair, affordable price. The transitional housing program allows TGNB people who are unhoused to live in a home with other TGNB people. While participating in the transitional housing program, they can assess what their housing needs are, and My Sistah's House helps them to get the support they need.

Individuals, organizations, communities, and cities can support the housing of TGNB elders by supporting the incredible work of many TGNB-led, grassroots organizations across the country.



MARKET RATE

This resource highlights potentially affordable forms of LGBTQ+ affirming housing for elders. However, if you are interested in market rate alternative housing models for LGBTQ+ elders, please view the following examples of LGBTQ+ affirming market rate communities below:

- [Living Out](#), an LGBTQ+ affirming apartment complex for elders in Palm Springs, California.
- [Birds of a Feather](#) a village model resort community for LGBTQ+ people in Pescos, New Mexico.
- [Discovery Bay](#), an LGBTQ+ affirming RV community geared towards women in Washington State.
- [The Pueblo](#), a mobile home community geared towards female elders in the greater Phoenix area.
- [Carefree Cove](#), a gated residential community for LGBTQ+ people in Boone, North Carolina.
- [Rainbow Vista](#), an LGBTQ+ friendly retirement community filled with market rate apartments located in Portland, Oregon.
- [The Palms of Manasota](#), a group of retirement condos that are LGBTQ+ affirming in the Tampa Bay area.



- [The Resort on Carefree Boulevard](#), an LGBTQ+ affirming retirement community in Fort Myers, Florida, geared towards women featuring homes and RV lots with common areas for gathering.
- [Stonewall Gardens](#), an LGBTQ+ affirming luxury apartment complex with assisted living options and a full range of service provisions for seniors in Palm Springs, California.

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Advocacy &
Services for
LGBTQ+ Elders

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