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COMMUNITY-LED
RURAL HOUSING FUTURES

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ABSTRACT

This report examines various Community-Led Housing (CLH) initiatives emerging in rural Atlantic Canada. Through the analysis of a series of semi-structured interviews with initiative leaders and other key informants, a picture is painted of the housing challenges facing several rural communities. CLH initiatives challenge normative housing forms, whether they are responding directly to housing injustices created by the Canadian 'housing system' and/or otherwise motivated. This research examines the role of cooperative housing, cohousing, and Community Land Trusts in this region, and briefly explores their roles and limitations in achieving more just, resilient, and community-led housing futures. There appears to be a growing interest in CLH, as such, two recommendations are offered to nurture the growth of the sub-sector. First, researchers, policymakers, and intermediaries should continue to explore how to create a more enabling, supportive environment for CLH initiatives. Second, funding bodies should be responsive to the specific needs of small, rural organizations, as well as fund capacity building for and by supportive organizations at the regional level.

RÉSUMÉ

Ce rapport examine diverses initiatives de Community-Led Housing (CLH) émergentes dans les régions rurales du Canada atlantique. L'analyse d'une série d'entrevues semi-structurés avec des responsables d'initiatives et d'autres informateurs clés permet de brosser un tableau des problèmes de logement auxquels sont confrontées plusieurs communautés rurales. Les initiatives de CLH remettent en question les formes normatives de logement, qu'elles répondent directement aux injustices en matière de logement créées par le système de logement canadien ou qu'elles soient motivées par d'autres raisons. Cette recherche examine le rôle de l'habitation coopérative, de l'habitation partagé (cohousing) et des fiducies foncières communautaires dans cette région, et explore brièvement leurs rôles et leurs limites dans la réalisation d'un avenir plus juste, résilient et dirigé par la communauté en matière de logement. L'intérêt pour le logement communautaire semble grandir et deux recommandations sont proposées pour favoriser la croissance du sous-secteur. Premièrement, les chercheurs, les décideurs politiques et les intermédiaires devraient continuer à explorer les moyens de créer un environnement plus propice et plus favorable aux initiatives de CLH. Deuxièmement, les organismes de financement devraient être attentifs aux besoins spécifiques des petites organisations rurales et financer le renforcement des capacités pour et par les organisations de soutien au niveau régional.

CONTENTS

1. INTRODUCTION

There is a general lack of familiarity in Canada with housing models beyond market rental, homeownership, and social and transitional housing. As observers, analysts, and decision-makers increasingly acknowledge the precarious state of the Canadian 'housing system', greater emphasis is being placed on 'sector-led' models of community housing (comprising non-profit and subsidized rental dwellings). Other housing practices are led by citizens who take their housing concerns into their own hands. Community Land Trusts (CLTs), cohousing, ecovillages, and cooperative (co-op) housing exist across the country, motivated by various *concerns* (such as the lack of access to affordable housing and the financialization of housing), *desires* (for stronger social cohesion and self-determining or "intentional" communities, for example), and *imperatives* such as increased agency or developing new relationships with land outside the property regime. Community-led housing (CLH) projects that have emerged in recent decades occur at varying scales, often deeply embedded in their unique geographies. While the last 10 years have been marked by broader urban efforts towards housing justice, as evidenced by media headlines such as *Canada's 'community land trust renaissance': How people are taking control of their housing* (Hessey, 2023), there is less mainstream knowledge of movements towards CLH in smaller communities, especially those that are more rural and/or remote.

Exurban growth and development trends, spurred on by the pandemic and remote work, are impacting smaller, more rural communities across Canada (McQuillan, 2024); negative impacts can include rural gentrification (Guimond & Simard, 2010). This development trend is one driver of community-led action in rural areas. Attention must be turned to these often less-visible communities, and in turn, we may get a glimpse of a burgeoning community-driven housing movement. Policymakers and elected officials, project funders and lenders, civil-society actors, and planners all require a better understanding of both rural housing conditions and the innovative possibilities presented by CLH initiatives. Space should also be made for a discussion around the implications of scaling the sector and what format supportive organizations and networks should take.

We might also ask: community-led rural housing futures for whom? Rural housing futures should be just – that is, they must benefit even the most precariously housed among us. Kordel & Naumann (2023) stress the need to "develop ideas about what just and inclusive rural areas that provide housing for all might look like, and who is able and willing to realize them" (p.3041). This is a basic tension in any discussion of CLH, concerning how the responsibility for rethinking the housing system disproportionately falls on the shoulders of civil society (e.g., Bates et al., 2022).

1.1. Aims of the study

This report examines the role that CLH plays in rural housing, with a focus on Atlantic Canada. As detailed in the following sections, Atlantic Canada has been impacted by an intensifying trend of exurbanization. Small communities, many of which are dominated by homeownership, are also experiencing increasingly narrow vacancy rates, and locals are losing sight of affordable options. As such, the geography, dominated by non-metropolitan municipalities, presents a

compelling landscape for exploring citizen-led development. This initial exploration can contribute to understanding the unique dynamics of rural housing development and highlight research directions for non-metropolitan contexts nationwide.

The report aims to determine whether there is an increase in energy around CLH in the region (as inspired by Crabtree-Hayes, 2024). Taking a cue from Kordel & Naumann (2023), we will explore whether these various CLH models may contribute to just rural housing futures. Moreover, given evidence that housing precarity is increasing in many rural communities, we can ask whether CLH plays a role in empowering the most vulnerized rural populations. If CLH offers promising pathways towards rural housing justice, what efforts should be made to nurture the sector?

To address these questions, we must first understand Canada's contemporary housing system. One aspect is how government actors seek to support households. The Canadian government drastically cut support for non-market housing in the 1990s (Thomas, 2022; Whitzman, 2024). Contemporary social housing provision (public and sector-led) has not been able to address existing levels of need – a situation that seems to be getting worse, not better (Burda & Chapple, 2024). Furthermore, it is crucial to comprehend the role that public policy plays in promoting homeownership at the expense of renters (Hulchanski, 2006; Whitzman, 2024). For one, freehold homeownership is seen in policy as the ideal goal, the apex of the oft-referenced 'continuum of housing'[1]. CLH projects appear within a Canadian housing system that provides "increasingly unequal access to housing and housing-based equity, with few corrective government actions or policies, creating negative impacts in the broader Canadian housing market and economy" (Mengel & Reid Fairhurst, 2024, p.134). Further, housing is increasingly seen as a commodity.[2]

Much of the debate on housing in Canada focuses on major metropolitan areas, where costs and disparities are often most pronounced, and where a significant portion of the country's population resides. The following passage from Thomas (2022, p.270) is telling.

> *In many large North American cities, housing affordability has plummeted since the 1970s, homelessness has risen, and large private landlords have a virtual stranglehold on rental housing, resulting in major rent increases and evictions. In Canada, 96% of rental housing is supplied through the private market, while public, non-profit, and co-operative organizations provide just 4% of units, usually for very specific populations. Federal and state/provincial governments in both the US and Canada have drastically reduced the number of affordable housing units they built and maintained since the late 1960s, from demolition of the earliest units to redevelopment of remaining public housing into mixed-income projects. As this supply has decreased, community housing providers have continued to supply housing for people with very low incomes, Indigenous people, women fleeing violence, and others in dire need of specialized housing options that the private*

[1] See Wachsmuth et al. (2024) for a thorough review of the housing continuum model.

[2] See Whitzman (2024), Chapter 8, for a summary of how financialization appears in the Canadian context.

market is unwilling to provide. Even the small supply of units that community housing providers own and operate is often vulnerable to conversion, demolition, or gentrification.

Conspicuously absent in housing debates are rural contexts, where problems are also widespread. There are some emergent calls to action that highlight this gap in the literature. For example, Kordel & Naumann call for more consideration of "non-market housing futures in non-metropolitan contexts" (2023, p.3041). This comes in response to an increasingly fraught housing market in rural areas, where viable non-market housing futures may indeed come in the form of community-initiated and governed projects that fall under the umbrella of CLH.

1.2. Methods

This exploratory report looks to understand the motivations, challenges, and successes of various emerging CLH projects. To do so, 10 semi-structured interviews were conducted with sector leaders. Participants were invited to participate through email outreach. Some potential contacts were selected as they had responded to a rural housing survey through the author's previous non-academic work. More respondents were identified as key knowledge holders through the recommendations of the first number of interviewees. The participants were informed that this was graduate-level research and that there would be no direct benefit to participating in the research.

The 10 interviews included two sessions with two participants each, totaling 12 respondents. Five of the interviews were with Nova Scotia-based actors, four with Newfoundland and Labrador-based actors, and one participant was based in New Brunswick. The roles of the participants were overlapping but can be generally categorized into 'project-champions' (n=6) and 'sector experts' (n=4). 'Project champions' were those who had direct leadership involvement in an active CLH project. Two of the 'sector experts' are consultants, one is a housing project manager and town councillor, and one works at a regional housing organization.

Six specific CLH projects in varying phases of development were discussed during the interviews.[3] One group had acquired land and members were getting underway with visioning, one group had strong membership but was still in search of land, and one group considered themselves near completion of the pre-development phase with land secured. One co-housing project had already been completed (the first of its kind in the Atlantic region). The only CLT actor interviewed was affiliated with a CLT project founded in 2022.

Respondents came from varying non-metropolitan contexts, the least dense area being a farm near a hamlet of around 100 people, with the most populous being a periurban community that exists within the Halifax Regional Municipality (HRM). The other towns had populations ranging from ~400 people (with significant seasonal fluctuations) to ~8,790. While each of these contexts has unique economies and geographies, many shared experiences and themes surfaced.

[3] A few of the projects discussed did not fit well under the CLH umbrella and are therefore not counted in the six main projects.

The interviews, lasting from 35 to 85 minutes, were conducted online via Microsoft Teams. While compelling conversations naturally arose, the interview questions tackled these topics:

- They were asked to describe the demographic and physical characteristics of their rural housing landscape.
- They were asked about the initial formation of the project they are involved with, who were the actors involved and what catalyzed the project.
- They were asked to share the foundational values as well as motivating factors behind the project.
- They were asked to discuss their CLH model and how they understand it to be community-led.
- There were discussions around whether their project caters to a specific demographic group, and whether the model they pursued might benefit or exclude certain social groups.
- Successes and barriers to development were discussed, with a specific effort made to determine whether these were uniquely rural. They were also asked to share what supports or enabling frameworks would benefit their work.
- They were asked what support was available from various actors and specifically the government (at all levels). Further, they were asked about the roles (or perhaps responsibilities) of the community sector (civil society) in tackling housing challenges.
- Some housing experts were also asked what role CLH currently plays in their housing landscape and what role it could strive to occupy. Some were asked if CLH is scalable or whether it should be scaled.

The report is organized into five sections. In **Chapter Two** a scan and review of the literature is offered. The review defines key terms and themes. Rural population dynamics and rural housing injustices are briefly explored. Then we ask what might characterize a more just rural housing system, and how CLH might fit into that. The final section of the literature review defines Community-Led Housing. **Chapter Three** is an analysis of the interview findings. This chapter is broken down into four main inquiries: 1) understanding participant perception of major housing challenges in their rural contexts, 2) understanding precedents and motivations underpinning CLH development, 3) capturing perspectives on what is limiting CLH development, and 4) capturing some of the suggestions from respondents on how their work could better be supported. **Chapter Four** presents two contemporary promising pathways towards CLH as a tool for housing justice, based on the interview findings. To conclude, **Chapter Five** presents two recommendations to nurture the CLH sector, drawing on respondents' suggestions and international precedents.

This report uses colonial place names and does not speak directly to the housing realities of Indigenous populations. We might question whether just housing futures are even possible on stolen land. The impact of ongoing colonial violence and dispossession of land on Indigenous populations, and how that impacts housing, must be recognized. Thus, a key limitation of this report is that it does not address Indigenous-led housing projects. Many of the websites of the CLH projects that were explored contained land acknowledgements, indicating at least an interest in understanding the overlap of settler community-led housing action, reconciliation,

and anti-colonial housing futures. This was not discussed in the interviews but should be a future research priority.

2. SCAN AND REVIEW OF THE LITERATURE

This chapter explores how rural housing dynamics are addressed in the literature. It first attempts to define 'rural', then offers some perspectives on housing justice in rural contexts. Finally, we ask what might characterize a just housing system in rural contexts, and how research on CLH might contribute to housing justice.

Rural studies and housing scholarship can be said to converge in explorations of counterurbanization and rural gentrification, rural homelessness, and in-migrant experiences in small towns. Research in urban planning and related fields, however, tends to skew towards urban and suburban contexts. It is generally acknowledged that Canada's population, as is true of many OECD countries, is overwhelmingly 'urban' (see e.g. Gordon & Janzen 2013; Marier 2021, OECD / EC 2020). Angelo & Wachsmuth (2015) suggest that a sort of "methodological cityism" perhaps, hinders analysis by encouraging us to focus on urban contexts, and this can be seen as especially true where efforts are made to understand broader processes underlying housing dynamics at various scales, from urban to peri urban to what Daniels & Lapping (1996) have called the "deep rural" – that is, nonmetropolitan areas that are quite remote. The geographic interplay is worth examining, starting with basic terminology.

2.1. Defining key terms

Small towns and rural communities are frequently grouped together in discourse. They combine, however, a wide variety of unique environments, from periurban areas on the metropolitan fringe to deeply rural and remote regions. This section clarifies the terminology used to describe these landscapes.

The Rural Ontario Institute depicts rural areas using a spectrum with two dimensions: the distance a community is from an urban municipality, and the population density. So, a more rural area would be one with a smaller population situated farther away from a more urban area and the associated services or amenities (Rural Ontario Institute, 2025). Non-metropolitan is a larger umbrella term within which rural is nested. Very broadly speaking, metropolitan areas are larger population cores, including the suburbs that are interconnected with them in terms of work and housing. While non-metropolitan regions "include every other form of settlement from small cities and towns to exurban environments and strictly rural areas" (Bourne, 1995, p.8). For statistical purposes in Canada, rural areas have "less than 1,000 inhabitants and a population density less than 400 people per square kilometre" (Statistics Canada, 2022).

An influential piece presented by Daniels & Lapping (1996) contrasts two categories of non-metropolitan areas and highlights a wealth divide. They define the "rural-urban fringe" regions as being "10 to 40 miles (and sometimes farther) outside of major metropolitan centers" (p.285). This is juxtaposed with the 'deep rural', which they characterize as having fewer employment opportunities, fewer necessary social services, and lower incomes. The 'rural-urban fringe' as a concept intersects with the periurban. Employing the term periurban creates a category for cases located on the periphery of, and influenced by, major centres, with the 'link' to more urban areas being key here (Luka, 2017). However, rurality cannot simply be

defined through simple quantifiable measures. Gallent & Gkartzios (2019) present the existing discourse surrounding "a more nuanced understanding of the countryside and rural society" with a focus on more "immaterial" conceptions of 'the rural' (p.25). How people experience rural areas is subjective: "the countryside is both a place to escape to, and from – being a context in which people enjoy wealth and advantage but also endure poverty and inequality" (Gallent & Gkartzios, 2019, p.17).

2.2. Population dynamics and uneven development in rural areas

According to Statistics Canada, between 2016 and 2021, the population living in rural communities grew by 0.4%.[4] Representing a much slower increase as compared to the urban growth rate, as urban areas see more immigrant settlement. Canada's rural population grew faster than that of other G7 countries. During this time frame, Nunavut and Prince Edward Island (+6.2%) experienced the second fastest increase in rural population.[5] Whereas Newfoundland and Labrador, as well as New Brunswick, saw a declining rural population (Statistics Canada, 2022). It is essential to examine each unique region, as some areas are experiencing growth, while others have ageing and declining populations (Canadian Rural Revitalization Foundation, 2024). The Nova Scotia and Newfoundland and Labrador experiences will be examined in more detail in the following chapter.

The directional flows of people between urban and rural spaces have shifted over time. Researchers have categorized five periods: urbanization, suburbanization, counterurbanization, reurbanization, and more recently, neocounterurbanization. Until the 1950s and 60s, Canada was marked by urbanization, characterized by a strong pace of growth in metropolitan areas and sometimes intense decline in rural and periurban areas. This was followed by suburbanization in the postwar years and then deconcentration (or counterurbanization) in the 1970s and early 1980s, wherein many non-metropolitan areas saw growth. In Canada, this shifted later in the 1980s, with over 50% of growth happening in central cities (Bourne, 1995). Such reurbanization has continued, with a new wave of exurban growth complementing it beginning around 2000 – a period of what could be called "neocounterurbanization".

Out-migration from cities predates the recent COVID-19 pandemic and the rise of remote work trends. Between 2011 and 2016, Canada's largest cities saw residents move out of metropolitan areas into smaller centres within the same province. However, the out-migration trend increased during peak pandemic years (McQuillan, 2024). Alongside the flexibility offered by remote work, more people have chosen to relocate to smaller towns where they can benefit from (relatively) lower housing prices and the 'advantages' of less crowded living (McQuillan, 2024). The benefits of rural living are sought out by those privileged enough to access a second home or simply relocate due to flexible work arrangements. Shucksmith (2023) argues that

[4] Again, rural denotes areas with "less than 1,000 people and a population density of fewer than 400 persons per square kilometre" (Statistics Canada, 2022).

[5] Second to Nunavut at +10.3%

'social exclusivity' is increasing within rural communities. The English countryside, for example, sees the smallest communities facing the least affordable housing market, which can arise when "people wish to live in the countryside but believe that no houses should be built there" (Shucksmith, 2023, p.2). Just as people experience rural places differently based on their socioeconomic positionality (see again Gallent & Gkartzios, 2019), throughout the pandemic, the rural was perceived by some as a sanctuary and for others as "places of vulnerability" (Shucksmith, 2023, p. 5).

Exurban development has dominated the development landscape in the US (Esparza, 2011) and Canada. Exurbia isn't simply suburbanisation – it can look like large lot and second homes developments, and cottage country (Luka, 2013) in more remote communities (Esparaza, 2011). Esparza writes that "the boundaries and edges of exurbia often become muddied as it grows to resemble suburbia, but this only leads consumers even farther into the countryside – well beyond the suburbs" (2011, p.45). This exurban (or neocounterurban) trend is a result of social practices driven by lifestyle preferences. Urbanites escape a sense of crowdedness, pathologizing 'the urban' while romanticizing a rural lifestyle with the amenities of fresh air and wide-open space. The motivation for developing exurban landscapes comes from a desire for the "wild natural or pastoral rural landscapes of the imagination" (Taylor, 2011, p.331). Second homeowners ("cottagers") often "escape to the country" to connect with nature, for leisure and recreation, or perhaps driven by a deep place attachment developed over generations of visits (Luka, 2013).

Amenity migration discourse looks to explore what motivates migrants to seek out rural living, how that impacts development practices, and opens up questions of rural power dynamics.[6] An idyllic rural lifestyle is not the only driver, so is the desire for a more affordable lifestyle. As housing prices continue to rise at rates exceeding salaries in metropolitan areas, younger adults struggling to enter the housing market may choose to settle in smaller, more rural settings where housing costs are relatively lower (McQuillan, 2024). Meanwhile, motivations for outmigration from Atlantic Canada must also be understood. Rural residents may leave in search of less precarious work in major urban areas. Lifestyle and social amenities can also pull those who have attained higher levels of education towards larger centres (McLay & Foster, 2023).

The complex rural housing market is affected by exurbanization processes (Esparza, 2011). Movement towards rural places from metropolitan cores can have significant negative impacts on housing markets that are often already fragile. Researchers such as Golding (2016) highlight rural gentrification as a process worth understanding. According to this US-based research, increasing wealth inequality is an outcome of rural gentrification. Displacement can occur as local workers can be priced out of the housing market surrounding their place of work (Golding, 2016). Displacement can also entail long-term renters being evicted as an outcome of increased in-migration (Buck-McFadyen, 2022), whether because of new households moving permanently into rural contexts or de-facto ephemeral populations making use of short-term rental accommodation, especially in high-amenity periurban areas. While there are challenges to

[6] For a thorough review of this literature, see Taylor (2011).

receiving new in-migration into smaller communities, some benefits may also exist. This can include the stimulation of the local economy by wealthier newcomers, benefitting local businesses, and providing employment for locals (McQuillan, 2024).

2.3. Rural housing injustices

To understand community-led development practices in rural contexts, it is essential to situate them within the context of the 'housing crisis'. Significant impacts of in-migration flows are felt by many small communities and yet little focus has been concentrated on these communities (McQuillan, 2024). Speaking to housing scholarship more specifically, several researchers have highlighted how problems of affordability and housing supply in rural areas remain largely invisible in predominantly (sub)urban countries such as Canada (Bragg, 2024, Buck-McFayden, 2022). There is often a normative presumption that rural areas do not face affordability problems because of the relatively low prices, from the perspective of urbanites. However, the 'housing crisis' is not simply an urban phenomenon, as rural areas are increasingly facing housing challenges. Within housing studies, a more recent focus has emerged on "the question of affordable as well as sustainable housing in rural settings" (Kordel & Naumann, 2024, p.3029).

Are community groups in rural areas responding to the shortage of adequate and appropriate housing? How do citizen-developers see themselves and their role in tackling these problems, and how do they define the challenges themselves? To begin to unpack these questions, we should take stock of perspectives on housing justice that motivate these actions, including the growing recognition of a 'housing crisis' that affects rural contexts in Canada as well as their (sub)urban counterparts.

2.3.1. THE CURRENT HOUSING CRISIS IN PERSPECTIVE

Kordel & Naumann, through a scoping review of rural housing scholarship, argue that the field of housing studies should better incorporate the rural and that rural studies could engage with housing issues in a more nuanced manner (2024). They define the crisis in rural housing "as a shortage of affordable and sustainable housing and a lack of capacity of public as well as private institutions to meet this shortage" (p.3030). Defining the key concerns as "the financialization/assetization of the rural housing supply, the increasing mobility of rural residents and the selective gentrification of rural communities" (Kordel & Naumann, 2024, p.3029).

It is worth acknowledging that the term 'housing crisis' itself can be a misnomer. Whitzman points out, for example, that some critics avoid using the term as it implies "a phenomenon that's new or short-term" (2024, p.3). Madden & Marcuse (2016) offer a broader framing beyond the notion that "if the housing system is broken, it is a temporary crisis that can be resolved through targeted, isolated measures" (p.27). They argue that in a broad sense "the housing crisis stems from the inequalities and antagonisms of class society" (Madden & Marcuse, 2016, p.28). Whitzman further argues that "the housing crisis resulted from a series of political decisions that built up over time to pose a critical threat to *all* Canadians" (2024, p.3).

Some of the political decisions that shape the housing system – and the resulting 'crisis' – are illustrated through Hulchanski's (2006) differentiation of two housing 'subsystems'. He demonstrates that the approach to looking after housing in Canada is predicated on the principle that markets are the best mechanisms for matching households and dwellings, with federal and provincial housing policies designed to preferentially and universally support home ownership. This primary focus creates in its wake a secondary system. The secondary system consists mostly of lower-income renters, who are offered social assistance based on means testing; only the 'worst-off' are effectively offered social housing options. He argues that those in the secondary system have less political power and suggests that there has not been enough political pressure put on the federal government to better address the housing needs of those in this second-tier system (Hulchanski, 2006).

2.3.2. HOUSING INSECURITY AND HOMELESSNESS IN RURAL AREAS

The recognition and knowledge generation around homelessness tend to focus on larger more urban municipalities (Buck-McFadyen, 2022; Pin & Hayley, 2022). MacDonald & Gaulin (2020) compare this Canadian rural knowledge gap to "to the growing literature in UK, American and Australian contexts" (p.169). MacDonald & Gaulin argue that the invisibilization of rural homelessness can obscure "need for political action " (p.178). More political pressure is necessary to change the housing system. To make this happen, the unique needs of rural communities must be highlighted.

The policy response to homelessness in the Atlantic Region has included programs to subsidize rent to low-income residents. Leviten-Reid et al. (2024) have examined how the Canada Housing Benefit (CHB) program contributes to household wellbeing, locating it as part of "a residual approach to social welfare characterized by offering a limited and temporary response to the needs of those living in situations of housing insecurity" (2024, p.621). This aligns with Hulchanski's (2006) conception of Canada's housing system as outlined above. Leviten-Reid et al. underscore the need for a housing justice approach to homelessness, part of this call is pointing to the provinces to legislate for improved tenant protections alongside other programs. Further, they call for improved participation of people "with lived experience of housing insecurity" in policy and programmatic interventions (Leviten-Reid et al., 2024, p.622). Through better involving residents with lived experience of housing precarity and investing in research surrounding the unique realities of housing insecurity in rural areas, interventions can be more appropriately tailored.

What factors lead to rural homelessness? Buck-McFayden (2022), researching in a rural Ontario context, uncovered a number of elements contributing to rural homelessness including: "low housing stock, lack of privacy and rural reputations, discrimination, and limited services and infrastructure" (p.414). This is in line with the work by MacDonald & Gaulin (2020), which saw that homelessness was reinforced by lack of access to necessary public housing and services, and adds the lack of public transportation options as well as "the lack of recognition of precariously housed or unhoused citizens' struggles" (p.178). Landlord discrimination is frequently mentioned in this research. Landlords were found to have discriminated against residents accessing certain government assistance programs as well as "people with disabled children, and people with psychiatric diagnoses" (Pin & Haley, 2022). Pin & Haley's (2020) work

looked at a periurban Ontario context. They noted that the population was majority white, while those respondents who were both experiencing homelessness and racialized relayed experiences of landlord discrimination (2022). Leviten-Reid et al. also mention discrimination by landlords "based on 'undesirable' tenant characteristics" (2024, p.623).

Leviten-Reid et al. noted that the people most "over-represented among people living in poverty" were not (in all case studies) having their needs met by the CHB program. This included: "people with disabilities, seniors living with fixed-incomes during an inflationary period, women who have experienced intimate partner violence, those without permanent residency or citizenship" (2024, p.621). Pin & Haley (2022) specifically noted that the rates of disability among research participants who had lived experience of homelessness were high. Leviten-Reid et al. (2024) also uncovered a gap in housing suitable to people with disabilities. Additionally, there is a growing body of scholarship covering immigrant experiences in rural areas. Research shows that immigrant communities are also disproportionately impacted by the rural housing crisis. Canada's economic system requires immigrant labour, and high rates of immigration into rural areas can highlight the existing housing challenges faced by small communities (Bragg, 2024). Further, low-wage workers (in many cases immigrants) do not earn enough to afford appropriate housing within the regions where they work (Bragg, 2024).

Moreover, the funding available for affordable development comes with requirements "such as stipulating rental tenure only, setting timelines regardless of individual progress, and income restrictions that disincentivize socioeconomic movement – that foster additional dependencies and often perpetuate cycles of poverty" (Mengel & Reid Fairhurst, 2024, p.137). These authors highlight important gaps in social responses and service provision to more marginalized communities. In response, we might ask: what types of programs can support housing futures that are led by communities themselves? What housing models can themselves prevent discrimination or the perpetuation of poverty?

2.3.3. WHAT WOULD CHARACTERIZE A JUST HOUSING SYSTEM IN RURAL CONTEXTS?

In the previous paragraphs, discourses surrounding the housing system and the 'housing crisis' were outlined, along with some on-the-ground implications for rural areas. Now we must construct a theoretical frame to understand how the notion of just rural housing could be operationalized. To understand how CLH fits into a rural housing justice approach, a working definition of housing justice is first required.

Housing justice is a goal, a series of movements, a discourse, and a praxis. Ananya Roy presents housing justice as a "field of inquiry" beginning by outlining some key principles that they argue must be centred. In brief, these principles encompass situating the work within an understanding of colonialism and anti-colonial struggle, globalized racial capitalism and imperialism, as well as the lived experiences and knowledge existing within "poor people's movements" (Roy, 2019, p.13). With these principles at the core, housing justice discourse aims to account for the broader picture of "structural processes of housing precarity" (Roy, 2019, p.13). Further, Roy describes this housing justice literature as being rooted in the housing justice movements themselves. Roy invites us to think "beyond the analysis of housing markets

as bounded institutions", towards understanding how questions of housing interplay with political and legal frameworks such as private property (p.15).

As mentioned above, Madden & Marcuse's book *In Defense of Housing* (2016) also argues for a more radical interpretation of the housing crisis. This has helped to shift the housing conversation toward an understanding of the effects of real-estate commodification. Madden & Marcuse argue for "a radical right to housing" – that housing as 'a right' is an extremely common and well-accepted value, noting that almost 70 countries acknowledge the states' responsibility "to supply adequate housing for their citizenry" (2016, p.223), and yet we do not see the related widespread systemic change necessary. The issue with the "language of rights", they argue, is that it can be appropriated for oppressive aims (i.e., imperialism) or remain simply symbolic and uphold the status quo rather than dismantle problematic systemic issues (p.225). Madden & Marcuse, like Roy, are politicizing housing rights discourse and calling for the active analysis and dismantling of the structural forces that uphold an unjust housing system.

Notions of environmental justice should also underpin this work. Kordel & Naumann suggest a turn to "the political ecology of rural housing" and ask us to consider sustainability in future visioning (2023, p.3041). This reflects the call from Esparza (2011), to connect environmental scientists and planners to research the environmental impacts of exurbanization. Many community-led projects maintain ecological values as central to their visions (as explored in the following sections). Many communities are looking for ways to promote improved land use in rural areas, in contrast to conventional development, looking towards regenerative futures.

Transformative pathways towards a more just housing system will necessitate dismantling structural injustices. Mechanisms will require deep community engagement and agency, involving the meaningful input of those who have been most vulnerized by systemic violences. The community housing sector may offer one pathway forward, which is growth-dependent. Thomas (2022) argues that the sector "should be encouraged to the point where there are enough units to appeal to a wide range of demographic groups, which would allow it to compete with the private market" (p.270). Echoing many other observers, Thomas calls for re-imagining housing as a "collective investment" which would involve more public funding for housing (p.270). However, non-market housing solutions do not inherently centre community empowerment and self-determination, whereas community control is embedded in the definition of CLH (to be explored in the following section).

The question of responsibility must also be attended to. Is it the responsibility of the community-sector to build the necessary supply of decommodified, or otherwise 'alternative' housing options? Shucksmith (2023) asks "how might the state and the voluntary sector work better together in rural contexts to ensure that nobody is disadvantaged by where they live, and to empower local action without abdicating responsibility?" (p.6). Might this involve the well-funded (and otherwise resourced) leadership of an active rural CLH sector?

2.4. Community-Led Housing for resilient rural futures

Kordel & Naumann argue that "local actors" should be enabled to support the provisioning of "non-commodified alternatives to rural housing" (2023, p.3041). One mechanism for local empowerment, or community control over rural housing futures may be CLH. However, the question of how various alternative housing forms contribute to the advancement of housing justice remains a complex one. There exist many different types of CLH with varying social goals and levels of community control. Some are more oriented towards justice than others. Moreover, while some may hold the potential for housing justice, they can fall short in practice.

2.4.1. DEFINING COMMUNITY-LED HOUSING

Community-Led housing (CLH) must first be defined as we clarify the scope of the following report. This project looks specifically at opportunities for CLH, as opposed to government-managed public housing or 'sector-led' non-profit affordable market rental; although, the boundaries are sometimes difficult to navigate, as much overlap between community housing and CLH exists. There is an understanding that CLH, as an umbrella term, is broad and that the sector and definition may vary from region to region. CLH can simply be differentiated from market housing or community housing, which is "welfare-oriented" (McClatchey et al., 2023, p.3). The aim here is to highlight the potential of various CLH models for more community-empowered rural housing futures. These CLH models offer a complementary option to other housing models suited for different demographics with distinct needs (e.g., supportive or transitional housing).

Crabtree-Hayes has (2024) established a glossary to clearly define commonly used CLH terminology, as they have documented a mounting focus on the topic related to an "uptick in interest in environmentally sound (if not regenerative), affordable, and/or socially supportive housing in response to a range of interconnected socioeconomic and environmental crises" (p.157). The glossary covers several CLH-related terms, many of which intersect and overlap in various ways. CLH itself "foregrounds community control over development and/or management" and has an organizational structure that is private and not-for-profit (p.170). Crabtree-Hayes also reviews how others have used the term "Collaborative Housing", which includes an architectural dimension that focuses on design that leads to the sharing of spaces and could be situated under the CLH umbrella (2024)**.** McClatchey et al. (2023)[7] chose a definition that employs three criteria: 1) community consent and engagement in project development; 2) housing is stewarded, owned, or managed by a community group or local organization; and 3) community benefits are "clearly defined and legally protected in perpetuity" (p. 2).

As this report is particularly interested in affordability and social justice, we may want to identify terms from the glossary that can be described as both an "[a]ffordable [h]ousing [m]echanism" and having a "[s]ocial [p]urpose [b]eyond [h]ousing" as a secondary benefit (Crabtree-Hayes, 2024). These include collaborative housing, CLT, limited-equity co-operative, rental co-operative, and shared-equity homeownership. Some of the CLH related terms defined

[7] The authors reference the Cooperative Councils Innovation Network (2018)

by Crabtree-Hayes in their glossary that we hear about in a Canadian context, but which do not necessarily meet those two criteria, are *cohousing*, *ecovillages*, and *intentional communities*. Cohousing will be discussed below, as it has been successfully implemented by one of the participating projects (albeit without fully addressing the challenges of deep affordability).[8]

In presenting a 2022 collection of writing, Bates notes that what the CLH projects explored have in common is "the leadership and enfranchisement of the people living in the community" in housing that exists outside the influence of the market (p. 268). Bates also notes the different motivating forces behind CLH: "from revolutionary and anti-colonial, to seeking equitable participation in democracy, to mainstream cost-benefit analyses of the benefits of this form of affordable housing provision" (p.268). Hill (2025) adds that CLH can be characterized as involving community experimentation "with new designs, delivery mechanisms, tenures, management techniques and governance arrangements to house their communities in the most suitable ways" (2025, p.1).

As demonstrated by the above attempts to define CLH, the boundaries and criteria associated with this umbrella term are not firm. Moreover, CLH does not appear to be used broadly and consistently in the Canadian context. For example, the National Housing Strategy does not attempt to define CLH in its glossary (Canada Mortgage and Housing Corporation, 2022).

2.4.2. CANADIAN RESEARCH AND POTENTIAL LIMITATIONS OF CLH FOR HOUSING JUSTICE

There is limited research on Canadian CLH. In relative terms, a stronger CLH discourse is emerging from the United Kingdom (UK) and other European regions. This seems to reflect the relatively minor role CLH is playing in the Canadian housing system. Cohousing, for example, is limited in Canada, and many initiatives fail to advance past the early development phases (Clark, 2022). However, cohousing is receiving some research attention. In response to the research gap, Weeks et al. (2020) interviewed cohousing informants across Eastern Canada. They observed "a recent resurgence of interest in cohousing, specifically senior cohousing that could be precipitated by the aging of the baby boom cohort" (p.70). While an interest appears to exist, whether we now see an upsurge in successful projects will highlight whether there is a supportive environment for new housing forms.

While a well-resourced sector holds potential, limitations exist. We might first ask, who is CLH for? Cohousing in Canada, for example, has not achieved inclusive aims. According to primary research cited by Mengel & Fairhurst (2024), "over 90% of the groups in Canada had originally envisioned inclusivity, diversity, and affordability" while cohousing in its conventional form is not racially or economically diverse (p. 151). Moreover, Weeks et al. identified the length of the development process as an issue, alongside the cost requirements, as aspects that seem to "preclude many people with a strong interest in cohousing but who have a lack of funds to

[8] In contrast, a new cohousing model, that is being developed for the Canadian legal context will be discussed, that is building a co-operative mechanism for affordability.

finance this process" (2020, p.7). Continued examination of who has access to the potential power of CLH is warranted.

CLH is not inherently transformational; however, it may offer some promising pathways towards housing justice. DeFilippis (2019) offers some critical nuance around the limitations of CLTs, for example. They urge those practitioners working towards justice and transformation of our current economic systems "to recognize the limitations of CLTs, even when we embrace their potential" (p.98). CLTs offer an option to create non-governmental affordable housing in perpetuity, which prevents the marginalization of tenants that is often seen within public housing. DeFilippis offers this as one of the more pragmatic benefits of CLTs but argues that this turn towards pragmatism does not necessarily orient us towards justice. They see the majority of contemporary CLTs as "apolitical" and embedded in the non-profit industrial complex, arguing that this positionality limits CLT's radical potential for community mobilizing (DeFilippis, 2019). In order to achieve transformational changes, there are clear opportunities for CLH to harness its political potential and to embed itself in broader housing justice movements.

3. CLH IN ATLANTIC CANADA: FINDINGS

This chapter first explores the housing landscape in Atlantic Canada, initially through the lens of government action plans, and then through the eyes of the respondents. This chapter highlights key themes and ideas that have emerged from the key informant interviews. Next, the role played by CLH initiatives within the described housing landscape is examined. The 'role' being a qualitative identification of the space CLH takes up in the housing sphere, its objectives, and who it is serving. The motivations for contemporary interest in CLH are explored. This is followed by an investigation of respondent perceptions around the limiting factors to achieving their CLH visions. Capacity and funding gaps are highlighted as significant constraints. The chapter concludes by offering potential future pathways for this subsector.

3.1. Context: Housing in Atlantic Canada

This section describes the housing landscapes of Atlantic Canada, a region comprising four provinces (PEI, Nova Scotia, New Brunswick, and Newfoundland & Labrador), providing context for analysis of the interviews later in this chapter. The study participants primarily hailed from Nova Scotia (n = 6) and Newfoundland (n = 5), with one consultant working in New Brunswick. Of the CLH projects (n = 6) directly discussed, four are based in Nova Scotia, and two are based in Newfoundland proper. Therefore, this section focuses mainly on Nova Scotia and Newfoundland.

3.1.1. NOVA SCOTIA

The province of Nova Scotia, based on a provincial housing needs assessment, has identified five key themes that summarize the provincial housing landscape. First are challenges surrounding housing availability and affordability, next are the disproportionate impacts of housing insecurity on more vulnerized populations, issues around the suitability of housing stock namely the condition of housing, gaps in public transportation infrastructures which intersects with housing options, and various development barriers including the lack of skilled trades people (Province of Nova Scotia, 2023).

In recent years, Nova Scotia's population has grown, seeing higher population growth than all other provinces after 2021. Some projections map a continued increase through 2032. Immigration, as well as migration from provinces such as Ontario, drives this growth. Migrants are both older adults, but also "young and middle-adult households" (Turner Drake & Partners et al., n.d., p.119). Within the Housing Plan, the province describes this growth pressure as intersecting with "climate change, workforce labour and supply shortages, high inflation, escalating rents and record-high interest rates, and a strained housing market with a one per cent vacancy rate" (Province of Nova Scotia, 2023, p.8). Housing prices in rural areas are rising in turn, especially in communities where amenities bring investor interest in short-term rentals and second homes. Some communities experiencing economic growth may struggle to provide a sufficient housing supply for workers (Lionais, 2024). The increasing prices have even begun to price out even high-income earners from (relatively) affordable ownership opportunities (Turner Drake & Partners et al., n.d.). Rural housing was mentioned throughout the Housing Plan, with explicit mention of rural homelessness. Specifically, there is action underway or

promised around Indigenous housing, the needs of seniors, and emergency housing in rural communities.

The specific communities mentioned within the Housing Plan which may have more challenges accessing adequate affordable housing or the members of which face specific barriers included African Nova Scotians, Indigenous peoples, people with disabilities, older adults, 2SLGBTQ+ people, students, and newcomers. The Housing Plan outlines targeted actions to support several of these communities. Seniors were explicitly mentioned as the province has one of the oldest populations in the country. The province is exploring housing solutions that take into account the needs of older adults (e.g., a desire to 'age in place' or downsizing). The province is also attempting to "rethink [their] approach to social housing," as seventy percent of people living in public housing are older adults who may be susceptible to social isolation (Province of Nova Scotia, 2023, p.8).

Nova Scotia's non-profit housing includes some public housing stock managed by the province through its Provincial Housing Agency (Province of Nova Scotia, 2023).[9] Additionally, the provincial government calls for the strengthening of the community housing sector and has documented the growth of the sector. They mention aligning with the Nova Scotia Non-Profit Housing Association (NSNPHA) and the Co-operative Housing Federation of Canada (CHFC) to "leverage their experience and expertise" (Province of Nova Scotia, 2023, p.24). The government also aims to enable capacity building, planning, and innovation within the community housing sector and, thus, in 2022, launched the Community Housing Growth Fund.

CLH may not now be formally encouraged in Nova Scotia, but the government's five-year Housing Plan aims to ensure that "Nova Scotians have access to safe housing that they can afford and meets their diverse needs" (Province of Nova Scotia, 2023, p.3). Acknowledging the diversity of housing needs at the outset suggests an interest in supporting diverse housing forms, such as those developed by community. CLH can often benefit from an openness, by policymakers and planners, to embrace new housing forms and typologies. Encouragingly, the province outlines how they are "seizing opportunities by investing and paving the way for developers and non-profit organizations to construct new types of housing" (Province of Nova Scotia, 2023, p.19). Moreover, the Housing Plan promotes 'shared housing'. The examples listed include "residential care facilities, seniors housing, group homes, transitionary housing, workforce housing" and this may point to an interest in new models that centre sharing (such as cohousing).

Most relevantly, Nova Scotia employs explicitly the language of 'Community-Led Housing' in their housing plan[10]. They cite a desire to empower communities to "to come up with solutions that directly affect them" (p.29). One example that they provide is the creation of CLTs, noting that this is a "new model embraced by the community" and is making efforts to enable CLTs through provincial land transfer (p.29). An interest in "creative solutions" alongside a

[9] As of the publication of the plan (2023), the provincial government housed 17,000 people, overseeing a stock of 11,200 housing units.

commitment “to a new way of working with communities on community-owned solutions” (p.33), is promising for the sector.

3.1.2. NEWFOUNDLAND & LABRADOR

The National Housing Strategy Action Plan (2022-2025) had a “focus on preserving, renewing, and expanding social and community housing and responding to the diverse housing needs throughout Newfoundland and Labrador” (N&L Housing, n.d., p.1). According to this Action Plan, the provincial government sees inclusion and public health as key objectives that can be achieved through the provision of appropriate and affordable housing. Of note, the government highlighted the need for a “a strengthened community housing sector[11], forged through an enhanced role for the private and non-profit sectors in the operation of long-term housing options for both market and non-market rentals” (N&L Housing, n.d., p.13). They also suggest that associated investment in capacity-building work, which supports costs associated with feasibility and pre-development, is necessary.

Provincial programming is geared towards “individuals and families with low-to-moderate incomes who require assistance in accessing or maintaining safe, adequate and affordable housing”, including renters as well as homeowners (N&L Housing, n.d., p.2). Several subpopulations were identified as having acute housing need: “women and children, Indigenous persons, seniors, youth, persons with disabilities, and persons experiencing or at risk of homelessness” (p.2). Interestingly, in reference to addressing youth homelessness, there was interest in “innovative solutions” and mention of “community-based partnerships” and “co-habitation models” (p.8). This may indicate an openness to supporting CLH initiatives.

A large proportion of the province’s residents live in remote or rural communities (Young & Butters, 2024). Within rural areas, “the supply of affordable and social rental housing is extremely limited” (N&L Housing, n.d., p.12). Meanwhile, the government’s approach to addressing rural issues has been through “repair programs for low-income homeowners”, with the specific objective of “supporting low-income seniors to age in place” (N&L Housing, n.d., p.12).

3.2. Practitioner perspectives on rural CLH futures in Atlantic Canada

This section first examines the perspectives of respondents on the housing challenges specific to their respective regions. It then discusses the historical precedent of the co-op housing movement in N&L, followed by an examination of the contemporary motivations behind CLH initiatives. Next, factors that limit the proliferation of the possible benefits of CLH are examined. Finally, we highlight some promising actions that provide encouraging insight into the future of the sector.

[11] While there is no specific mention of a CLH subsector, this acknowledgment may point to an opportune moment for the emergence of more CLH activity.

3.2.1. CONTEMPORARY CHALLENGES

Among the issues and concerns that arose during the interviews, the themes of counterurbanization, availability and affordability of housing, (in)adequacy of housing, energy poverty, and downsizing for ageing residents were all prominent. This maps well onto the previous context-setting section, adding more detail and nuance. It is important to note that, although general themes have emerged, each community is distinct in terms of its proximity to the nearest centre, population size, and economic structure.

(a) Counterurbanization

Several interview participants confirmed that counterurbanization, as described above in the literature review, is a common phenomenon in many rural communities across Atlantic Canada. It bears noting, however, that this includes the tendency for original residents to move back home later in life. Some participants mentioned that when community members choose to return home after being away for work or school, they struggle to find suitable housing upon return.[12]

The COVID-19 pandemic was mentioned by a few participants as a factor driving the migration of people from cities to more rural areas. This in turn has been documented to have a huge effect on the real estate markets in these small places:

> *For buying, the prices have like gone through the roof and that kind of happened during COVID, people were leaving cities where they were too crowded and it was just too stressful - coming to Nova Scotia, New Brunswick, PEI, buying up property with the big dollars they got from Toronto, Ottawa, Montreal. And just drove prices up on real estate. So we've got a very, very tight market.* (Participant 1, Co-op Community Champion, NS)

These areas are becoming increasingly expensive, which, when combined with stagnant wages, creates prime conditions for the displacement of locals, especially those who lack the security of tenure afforded through homeownership. The arrival of more wealthy residents and the effects on both the rental market and the housing market more generally was mentioned by several participants: "...you have people with a lot of wealth coming in and buying up some old houses...It feels like people are being displaced" (Participant 7, CLH Community Champion, NS).[13]

Most participants described a tight rental market, matched with a real estate market that is unattainable for locals. Younger community members were highlighted explicitly as having difficulty entering the housing market. This is not unique to rural areas, but some mentioned that the other unique characteristics of rural housing markets simply intensify this phenomenon. This appears to be especially true for areas where wages are tied to a seasonal tourism industry:

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[12] Of course, each of the participants live in unique contexts. Development pressure in larger, more urban centres, can also expand outward. One participant lives "on the edge of a growth node", noting that their periurban context is experiencing rapid growth in residential development.

[13] This participant went on to explicitly name 'rural gentrification'.

> *...they're all like waterfront properties out here around in rural Newfoundland. And, because of the tourism, those prices are just huge. Like there's houses around here that are $1,000,000, which combined with seasonal wages, and people using employment insurance in the winter, ... it's just impossible for a couple to try to get a mortgage on that, like they need to have jobs that aren't really linked to here.* (Participant 6, CLH Project Champion, N&L)

This participant points out here that to buy property in their small town, you might require a remote job. This further demonstrates a sense that this in-migration of wealthier buyers can be to the detriment of those workers whose livelihoods are tied to the local economy.

(b) The (un)availability and (un)affordability of housing, and its impacts

Challenges related to housing availability and affordability were central features of the contexts described by participants. Some participants spoke to rising rents over the last five years. Further, there were mentions of specific drivers such as outside investors purchasing property and the rise of short-term rentals. This shortage exists alongside a perceived cultural attachment to homeownership in these areas. There is no substantial rental stock in many of these communities. In one town, the (limited) rental landscape must be navigated through word of mouth: "...I can name probably a few units that are rented out, and that's usually just through like a family connection or a friend connection" (Participant 6, CLH Project Champion, N&L). Landlord discrimination was also mentioned as an additional threat that renters must navigate:

> *If you have a pet, forget it. Even a service animal. Very, very difficult to find a place to live if you have more than, you know, one or two children … and I'll use the word discriminatory - a lot of the landlords are discriminatory.* (Participant 3, Non-Profit Housing Project Manager and Town Councillor, NS)

Moreover, the co-op rental housing supply is also limited and does not meet demand:

> *There's days I hang up the phone here and I cry because I have to say no. We don't have anything available. We don't have a vacancy rate here for co-op housing and if we do have one that comes up … we've got probably 10 or 12 people that are looking.* (Participant 10, Co-op Housing Sector Leader and Advocate, N&L)

An additional dynamic that was often highlighted is the strong desire to stay – or to return home. Some participants noted that when former residents wish to return to the place they once called home, they are unable to secure housing. The lack of housing is perceived as forcing residents to leave: "our local community has, like, no affordable housing ... Everybody has to move to the city" (Participant 8.a, Project Leader, Consultant, and Researcher, N&L). Further, those who wish to return may not have the opportunity to do so: "I have people ... [who] always wanted to move back home …, but it's impossible for them to do so because of how expensive it is to buy a house or buy land" (Participant 6, CLH Project Champion, N&L).

In a frustrating chicken-and-egg dynamic, the lack of available, affordable housing has a direct impact on local economies, as businesses struggle to find staff. This can be especially concerning in areas with tourism-based economies:

> *We actually have had restaurants ... closed down for a week or more in the summer because they can't get staff because staff can't afford to live here. Well, you know, if we want to keep a ... viable, lively growing town, we need to have a variety of housing available.* (Participant 1, Co-op Community Champion, NS)

Seasonal economies, and the impact of short-term rentals, also leave tenants who would like to work in the tourism and service industry scrambling to find adequate shelter.

> *I can name a dozen people right now who aren't sure where they're going to live in a month because .... they are in winter homes like Airbnb's (because people don't rent those all year round), so they're living there now, but they have to move in a month ... when the tourism season starts and they're the ones working here ... it's such a mess.* (Participant 6, CLH Project Champion, N&L)

Some participants mentioned the need to address these challenges through policy levers such as rent caps or regulation of the short-term rental industry. CLH is just one of many possible pathways towards addressing rural housing shortcomings.

(c) Energy poverty and inadequate housing

Another common characteristic noted across several interviews was concern around the adequacy of housing, particularly in terms of energy poverty. This is commonly understood as occurring "when households cannot attain levels of domestic energy services required to maintain healthy indoor temperatures, meet their needs, and live with dignity" (Riva et al., 2024, p.194). One participant spoke about the burden that they face in terms of their heating bill as they live in a seasonal dwelling that was not properly winterized. This is the case for many of the houses in the town that were never "winterized to rent" Due to the lack of adequate shelter, this participant noted that one often sees "three generations of families under the one roof, like it looks kind of different, but it is what we call houselessness" (Participant 6, CLH Project Champion, N&L).[14] Another participant explicitly named energy poverty as an issue related to the ageing housing stock. Furthermore, this type of poverty in rural areas can be hidden. A participant described "subpar living conditions" such as "houses that have dirt floors or ... they are only wood heated, or ... they're not heating them ... someone in our community the other day just got hypothermia because it was [so] cold here..." (Participant 7, CLH Community Champion, NS).

(d) Yes, to downsizing – but where?

Several participants mentioned that as adults age, they are often 'stuck' in large single-family homes. They may be keen to 'age in place' (i.e., remain in their local community), but do not require the size of the home they are occupying. Meanwhile, there are few housing options for this demographic to downsize into:

[14] This phenomenon was also noted in an interview with a more periurban participant.

> *Retired people, people my age are living in the in the large house. They raise their family in and they've got too much property, too much house... they can't manage anymore, but there is nowhere for them to downsize.* (Participant 1, Co-op 'Community Champion', NS)

Many CLH groups appear to factor this into their vision to create more multigenerational living arrangements. This will be discussed further later in this chapter.

3.2.2. CLH: REGIONAL PRECEDENTS, MOTIVATIONS, AND ROLES TO BE PLAYED

This section examines the role CLH aims to play in Atlantic Canada. To do so, we ask three questions. First, is there an "uptick" in interest[15] in CLH in Atlantic Canada? Second, building on the previous section, what motivates CLH initiatives? Moreover, what are some of the community visions at play in these projects?

In the broadest terms, interviewees suggested that the tight housing market is prompting people to explore alternative housing models. Whether or not this has led to a meaningful increase in units, there appears to be a (re)emerging movement. Community members are seeking housing security and a sense of community. In part, there is simply a growing need for any non-profit housing, as exemplified by the founding of the Nova Scotia Non-Profit Housing Association in 2023 "after two years of extensive consultations with hundreds of people" (NSNPA, n.d.). However, there is also emergent advocacy around less common legal structures such as CLTs as exemplified by the formation of the Canadian Network of Community Land Trusts (CNCLT) in 2017 "in response to renewed interest in the community land trust model and growing challenges within the emerging sector" (McConnell, 2023).

(a) The success of co-operative housing as precedent

The historical success of the co-op housing model suggests promising prospects for the future of CLH. Examining the legacy of the co-op movement may offer valuable insights into the model's potential resurgence. In fact, co-op housing in Canada originated in Atlantic Canada, specifically the Antigonish Movement, described by Whitzman (2024, p.118) as "a Catholic social justice initiative to end poverty and outmigration from the Maritime provinces in the early 20th century".

This section focuses on the regional history of co-operatives in N&L. This history can be seen as having laid the groundwork for a potential co-op revival. Newfoundland saw a surge of co-op housing beginning in the 1970s. According to a community housing consultant based in Newfoundland, most of the community housing beyond St. Johns, is co-op housing that first resulted from government support in the 1970s in response to economic challenges. The 1970s and 1980s saw the development of the majority of housing co-ops that we have today. While the majority are rental buildings, there is a sense that "[w]e are now moving into an era where there will be many different types of housing co-ops, including equity" (Co-operative Housing Federation of Canada, n.d.).

A re-engagement and new fascination with the co-op housing model has been building after an almost two-decade plateau. Since the last Co-op was established in Newfoundland in 1994

[15] As noted by Crabtree-Hayes, 2024

there has been little momentum surrounding the delivery of more co-op units. The co-ops that were established prior to 1994 were functioning well, with no apparent catalyst for expansion. This participant, who has been a part of the co-op sector for decades explains:

> *When I first got started, we were all enthused, and we were in the paper every other day because somebody was turning the shovel for a new co-op to be built, or cutting a ribbon on one that was ready to be occupied … I think we became too complacent, and we just settled into our own little housing coops and life was going on ... and there was no big worries.* (Participant 10, Coop Housing Sector Leader and Advocate, N&L)

However, within the last five years, as Newfoundland has been feeling housing pressure, the "co-op really [has] struck with a lot of the politicians" (Participant 10, Co-op Housing Sector Leader and Advocate, N&L). Residents also seem to be becoming more interested in understanding the co-op model as a real tangible housing option for their communities:

> *In the last ... maybe three years co-op housing seems to have already just sprung out of the ground ... it's amazing how many people I meet that say like I didn't know co-op housing existed. I didn't even know we had any here in Newfoundland.* (Participant 10, Coop Housing Sector Leader and Advocate, N&L)

It appears, however, that there are not enough units to meet the demand. The waitlist at the Co-operative Housing Association of NL (CHANAL) is approximately 300 people long. Beyond St John's, around seven municipalities have reached out to CHANAL in the year priori to when the interviews were conducted. Another indicator of interest is that groups are soliciting educational programming from CHANAL on the topic of co-ops.

This participant also spoke to the direct value that co-op housing has on the greater community in which they are situated. They recently took on a project to calculate the dollar value that co-op housing brings into a local economy to demonstrate why it's worth supporting co-op housing development:

> *Six million [dollars] – for just 11 coops in Mount Pearl, 200 families – that we put back into the economy in one year. So, I mean it's not like we're sitting here and okay we want a handout. We don't want a handout. We want help to build more of this kind of housing so that people will have the same opportunities in their lifestyle and bringing up their family that I've had with mine.* (Participant 10, Coop Housing Sector Leader and Advocate, N&L)

The motivating force behind the desire to expand co-op offerings here is the hope that more community members can experience the lifestyle benefits that can come with co-op living.

Standard Canadian co-op rental housing is a relatively well-known and widely-used model, making it a straightforward choice to emulate. Some participants pointed to landing on the co-op model because of prior familiarity with the model, having known people who have previously lived in co-ops, or being intrigued or 'values aligned' with the model. One participant mentioned that they were working on understanding what structure would best fit their creative project; the CLT model interests them, but there is less clarity around how that would work for their small land project. Of the models available, they felt that "the co-op model of the

one member one vote felt a little more aligned with us" (Participant 7, CLH Community Champion, NS). Still, there remains a desire to be part of a larger CLT model as their project hinges on "rethinking property". Despite an initial hesitancy around the 'non-profitization' of their work, this group felt an affiliation with the people involved in the co-op sector. This shows a potential tension between the legal models available and the political orientations of some CLH groups.

Many see co-op housing as a great alternative to homeownership for those who can't access the housing market. Another participant mentioned that on a personal level they were no longer interested in the responsibility and stress of homeownership and would prefer to live in a co-op. Additionally, a further participant, who was still settling on their tenure structure, felt that in contrast to conventional rent-based tenure, the model is more attractive to young people. However, others believe that the co-op rental model in Canada does not do enough to tackle the increasing wealth disparity between homeowners and non-homeowners. Despite the model providing more agency and less precarity for members, if they leave the co-op they do not leave with equity. Those with lower incomes who cannot access the housing market, are not building equity, while those who were privileged enough to enter the market are benefiting from the housing system and investing in their futures. In response to the subjective challenges inherent to rental housing co-ops, a rural N&L based CLH project, nearing the end of its pre-development phase, is actively re-imagining the co-op model based on the UK's Mutual Home Ownership Society structure, aligning it to the Canadian legal system.

(b) What motivates contemporary interest in CLH?

This section explores the motivating factors and values behind the CLH initiatives discussed in the interviews. The main models discussed through the research are co-op housing, cohousing, and CLTs. Again, these models intersect in various ways – one CLH project may incorporate one or many of these models. As such, the analysis will be organized by theme rather than model. Through the interviews, several intersecting motivating factors appeared, including: the creation of local resiliency, community building, the desire for supportive and caring communities, environmental values, agency and security of tenure, and decommodification.

CLH projects can be more politically motivated in terms of values and worldviews – something that Hughes (2024, p.3) described as "framing it as a challenge to the capitalistic approach to land ownership in favour of the development of a housing commons based on ecological and social justice principles". Oftentimes, CLH is a community response to "government inaction" (as put by one participant) and/or 'housing market dysfunction' (Lang & Mullins, 2020). Groups may be actively envisioning housing futures that are more ecologically integrated and socially just, trying to engage with "larger systemic equality issues at a hyper-local level" (Mengel & Reid Fairhurst, 2024, p.134). Communities appear to be designing the futures that best suit them – as noted by Hill (2025), "critical in a CLH enterprise is self-determination" (p.2).

Some of the motivation energizing CLH action is a direct response to **fear for the future of one's community.** CLH acts as a tool to create more resilient communities in the face of change. One participant spoke about the distinction between profit-motivated development and projects that meet the needs of locals: "Our big fear here is that outside developers are

going to come … and build luxury [condos]; because who wouldn't want to retire here?" They also shared the sentiment that "...our whole region is going to be owned by people who aren't even here. Investors, you know, people who ... want to make money" (Participant 1, Co-op Community Champion, NS). Further, there is the fear of loss of one's community due to the impact of inadequate housing for workers: "I think we're all scared here of our community turning into a ghost town and it not surviving and we all have to resettle" (Participant 6, CLH Project Champion, N&L). CLH can be seen here as a tool to create more resilient local communities that are responsive to local needs.

> *"Keep local land in local hands – [that] is my motto"* (Participant 1, Co-op Community Champion, NS)

Other CLH projects may be looking **to foster social cohesion** for those seeking a more intentionally connected community context. One recently developed cohousing project, for example, relied on international recruitment of participants who were interested in being part of an intentional cohousing community. While not mutually exclusive, this initiative may exist in contrast to those projects that are looking to protect an existing sense of community or sense of place. However, the overall motivation is the desire to create new housing types that foster community connectedness and counteract loneliness and isolation. The fundamental motivation behind this housing project was an interest in cohousing as a model. Cohousing "really is all about bumping into each other and seeing each other a lot" (Participant 2.a, CLH Project Champion, NS); nurturing connectedness.

Overlapping with the desire to create intentional connectedness was the yearning for supportive environments where community members can create networks of reciprocity. One participant reminisced about the early motivations for their project:

> *I started talking to friends about how my life was unsustainable ...I had a one-year-old and a six-year-old and my partner is a researcher, and he works away for like six months at a time, ... life sucked even though you know I had the single family detached home... I had family nearby and I still felt ... super isolated ... I was like this is what I need: ... I need my own little house, but I need a village around me, and I need people who are like, buying into this whole community thing.* (Participant 8.a, Project Leader, Consultant, and Researcher, N&L)

This participant was seeking an alternative to the single-family, car-reliant household – the lifestyle typically embodied and celebrated in conventional exurban development.

In multiple instances, there appears to be a desire to develop housing and living arrangements in a way that puts **care at the centre.** One participant in their design phase is "trying to rethink ... care networks and how that informs the housing design" (Participant 7, CLH Community Champion, NS). Another participant spoke about how the co-op model allows for a more caring housing environment. In their experience, there are opportunities to support families who are struggling financially:

> *Some people will say, well, I'll pay it, next week … and then two weeks after that I'll pay it again. And I say no, you won't because I'm not willing to further financially burden a*

> *family. By saying OK, pay now and in two weeks' time. Where do you get your groceries and take care of your kids in school and medication and all that kind of stuff?* (Participant 10, Coop Housing Sector Leader and Advocate, N&L)

As with the 'village' feeling alluded to above, participants spoke of visions that extend beyond housing. A participant spoke of there being less of a possibility to 'specialize' in a rural area. Community uses get stacked; this participant spoke to thinking about incorporating a library or a food bank into their design. Another project is designing co-working space and a daycare into their project, responding to a daycare shortage in the area. Yet another project is dreaming of shared kitchen space, art space, and growing space: "the project itself … really sees farming and art as core pieces of its work" (Participant 7, CLH Community Champion, NS).

Most CLH groups interviewed mentioned **environmental values** being incorporated into their designs in some way. Sustainability, green building, regenerative food systems, environmental stewardship, energy efficiency, permaculture, and less car reliance were named in the interviews. One project employs the term 'eco-housing,' while another uses the term 'ecovillage.' For the eco-housing project, this was a foundational motivating factor – "living lightly on the earth ... There was interest from very early on in building something that was: somewhat dense, that wasn't single family homes, that was, energy efficient" (Participant 2.a, CLH Community Champion, NS). Again, we see the desire to stay away from low-density single-family dwellings, thinking about more efficient use of space in contrast to more conventional exurban development patterns.

3.2.3. PERCEIVED LIMITATIONS TO ACHIEVING CLH VISIONS

The previous section highlighted just some of the values that CLH projects were centring: local resiliency, care and reciprocity, multifunctionality and community embeddedness, multigenerational living, and ecological responsibility. Other values and objectives mentioned included separating housing from profit (i.e., decommodification), rethinking relationships to land, and security of tenure. Initiatives most often also attempt to achieve affordability. However, achieving affordability has been particularly challenging in the context of cohousing, as this section explores. Further, capacity challenges limit the innovation and growth potential of this sub-sector. This section discusses how capacity challenges show up in CLH initiatives.

(a) The challenges of deep affordability

A key challenge that can limit the proliferation of CLH to broader demographics who may face more housing vulnerability or structural poverty, is the challenge of building affordability into the equation. Cohousing in Canada is dominated by condominium-type tenure, with few opportunities for tenancy (Weeks et al., 2020). Through interviews with cohousing projects, however, Weeks et al. (2020, p.81) noted that the participants "felt that this particular legal structure did not fit with cohousing values". Cohousing does not necessitate or imply affordability or decommodification; it requires other complementary tools to achieve these objectives.

There are calls for more research that uncovers "how cohousing can be provided in a more affordable way" (Weeks et al., 2020, p.80). While it might be tempting to assume that the sharing nature of these spaces might lower costs, Weeks et al. also noted that costs can add up

with the inclusion of shared exterior and interior community spaces, and that the cohousing model does not necessarily qualify the housing for public support – something compounded by how their participants lacked awareness of public funding opportunities for cohousing projects.

A recently-completed condominium-type cohousing project was unable to build affordable units, despite their best efforts: "...we started just before the pandemic and so the cost of the build continued to climb as we as we built. So, affordability was out of sight. We did not build affordable housing, although we did try talking to CMHC about loans and grants to make some of the units affordable" (Participant 2.a, Community Champion, NS). They were building a multigenerational cohousing project but saw families that moved to town for the project get priced out, and "younger people had to really dig deep to be able to participate" (Participant 2.a, Community Champion, NS). They were, however, able to create a type of "internal loan program" to help some members through the process.

Another participant had been looking for opportunities to join a cohousing community prior to starting their own project, but despite having a dual-income household, they were unable to find something that was priced realistically for them. This leads one to wonder, who else is left out of CLH when it is based on cohousing?

> *This model is ... super beneficial for a lot of people who can't afford this. And to me, like the prices just keep going up and up the vision statement's all say that they want to be affordable and accessible. But few of them are able to do more than one unit.* (Participant 8.a, Project Leader, Consultant, and Researcher, N&L)

(b) Who gets left out?

Rental co-op housing can be reasonably accessible for lower-income community members as documented above, but the availability of co-op housing does not meet the need. Further, the first successful cohousing project in Atlantic Canada was not able to meet their vision of affordability. We begin to see that relatively few people have access to CLH.

A N&L based cohousing project that is looking to create a new co-op cohousing model for affordability and inclusion has faced the challenge of creating a welcoming project for a wider demographic. The participant has spoken with a few potential members who have concerns about how welcome they might be. One single mother whose child has disabilities opted not to participate, as there is not security around the possibility that the project will be able to access a necessary housing subsidy to support her participation; "she doesn't want to get her hopes up until she knows she can be a part of it" (Participant 8.a, Project Leader, Consultant, and Researcher, N&L). However, this participant recognizes that there needs to be a clear model in order to start inviting people in. They plan to take on some outreach as part of their project (to Indigenous organizations and the Association for New Canadians) as they hear from people that "it doesn't look like they're all invited" (Participant 8.a). They admit that they have work do to in order to make the project more inclusive: "[w]e can't say 'you are really welcome ... but we cannot figure out how to make you part of this'. We need to be like '[you are] really welcome, [and] here is the pathway for you'" (Participant 8.a).

In alignment with the concerns around older adults and downsizing as discussed above, many of the projects also value multigenerational living. To make that happen, they must consider how younger people will afford to take part in these projects. The completed cohousing project reserved units for families and younger people, because of the challenges around affordability, as otherwise they felt they would have ended up mostly with older residents.

This participant argued that to access the empowerment that some CLH models can offer to marginalized communities, we must better address the challenges inherent to CLH development:

> *I do think the organizing of these things is really labour intensive and often done without any sort of compensation, and that's a challenge that needs to be rectified if we want this to actually work, because if you're talking about people who structurally are more impoverished than the average population, for example, the time and energy and money required to get something like that off the ground even - is enormous. And so, like there needs to be resourcing at the capacity-building organizational development level if we want that to really have legs and grow, and I think that's something that we're not addressing adequately right now.* (Participant 4, Consultant and Researcher, N&L)

(c) The challenges of limited capacity

Capacity issues were mentioned several times across interviews. A lack of capacity and associated obstacles to the hiring of external capacity are certainly limiting the growth potential of the CLH sub-sector. Where the friction was felt spanned: limited internal capacity in early visioning and pre-feasibility stages, lack of expertise and experience, and a reliance on voluntary labour, as well as challenges related to hiring the appropriate experts. Encouragingly, several participants demonstrated a keen desire to share knowledge and build capacity.

In the early stages of development, before project proponents can even apply for funding, they must prepare themselves organizationally to take on the challenge of a housing project, whether as an existing community group or a newly formed organization. One participant identified a funding gap around this early organizational work:

> *Establishing the organization, getting your ducks in a row, getting your governance figured out, getting your board trained, and then being able to access the kind of like pre-feasibility and feasibility funding. Getting your first pieces of documentation in order. Basically, [for] everything that happens before a seed application, there's a funding gap.* (Participant 4, Consultant and Researcher, N&L)

Volunteer labour appears to underpin much of this work. A young person who took leadership to launch their CLH project outlined what appears to be the common experience of getting a project off the ground with very little capacity to do so:

> *I was just doing this as a volunteer on top of my other job. So, it was a lot of like extra work which I didn't mind because I wanted to do it … then it turned into like full-time hours and I really needed to pay myself to take it forward because I don't know if we would have had the capacity otherwise, so. That was kind of a struggle – you can't expect*

> *volunteers to do projects of this size or at this capacity.* (Participant 6, CLH Project Champion, N&L)

There is recognition here that voluntary labour is currently necessary to launch these projects, but it is unsustainable in the long term.

The age of the available volunteer base was also mentioned in several interviews. One participant highlighted their local affordable housing society, mentioning that the average age of the volunteer board members is 70. Another spoke to small community organizations across New Brunswick who are finding volunteer recruitment to be a challenge: "we're at danger of losing buildings and projects," many of which were built from the 1960s through the 1980s, and have "no capacity to expand", as "the average age of our volunteers in the sector are - and this is mostly rural - like over 65" (Participant 5, Non-Profit Development Sector Actor, NB). An ageing volunteer base is one of many factors that may be limiting the uptake and expansion of CLH projects.[16]

Finding the appropriate capacity to make a project happen may prove more challenging in a smaller community. One participant mentioned that a lot of the development challenges they face are similar to those in urban areas, however "there is simple a magnifying effect" in less urban areas, in that accessing the necessary resources becomes more challenging, "especially from a capacity point of view, like your bench for board members isn't as deep" (Participant 4, Consultant and Researcher, N&L). Groups may not have the necessary expertise or experience on the board. Another rural expertise gap that was mentioned was the lack of technical knowledge and capacity available at the municipal level. One rural municipality was supportive of developing more housing for residents, but lacked the capacity to champion this work:

> *We had support from them from the start, but in a rural town like this, like they don't really have the capacity to take it on themselves... so they said yes, like we do acknowledge this is an issue and we support you. ... but I don't think they would have been able to do it without … volunteers on the ground contributing to it.* (Participant 6, CLH Project Champion, N&L)

Although not universal, a recurring theme across interviews was that volunteers and project champions often entered this work with minimal direct experience. This lack of expertise can amplify capacity restraints. While some groups hire a builder to support the development process, others choose to self-develop. The one group that was interviewed, which has now successfully completed their cohousing project, is reflecting on the implications of being their own developer. They highlighted positive outcomes such as community bonding, as well as

[16] However, sometimes retirement-aged volunteers can offer critical capacity. One project champion who is retired mentioned that much of their strategic networking has really been led by them. "You know, we have a couple other board members who just don't want to go to these kind[s] of meetings, and then a couple who are who are employed and then you know, they just don't have that kind of flexibility" (Participant 1, Co-op Community Champion, NS). This is not to imply that this work is not of value and worth compensation, but rather points to the reality of who might have the time and energy to spearhead action.

deep challenges such as long timelines, that came along with acting as a developer without prior development experience:

> *One of the things that's not always done in cohousing development is to be the developer and the future residents. And we adopted that model. It's a very difficult way to do it. Because we ... didn't have any background. We learned as we were doing. We relied heavily on experts.* (Participant 2.a, Community Champion, NS)

Capacity issues can be tackled through contracting work out to experts, but the cost to do so is often a barrier: "there are experts out there that can do it for you, but you can't afford them" (Participant 3, Non-Profit Housing Project Manager and Town Councillor, NS). This presents a major limitation for any possible expansion of the sub-sector. Others suggest that appropriate experts are challenging to find. One participant mentioned that the only architectural principles nearest their town were retiring.[17] A lack of familiarity with more creative models (such as cohousing) by the experts themselves may also pose a challenge:

> *I have to teach everybody what cohousing is. So, if I could have just called, like, a civil engineer and an architect to be like, hey, we're doing cohousing, 'oh, okay, g[o]t it',... No, I had to teach everybody.* (Participant 8.a, Project Leader, Consultant, and Researcher, N&L)

Beyond capacity issues at the engineering and architectural level, there are also labour shortages within the building trades. One participant suggested that there are simply not enough qualified labourers available, and in rural communities, the training programs do not necessarily exist; those interested in carpentry training, for example, would need to leave the community to attend school. Furthermore, a participant reiterated that yes, a skilled labour shortage may exist everywhere, but that the problem is particularly magnified in rural areas and especially in remote areas.[18]

(d) Fragmentation

One participant perceives "a lot of fragmentation... there's a lot of different people starting different organizations," stating that on one hand, this can be important, as each community needs to be able to self-determine. However, they are uncertain if this is the most effective way forward: "for you to start where I started years ago? Or, is it for us to come in, help you get your first acquisition and you take it over and we just keep moving?" (Participant 9, CLT Community Champion, NS). Concerned that there is such a thing as having "too many organizations", they believe that this question of scale warrants further exploration.

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[17] Further, if they outsource the work to a large outside firm, there were concerns that locals might raise frustrations.

[18] Often people speak about how land is more accessible in rural areas, but one participant mentioned that this does not necessarily amount to a more affordable project because of the cost of hiring construction labour from a large outside company: "they have to travel an hour to get to your site and part of that is a function of the like, the affordable housing funds with their bonding and insurance requirements, it pretty much precludes, you know, smaller contractors from being ...the G.C." (Participant 5, Non-Profit Development Sector Actor, NB).

Another participant talked about how small co-ops in N&L might benefit from merging together, although they have not observed this in the sector thus far.[19] This raises another question of scale, as they suggest that the administrative energy required to maintain a 20-unit co-op does not differ drastically from that required to maintain a co-op with 60 units or more. The possible advantages of the merger include a larger pool from which to pull board members, increased financial capacity and energy, and more equity.

> *We are challenged by the fact that a lot of the organizations here are really tiny and so the relative impact is less because of the resources that they have to spend on just sort of maintaining the organizational infrastructure.* (Participant 4, Consultant and Researcher, N&L)

If we are to group CLH as a sub-sector of community housing, this initial exploratory research begins to uncover the challenges facing the sub-sector. Most notably, there are significant capacity gaps, as well as concerns about the limitations of fragmentation to scaling the sector. Between low capacity and the challenges of finding sustainable models for affordability, this can result in the exclusion of certain demographic groups.

3.2.4. SUGGESTIONS ON WHAT CAN BE DONE

(a) Developing supportive networks

Although many organizations and government programs were highlighted as supportive, there was an underlying sense in the interviews that a stronger supportive intermediary organization would increase the efficiency and proliferation of this work. While some participants discussed their own efforts towards mobilizing knowledge, it is clear that it is worth garnering a better understanding of the network of intermediaries involved in CLH in the Atlantic region and across the country to highlight gaps in capacity, inefficiencies, and opportunities for collaboration.

Several participants directly articulated an intention to disseminate their expanding knowledge beyond their immediate projects and towns. One project champion who is still in the pre-development phase already points to supporting other municipalities and organizations once they have completed their own project. There is a sense that they "have a responsibility to share and advocate and educate" due in part to their 'community mindset', stressing that "there's no secrets...we're not profiting off this ... we're able to share what we've learned and what we're doing and to promote it more" (Participant 6, CLH Project Manager, N&L). Another organization working on a cohousing project in N&L has started a sibling organization to share the knowledge they have built, through the long process of self-development, with other organizations across the country. This is in response to a sense that we must protect and share institutional knowledge:

> *These projects are difficult. Lots of people don't have the guidance or resources and support, and then once the project is done, the person who was kind of the lead, the*

[19] This participant also notes that some organizations are struggling to stay up to date with maintenance and are funding repairs through the sale of units.

> *'community champion' throughout that process; they are burnt out and they lose that information because they ... don't have the capacity to really share that out broadly to other projects* (Participant 8.b, Community Champion, N&L).

They are working on their project while simultaneously "trying to build up collective knowledge across Canada" (Participant 8.a, Project Leader, Consultant, and Researcher, N&L).

Several participants suggested that having supportive organizations to work with the CLH sector would address several issues, including preventing the loss of institutional knowledge:

> *I think having an organization that tried to preserve institutional knowledge across projects and share that knowledge, share those resources ... Having an organization that does this at the provincial or national level. And ...could support community groups or small municipalities that don't have resources and the institutional knowledge to do something like this well - that would be huge.* (Participant 2.b, CLH Project Champion, NS)

Another participant mentioned the importance of development support being financially accessible: "...if we had free co-op development services for organizations who either want to shore up their current portfolio, establish a new co-op, or expand the co-op that they currently have... there aren't any resources that they can access for free and they can't afford to pay for them. ..." (Participant 4, Consultant and Researcher, N&L). Another participant added the desire for a relational approach: "templates and guides don't really work either ... I need someone to come and be like here's what you gotta do" (Participant 9, CLT Community Champion, NS). The sense being that it would be useful to have a 'connector organization' – to "extract what we're doing and be able to apply in other places like that would be helpful for me, but I don't … have the capacity, so like they would have to come to our stuff, come to our meetings like I don't have time to debrief somebody" (Participant 9). They added "there's a lot of missing momentum" due to not having an effective connector that takes into consideration capacity limitations. Attending meetings can be time-consuming, and these efforts are not always rewarding. As mentioned above, this participant suggested that it could be interesting to instead have someone whose role it is to engage with the different community groups, to absorb the information and knowledge that is being produced, and to disseminate it to other groups. This type of model may also support those more rural groups who may not be as easily able to attend in-person networking events. Having CLH-knowledgeable experts whose role it is to provide advice and guidance to groups throughout the development process appears to be a desirable pathway forward. Additionally, one participant suggested that "collectivizing" the sector could be "reinvigorating" for the current intermediary supportive organizations who appear to be "tired and at capacity" (Participant 8.a, Project Leader, Consultant, and Researcher, N&L).

(b) A simpler funding and financing landscape

Limited funds and challenges accessing financing present a major barrier to CLH expansion. This limits who has access to the benefits of CLH. As discussed above, the lack of access to early organizational development funding has been noted. Funding opportunities may also be short-sighted. One participant felt that "[a] lot of the funds we see are just that one-and-done trying to kind of 'spark' it – but not looking at long-term sustainability as much..." (Interview 8.b, CLH

Community Champion, N&L). Trying to access financing can also present a challenge when a given project is new, unique, and rural, as described by one participant:

> *There are a lot of places where you've got somebody with a track record, whether they're a non-profit or a municipality or something. Where we were a bunch of random people trying to talk to banks and credit unions about...lending a couple $1,000,000… getting financing for a rural condominium build is also higher risk.* (Participant 8.b, CLH Community Champion, NS)

Several participants dreamed of a simpler funding landscape, many of whom employed the language of a **'one-stop shop'**. This could potentially involve centralizing information or providing additional support while completing applications. Applying for funding can be a drain on capacity, especially when working 'off the side of your desk' or as a volunteer on top of your full-time work. Challenges mentioned included navigating various portals and applications that don't account for data availability issues in rural areas. Having engaged with 'citizen-developers' across Canada, one participant reflected on this:

> *It's that funding piece that's really challenging the financing of these projects. They're wasting a lot of time and resources piecing together different things. There's no place to go to just get the money to make it happen*. (Participant 8.b, CLH Community Champion, N&L)

Another participant advocates for a more relational approach to funding. From first-hand experience in their full-time job, they have observed "the change that can happen when you build relationships with the clients that you're serving". They speak to a potential role where someone from a funding body comes into the project and builds a relationship with the project champions:

> *And you know you can say, look, I filled out half the application because I already know, so we just need to fill in these, and I'll submit it. You know, like even that would be incredible, right? But we don't have relationship-building kind of stuff like that here. I don't think anywhere. I don't think any of the funding stuff works that way.* (Participant 9, CLT Community Champion, NS)

The above discussion demonstrates gaps in support for CLH in the region. There is work to be done in understanding the type of enabling environment that will best suit these actors, and at what scale.

Summary

The non-metropolitan housing landscape was described by interviewees as unaffordable to most locals, which has been driven to some extent by counterurban trends. There is a perceived risk of displacement due to rural gentrification. Other common concerns included energy poverty and the lack of a smaller housing stock for those who wish to downsize. Within this landscape, an emergent energy appears to be developing around non-market housing and CLH more specifically. One example is the perceived contemporary revival of interest in co-op housing in N&L, which can build on the foundation of co-op history in the region if properly resourced.

The energy behind CLH development may be motivated by some of the challenges listed above, as well as the associated fear for the future of one's community. Common motivations and visions also included the desire to build caring, connected communities and a sense of 'the village'. This often includes adding additional community services into designs (e.g. daycare). Moreover, environmental values permeated many of the projects. Affordability was also a common denominator, and it poses the most significant challenge.

There were several perceived challenges to the achievement of these missions and visions. Participants in a rural condominium-type cohousing development described how they were unable to build affordably despite their best efforts. Encouragingly, a new cohousing model is in development to create new pathways to affordability and inclusion. The major barrier for CLH initiatives appears to be gaps in capacity, particularly evident in the early stages of organizational development. Projects appear to be heavily reliant on volunteer labour, with a limited ability to hire outside expertise due to cost or, potentially, the experts' lack of familiarity with new and innovative models. Furthermore, a sense of fragmentation (i.e., many small organizations) remains a concern regarding the ability to scale this CLH sub-sector.

The interviews revealed a few key suggested solutions to these issues. There is a desire to build a more supportive network of CLH experts and better manage institutional knowledge. Additionally, several participants mentioned that they would benefit from a 'one-stop shop' for funding (ie, a more legible funding environment). The following chapter will further discuss the challenge of fragmentation and opportunities for scaling, as well as promising directions that the sub-sector appears to be moving towards.

4. DISCUSSION

This exploratory research has sought to understand whether there is a growing CLH movement in Atlantic Canada and to explore what role CLH is playing within rural housing landscapes, including how (or if) vulnerized rural populations are empowered through these initiatives. If the sector is indeed growing, and there are opportunities for communities to drive the development of more just rural housing futures, then how should it be nurtured? This chapter looks at two promising trends in Atlantic CLH followed by a discussion on the implications of scaling up and scaling out.

4.1. Promising pathways

As demonstrated, there appears to be a growing interest in CLH in the Atlantic region. This energy persists despite major capacity constraints, funding challenges, and difficulties in accessing the appropriate expertise and labour. Several promising pathways are emerging and warrant further exploration. The following section highlights two themes that underscore positive directions and/or possibilities for the sub-sector: 1) supporting the development of CLTs by equity-deserving groups and 2) exploring new models for affordability and inclusion in cohousing.

4.1.1. Community Land Trusts for equity

Over the past decade, there has been a notable increase in the number of groups adopting the CLT model (Trana et al., 2023). As of 2023, according to the Census of Community Land Trusts, there were approximately 41 CLTs across the country, eleven of which "incorporated between 2020 and 2023" (Trana et al., 2023, p.1), which demonstrates contemporary energy around this model. Moreover, foundational Canadian research is being funded and published, which also indicates sector investment.[20]

It can be argued that the CLT model offers the most radical opportunity for the transformation of housing:

> *I really believe in this Community Land Trust model … I think that is going to be the most transformational mechanism for us to be able to...transform our communities and bring ... opportunities and ... prosperity to people and to even the playing field.* (Participant 9, CLT Community Champion, NS)

This participant outlined the desire to understand better how CLTs can "disrupt colonial land ownership" having received a grant to undertake this research (Participant 9, CLT Community Champion, NS). They point to the ability of the CLT to rethink the current extractive, capitalist mode of relating to land. They are leading the CLT in their African Nova Scotian community and spoke to how powerful the model can be for similar communities. The model offers them the tangible opportunity to acquire parcels that previously had precarious title. They described that otherwise these parcels remain vacant or unused until expropriated. Further, the CLT model

[20] For examples, see https://www.communityland.ca/new-research-series-on-canadian-community-land-trusts/

offers communities an opportunity to make proactive change when perhaps previously being stuck in a mode of reactivity towards systemic injustices:

> *We're focused now. There's something positive. There's something ... that we can pour into that's exciting, that's not like trying to stop this from happening, or stop that from happening or reacting to this decision reacting like everything was about reacting to the things that were happening. Whereas, like now we have this thing that we get to ... have joy about and dream about and vision about because we were always so stuck in that present like threat*. (Participant 9, CLT Community Champion, NS)

They also spoke to another co-benefit of their work, which is "an empowered, engaged community" with a real sense of belonging.

A recent report from the CNCLT (2024) highlights Black-Led CLTs, and offers insight into the CLT movement emerging out of African Nova Scotian communities. The history of African Nova Scotian communities dates to the settlement in the 1700s and 1800s by Black Loyalists. Land was granted to these communities by the Crown, but land titles "were never clearly obtained by inhabitants" (Pace & O'Brien Davis, 2024, p.5). Community members who have lived there for centuries and paying taxes live in precarity as "residents can be displaced at any time while simultaneously being unable to legally extract any value from their properties" (*op. cit.,* p.5), and these communities face "generational land loss" due to "unsecured land titles" (*op. cit.,* p.7).

Racial equity is often seen as a core value within the work of organizations governing CLTs. Moreover, several newer CLTs "are led by and intend to primarily serve Black or Indigenous communities" (Trana et al., 2023, p.1). To better equip these groups "CNCLT recommends that funders support CLTs led by racialized communities by providing reliable financial support for organizational development, peer-to-peer learning, and technical support" (Trana et al., 2023, p.1). Support and funding for Black-led community land trusts in Canada does appear to be on the rise "due to a growing recognition of the importance of Black-led CLTs" (Community Housing Transformation Centre, 2024). One example of this support is the Black Communities Housing Technical Resources Centre, which has been invested in with the goal of creating an enabling environment for CLH projects. This organization aims to support "[b]lack-led organizations across Canada to correct the imbalance in access to housing development resources and financing" (Province of Nova Scotia, 2023, p.34).

Rural CLTs hold great promise. Much of the history of the CLT model is both black-led and rural. The CLT model originated from the collective action of Black farmers in Georgia, who were combating predatory lending and seeking to gain more control over their lands. CLTs gained more prominence in the latter half of the 1990s and the following decade (DeFilippis, 2019). However, rather than fighting for control over land, these CLTs tended to focus on maintaining affordable housing units, which DeFilippis argues is reductive of their original intention. DeFilippis sees pragmatic benefits and associated limits to the modern CLT, but believes they maintain their transformative potential for housing justice including the "potential political power of collective land ownership" (2019, p.97). Moreover, the de-commodifying force of the

CLT structure can support poor and working-class communities in increasing their “control over their housing and their communities” (2019, p. 97).

4.1.2. Fostering a new co-op model

Another promising pathway that emerged from the interviews is the ability of CLH initiatives to reimagine their housing options, incubating new models that cater to their unique needs and values. Despite the tremendous effort this requires, one participant has been championing a new co-op cohousing model. This has taken many years, but their hope is that it will become a replicable model that can be shared with other interested groups. This cohousing project has moved from considering condo tenure to exploring the co-op model. They felt, however, that the conventional rental co-op model familiar to them had some clear limitations (see the above discussion) and believed it would be worthwhile to design a new co-operative model for cohousing that would allow residents to build equity. This responds to the concern, as discussed previously, that the rental co-op model is “perpetuating the divide between homeowners and renters” (Participant 8.a, Project Leader, Consultant, and Researcher, N&L), as renters do not amass equity.

They have looked to the LILAC project based in the UK for inspiration. This project is a Mutual Home Ownership Society, which is an equity-based co-op. They realized, however, that there was no legal precedent for this in Canada.

> *It's an equity co-op. We're not allowed to do that here. It's not in our legislation and we can't get funding for an equity co-op, so we've shifted it to be like a Canadian version of the Mutual Home Ownership Society.* (Participant 8.a, Project Leader, Consultant, and Researcher, N&L)

They also found through their work that people were eager to support their neighbours. People stated that they wish they could assist others, but that they do not have the funds to “subsidize [their] neighbour” (Participant 8.a). Further, community members are interested in having "diverse neighbours”, not just those who can easily afford to participate (Participant 8.a). This has motivated the development of a new CLH model that fosters a sense of fairness and mutual supportiveness. The approach centres affordability and allows for a more economically diverse community:

> *The aim is that we have high-income earners involved and low-income earners involved, and that balances out the affordability, high-income earners pay the exact same amount for their units as a low-income earner (If they're in the same style of unit), but high-income earners just reach complete their loan to the organization much quicker.* (Participant 8.a, Project Leader, Consultant, and Researcher, N&L)

They are currently working with the CRA to develop this model to operate as a nonprofit organization. This model is innovative for the Canadian context, and when solidified, will offer future CLH groups or sector-led co-ops with a new alternative vision for affordable housing.

4.2. The question of scale

Building on the above discussions, this section examines the implications of scale on the sector. This draws largely on Hill's (2025) work, which explores the scaling of the CLH sector in the UK. Policymakers should develop strategies that empower community visions for housing, identifying strategic pathways forward for the movement that do not compromise its transformative potential. Drawing also on DeFilippis' (2019) critique of the depoliticization of CLTs, we might ask how scale might impact the radical power of the model?

Hill examines the scaling of CLH as a sector in the UK, identifying two directions that are viewed as opportunities for expanding the subsector. One would be "scaling-up, **increasing the size** of existing organisations", another would be "scaling-out, **increasing the number** of organisations" (Hill, 2025, p.1). This framework provides a valuable lens for analyzing potential policy trajectories for the Atlantic Canadian context. Scaling-out looks like the "constant emergence of new groups who each will enter the complex and technical housing process with different degrees of naivety" (p.3). This parallels our previous finding, that the lack of expertise poses a significant barrier to development. In turn, an enabling landscape could involve regional organisations that can support efforts by sharing knowledge and filling various capacity gaps (Hill, 2025). Interestingly, a few participants expressed their desire to support other CLH groups with their growing knowledge. This may point towards a trend of 'scaling-out', supporting groups as they emerge.

In the context in which Hill has worked, support often comes via enabling intermediary actors in the form of "three to four models emblematic of success elsewhere which groups can pick from and then have a blueprint to work towards" (p.3). However, Hill argues that the limitation here is that this "[r]eplication ... inhibits the innovation and self-determination of CLH groups" (p.3). Hill promotes 'thoughtfulness' when considering this approach to growth, considering this potential drawback.

An alternative approach, "scaling-up" involves the growth of CLH initiatives, rather than the proliferation of groups themselves. These groups' capacity would likely increase as they gain experience, and with that comes "greater autonomy" (Hill, 2025, p.4). However, the possibility of losing "grassroots intimacy to the community" is a concern here (*op. cit.,* p.5). Considering this risk, alongside the context of smaller towns with unique geographies and long distances between projects, scaling up may be a challenging endeavor. However, a few participants mentioned the challenges of a fragmented landscape of CLH actors, one pointed towards the potential of merging small co-ops together.

The expansion of the co-op model is limited by the "the absence of pooled equity" (Whitzman, 2024, p.119). Compass Housing NS joined together several co-ops that were facing financial hardship, and land for development has been provided by small municipalities as well as the federal government (Whitzman, 2024). Further research should examine larger-scale co-ops such as Compass Housing NS to understand the strengths and challenges of "scaling-up" for the growth of the CLH movement – especially when considering rural and remote geographies.

5. CONCLUSIONS AND RECOMMENDATIONS

This chapter synthesizes the work that has been presented in this study, offering some key takeaways and recommendations for the sector and directions for future research. A summary of the 'roles' of CLH in Atlantic Canada is first presented. Next, we ask what we can learn from CLH, and how CLH is serving equity-deserving groups. Finally, two key recommendations are presented.

5.1. On the roles of CLH

In terms of unit share, CLH does not appear to be making a major splash in the Atlantic region, but there are promising steps being taken that could grow a burgeoning sector. The first cohousing project in Atlantic Canada was completed in recent years (2023/2024), with many post-development lessons to be shared regarding citizen development, tenure models, and affordability. Further, a dedicated team in N&L is working to re-imagine new tenure models based on inspiration from the UK, in hopes of designing a replicable affordable cohousing model. Thirdly, African Nova Scotian communities are embracing the CLT model to protect their historical communities. We might also be reminded here, as Clark (2022) puts it, that the number of overall units need not always be the way we quantify impact; rather, we can consider "other measures of success such as happiness, health, and sustainability" (Clark, 2022,p.36). Self-determination, community resilience, and connectedness are potential benefits within CLH that cannot be easily quantified.

A general finding is that it would be well worth developing a clear and concise definition of CLH for the Canadian context, as the concept does not yet seem to enjoy broad uptake in part because of confusion about what it means. This raises broader questions about the implications of grouping multiple models under one umbrella. When is it worth distinguishing CLH from sector-led community housing, in research and policy? Cohousing can be an outlier because it is not necessarily a non-profit venture; however, realistically, the models are often mixed. CLTs are utilized for land stewardship, cohousing designs foster community connection, and co-ops offer democratic governance and diverse tenure options.

Awareness of the various models that fall under the CLH umbrella is likely still quite limited, especially beyond the small communities of practice represented in the interviews done for this study. Participants, for example, mentioned that they had to spend precious limited capacity on educating others on their unique models, or on the benefits of said models. Whether it be architects, town council, financiers, interested community members, builders, or otherwise. Weeks et al. (2020) also noted the time and energy that it takes for cohousing groups to advocate and educate the government on cohousing. CLH awareness may be building. Nova Scotia's current housing plan mentions CLTs directly, and other directions within the plan indicate a general openness to CLH overall. Moreover, a participant mentioned the N&L provincial government's overall interest in supporting the co-op housing movement. They also noted that demand for more co-op housing education has been pouring in from various municipalities around the province.

5.1.2. VULNERIZED AND EQUITY-DESERVING POPULATIONS

This research explored some of the potential benefits and possible pathways for ensuring that CLH is accessible, inclusive, and transformative. The sector's beneficial potential for those with lower incomes was discussed. A leader in cooperative housing, mentioning the sense of ownership, agency, and security members have, and the ability for co-ops to support residents when they are struggling to make ends meet. Moreover, the new equity co-op model being developed in N&L aims to create a more affordable and equitable option for cohousing. CLTs appear to be perceived as offering the most transformative potential, despite the limitations discussed above. Rural housing justice may be best achieved through a combination of models. CLTs removing land from the speculative market in perpetuity, with emerging cooperative cohousing models built on CLT land.

5.2. Recommendations

Based on the analysis of the interviews and review of the literature, two recommendations are offered. The suggestions aim to address the challenges faced by sector actors and establish a more nurturing landscape for CLH.

5.2.1. RECOMMENDATION: INCREASE FUNDING FOR CAPACITY-BUILDING

Participants described a challenging funding environment that included barriers such as the requirement of managing multiple portals, and gaps in data availability, making filing applications even more cumbersome. Some participants desired either a platform that could handle multiple funding applications or an expert who holds knowledge of available funding opportunities and is able to provide advice and guidance, as well as support in managing various deadlines. Clearly, there appears to be a lack of organizational capacity during early development phases. The organizational phases in which groups are visioning, enlisting support, and applying for funding are often spearheaded in a volunteer capacity, or for established groups, ‘off the side of one's desk’. One participant, an expert in capacity-building consulting, clearly highlighted a funding gap in the pre-development phase. This funding gap needs to be addressed. To do so, we may look to international precedents.

Community is one of the key benefits of cohousing (and other CLH initiatives), and Clark argues that “community should not become a benefit of wealth” (2022, p.21). Clark, in speaking with UK based CLH groups, found that the Community Housing Fund was “central to early success”. Seed funding, in particular “acts as an equalizer, providing opportunities for a wider range of people” (2022, p.21). To launch projects or expand, groups need targeted funding to build the capacity needed to reach the later development phases. Many point to the Community Housing Fund as a key success factor within the movement. The fund was created in 2016 by the government of England. The program goals included: increasing the supply of housing through CLH , the creation of perpetually affordable homes, and capacity building for the CLH sector – “in the form of an effective and financially self-sustaining body of expertise within the house building industry in England” (Clark, 2022, p.21).[21] Research done by Hughes (2025) in England revealed a “need for longer-term, more stable funding strategies” (p.20). A stable funding

[21] Funding has been cut, but the case remains a useful precedent.

environment could support the scaffolding of a more enabling environment for rural CLH. This research has highlighted the desire for more support, expert advice, and guidance. This aligns with CNCLT's recommendation that funding bodies should back “the delivery of sector-specific support and knowledge mobilization” (Trana et al., 2023, p.1).

5.2.2. RECOMMENDATION: SUPPORT THE DEVELOPMENT OF AN IMPROVED ENABLING STRUCTURE

As explored in the findings section, there is a strong desire for an improved supportive body. One option, as highlighted in an interview, would be to ‘collectivize’ the sector, looking to the UK for inspiration. This will require thorough research that explores the limitations of centralization and professionalization. This could involve creating an intermediary support body for the CLH sector as a whole, rather than separate bodies for each form of CLH, or perhaps deeper collaborations between existing intermediaries. Whatever the case, funding will need to be directly focused towards enabling bodies themselves and their capacity needs, as mentioned above.

Specific research focus should attend to understanding what format of enabling environment will best serve non-metropolitan communities. Research should look to better understand the current network of intermediary actors involved in cohousing, CLTs, and cooperative movements in Canada. Stakeholder mapping by region could elucidate the gaps, capacity limitations, and inefficiencies existing within the current networks of enabling bodies. Each intermediary body (or network) should be interviewed to understand their services and limitations. These organizations might include non-profit housing associations, consultants and other organizations offering technical assistance, and networks (e.g. the Canadian Cohousing Network) at various scales.

Research on the Canadian context should be appropriately resourced and can begin to build on the CLH discourse out of the U.K. and other international contexts. A body of research exists that discusses the challenges associated with institutionalizing CLH. Hughes (2025) highlights the “tensions inherent in the professionalization of grassroots movements,” exploring the potential “depoliticization” of the CLH movement (p. 19). Research by Lang et. al. (2020) on the role of intermediary actors in England also offers useful insight; this could be used to develop a research strategy for the Canadian context.

Examining other comparable contexts can allow us to understand further the potential of various policy decisions on the proliferation of CLH in Atlantic Canada. Today in the U.K., as pointed out by Clark, cohousing “is nowhere near as ubiquitous as in Denmark” or the U.S., which makes it a reasonable point of comparison for Canada (Clark, 2022, p.1). In England, the CLH sector may be in “a period of significant ambition” (Hughes, 2025, p.3). Progress in sector development has notably been made in the areas of research and funding, as well as outreach (Clark, 2022). Clark argues that “the UK has established a definite movement whereas Canada lacks a sense of coherence in comparison” (2022, p.3).

A hub model has been implemented in the UK. Community Housing Hubs provide community groups with the support of experts and connection to other groups for knowledge exchange

and advice surrounding community housing (Clark, 2022).[22] They have been cited as significantly supportive for CLH projects (Hendrickson et al., 2024). They can be defined as "regional place-based intermediary actors intended to support community-led housing development in a defined area through the provision of professional advice and guidance" with the goal being "to increase access to intermediary support for community-led housing groups" (Hughes, 2025, p.3). An enabler hub model should be explored in the Canadian context, with special focus on how it may or may not best serve rural and remote geographies.

5.3. Limitations and research directions

This report is the culmination of several months of research undertaken as a capstone requirement for a professionally-accredited Master's degree. As such, this study has several limitations. While it is worth exploring CLH as a (sub)sector, it is challenging to obtain a comprehensive understanding of the strengths, limitations, and potential futures of each of the various models. Moreover, the sample size was limited and not necessarily representative, with only 12 participants and six CLH initiatives discussed, each from very different rural contexts. Many of these projects were still in the early phases of development.

There is limited research surrounding CLH in Eastern Canada. Considering the failures of the current housing system and the apparent (re)emerging interest in cohousing, cooperative models, and CLTs, more research should focus on the possibilities and limitations of CLH for housing justice. Specific focus should be offered to more rural communities as we face a moment of neocounterurbanization which, as seen above, can breed inequalities in exurban environments. There is much to be learned from ethnographies that aim to understand the intersection of rurality, community resiliency, and CLH initiatives.

The interviews elicited interesting conversations around the supportiveness of town councils, and the larger communities, which, due to space limitations, were not explored here. Future research may explore how small, under-resourced towns can best support CLH initiatives for community benefit. Finally, in search of housing justice, future research should be community engaged and work with community activists, and various equity-deserving groups to highlight opportunities for the radical reshaping of rural housing.

[22] However, the "lack of systematized funding streams" has decreased the capacity of enabler hubs (Hendrickson et al., 2024, p.16).

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