



The Bay Area Community Land Trust seeks to provide an innovative solution to the housing crisis for elders: cooperative resident-controlled housing with a home environment that is secure and permanently affordable.



Cooperative Living: Affordable Aging in Community

In today's housing market, many elders find it very difficult to find affordable housing due to lack of retirement savings, lower incomes after retirement, loss of a spouse and their income, health problems, or disabilities. Many elders find the currently available models of senior housing alienating, disempowering and institutional. The Bay Area Community Land Trust (BACLТ) is working to create cooperative elder housing that is secure, stable, and permanently affordable. With our aging population, more elders are reaching the point where they must leave their long-term homes and move into senior housing which increases their housing costs significantly and is beyond the means of many. Most senior housing also requires residents to give up control over their housing decisions and makes them passive consumers rather than having an active role in their housing. There is a growing need for more innovative and affordable senior housing models. Housing cooperatives, the model proposed by the BACLТ, are affordable and empower seniors to maintain control of their housing and decisions that affect them. The BACLТ's goal is to develop a model for affordable cooperative elder housing that can be replicated to build many additional elder housing cooperatives in the future.

There are numerous advantages to cooperative living under the BACLТ model relative to other retirement and assisted living models.

Permanently Affordable Elder Cooperative Housing

Members can leverage personal investments added to funds from private lenders and government agencies to develop elder housing that is affordable now and for generations to come. The initial member's investment in the elder cooperative will help reduce monthly payments

so they are affordable for lower income members. Limiting annual increases in monthly assessments will insure that housing costs remain affordable as members age and will also become even more affordable over time for future residents. Cooperatives can provide many of the benefits of assisted living through mutual support and exchange of services, helping members avoid the financial burden of typical assisted living facilities. Income restrictions will reserve this housing for lower and middle income seniors who could not otherwise afford housing or elder care.

Resident Controlled and Sustainable

While each resident will have their own apartment, they will live cooperatively and control all policies and decisions, such as what staff will be hired (if any), when and how much to raise the monthly assessments, what color to paint the buildings, and what to plant in the yard. The residents will screen and select new



A few founding members of Hibiscus Commons – Barbara Shulgold, Francine Cavaliere, Barb Reusch, Marcia Edelen, and Mary McDonald.

Contact Us

If you are interested in promoting this innovative and affordable senior housing model and have resources to share, please contact:

Rick Lewis
Executive Director
Bay Area Community Land Trust
(info@bayareactl.org)

or

Mary McDonald
Hibiscus Commons
(hibiscuscommons@gmail.com)

<http://www.hibiscuscommons.org>

We look forward to your support!



residents when units become vacant. This will empower residents to stay in control of their lives and build community together, counteracting isolation, boredom and loss of meaningful roles that so often accompany the aging process, and providing the benefit of sharing of resources. Co-operative ownership reduces the environmental footprint of each household and some cooperatives may also choose to add elements of cohousing, where shared meals and amenities are included. The elder cooperatives may also provide space for a live-in aide as the assistance needs of members increase to provide help with housecleaning and personal care. Democratic control of the cooperative will be protected through cooperative bylaws and oversight by the BACLT. A Board elected from among the cooperative members will have the direct responsibility for overseeing management of the co-op and implementation of the bylaws and operating agreement.



Hibiscus Commons is the first elder cooperative project of the BACLT and is being developed according to this BACLT model. Hibiscus Commons is a self-organized cooperative of Bay Area residents who have long histories of activism and leadership throughout the Bay Area and are concerned over the rising costs of elder housing and care along with the challenges of aging in place. This will be an intentional residential community committed to environmentally and economically sustainable living and aging together. Environmental sustainability is central to our vision so we will work to create a net-zero energy residence located near public transportation. We intend to integrate into our neighborhood by serving as a resource, as a gathering place for community projects and progressive activism, and as a model of the benefits of cooperative living. Hibiscus Commons exemplifies the innovative ways the BACLT proposes to address the rising cost of elder care and will serve as the model we seek to replicate to build many additional senior housing cooperatives in the future. We are seeking to buy property to create this community and are interested in identifying below market and underutilized properties that can be developed for a lower cost.

Hibiscus Commons is an intentional residential community committed to environmentally and economically sustainable living and aging together.