



The **Research Shop**

COMMUNITY. CAMPUS. COLLABORATION. 

PROJECT SUMMARY: AFFORDABLE HOUSING FOR OLDER ADULTS

# PROJECT SUMMARY: AFFORDABLE HOUSING FOR OLDER ADULTS

JULY 2017

Mercerina Lychek\*, Jacqueline On\*, and Johannah Thumb\*<sup>1</sup>

\*Research Shop Intern

## TABLE OF CONTENTS

<b>Description</b> .....	<b>2</b>
Description of Project.....	2
Introduction to Age Friendly Guelph (AFG) .....	3
City of Guelph Plans for Housing.....	5
City of Guelph’s Affordable Housing Strategy .....	6
Problem Statement and Housing Issues .....	6
<b>Data Forming Fact Sheets</b> .....	<b>7</b>
<b>Impact</b> .....	<b>8</b>
<b>Acknowledgements</b> .....	<b>9</b>
Contributors .....	9
Acknowledgements.....	9
<b>Glossary of Terms</b> .....	<b>10</b>
<b>References</b> .....	<b>16</b>

<sup>1</sup> Lead authorship is equal for all authors.



**COMMUNITY ENGAGED SCHOLARSHIP INSTITUTE**

College of Social and Applied Human Sciences  
University of Guelph · Guelph, Ontario Canada N1G 2W1  
519.824.4120 Ext. 53829 | cesi@uoguelph.ca  
www.cesinstitute.ca



## DESCRIPTION

### Description of Project

These fact sheets were created to support the Older Adult Strategy Consolidated Report, Housing Goal and Recommendations (City of Guelph, 2014)<sup>2</sup>

- To expand the supply of affordable housing.
- To expand the availability, appropriateness and accessibility of supports and incentives to allow older adults to stay in their homes.
- To ensure the alignment between the Guelph Wellington 10-year Housing and Homelessness Plan, Guelph's Affordable Housing Strategy and its Older Adult Strategy
- To ensure zoning and planning regulations do not create unintended barriers to development of housing choices for older adults

Interns at The Research Shop consolidated key points from existing literature around affordable housing in Guelph and alternative housing options. These fact sheets are intended as positioning documents to encourage the need for the City of Guelph to further investigate age friendly-alternatives. **Bolded terms** are defined in the Glossary of Terms, which can be found along with the references at the end of this document.

---

<sup>2</sup> The Older Age Strategy can be found here: <http://guelph.ca/wp-content/uploads/OlderAdultStrategyReport.pdf>



## Introduction to Age Friendly Guelph (AFG)

In 2012, the City of Guelph approved the Older Adult Strategy Framework which initiated interdepartmental efforts in pursuing the goal to make “Guelph a great place to live and age well”. (City of Guelph, 2014).

The Older Adult Strategy was developed from the **World Health Organization’s (WHO)** (2007) framework of an age-friendly city. The following are the various dimensions of the World Health Organization (2007) framework:

1. Outdoor spaces and buildings
2. Transportation
3. Housing
4. Social participation
5. Respect and social inclusion
6. Civic participation and employment
7. Communication and information
8. Community support and health services

- The WHO framework reports:
  1. Quality of life and independence of older adults is impacted by suitable housing and access to social and community services.
  2. Housing plays a crucial role in well-being and safety.
  3. Comments on factors important to enable older adults to age in place: affordability, accessible design, housing modifications, as well as community integration and variety of affordable accessible housing options.

For the purposes of these fact sheets, only the dimension of housing will be focused on. To find out more about the other domains, please visit [guelph.ca/agefriendly](http://guelph.ca/agefriendly).



The **Research Shop**

PROJECT SUMMARY: AFFORDABLE HOUSING FOR OLDER ADULTS

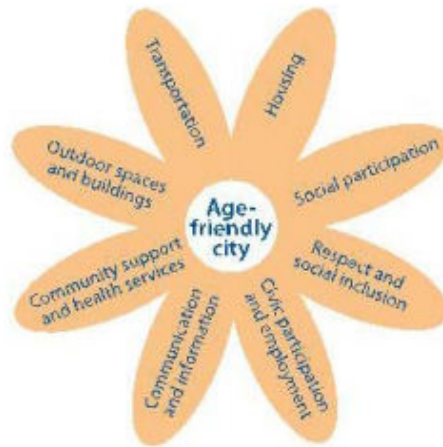


Figure 1: World Health Organization, 2007, Global Age-friendly Cities – A Guide, Fig. 6 Age Friendly City Topic Areas, p. 9.

The City of Guelph is working towards becoming an age-friendly city, with the vision “that Guelph is an age-friendly community that:

- values and supports older adults,
- optimizes opportunity for choice and quality of life
- celebrates diversity
- is inclusive of all, reducing inequities (is fair and just)” (City of Guelph, 2014, p 3).

Guelph has joined the World Health Organization Global Network of Age-Friendly Cities and Communities and has worked with the Community Engaged Scholarship Institute at the University of Guelph to develop a community profile, which served as a baseline assessment and source of information to inform future evidence-based decisions (City of Guelph, 2014).

The City of Guelph received a grant to support the development of the Age Friendly Guelph Leadership Team (AFGLT) which will help to set priorities and develop an implementation plan. The AFGLT is comprised of older adults, representatives of organizations serving seniors, business representatives and



municipal staff. The team is responsible for the stewardship of the Older Adult Strategy Framework in Guelph.

### City of Guelph Plans for Housing

- The City plans to promote and facilitate more opportunities for a mixture of housing options.
- The 2014 Older Age Strategy Consolidated Report identifies the following housing goal for older adults in Guelph: “available, affordable and supported sufficiently to allow them to choose where they live as they age” (City of Guelph, 2014).
- More specifically, Guelph will:
  - “Ensure alignment between the Guelph Wellington 10-year Housing and Homelessness Plan, Guelph’s Affordable Housing Strategy and its Older Adult Strategy
  - Ensure zoning and planning regulations do not create unintended barriers to development of housing choices for older adults
  - Expand the supply of affordable housing
  - Expand the availability, appropriateness and accessibility of supports and incentives to allow older” (City of Guelph, 2014, p. 10).



## City of Guelph's Affordable Housing Strategy

### Problem Statement and Housing Issues

- “The range of available housing options in Guelph is not fully meeting the affordability needs of low and moderate income households,” (City of Guelph, 2017, p.14). While the Guelph market has sufficient supply of ownership housing, it lacks smaller ownership units. In addition, the overall supply of rental housing, including units of all sizes, is insufficient and the security of the secondary rental market is of concern.
- Based on data and community engagement, The Guelph Affordable Housing Strategy (2016a) found the following key issues:
  - Insufficient small units for purchase/rent of smaller households.
  - Low primary rental supply makes it hard to find affordable rental housing.
  - Choice of affordable housing is provided by secondary rental market but it is not as secure as the primary rental supply.
- The Osborne Group (2012) identified the need for more affordable housing that is suitable for older adults. New homes being built are perceived as being unsuitable for an aging population based on lack of accessibility and distance from essential services (Osborne Group, 2012, p.25).
  - The City's Affordable Housing Strategy listed “universal design (i.e. creating units, buildings and neighbourhoods...that are inherently accessible to older people, people without disabilities, and people with disabilities)” (City of Guelph, 2016a, p. 121) as an emerging



trend. No specific mention of accessible housing was made in the strategy.

- The problem of accessible and affordable housing is compounded for those with disabilities, illnesses, substance abuse issues, or previous trauma.
- The **City of Guelph's Official Plan Update (OPA 48)** states that the City's affordable housing target is 30% of all new residential development city-wide per year, with 27% being in ownership and 3% being rental units (City of Guelph, 2016a).
  - This equates to 338 housing units being affordable annually, with 304 being in ownership and 34 being rental units (City of Guelph, 2016a).
  - The City has been able to meet its affordable homeownership target but not the 3% affordable rental housing target (City of Guelph, 2016a). This is especially important for older adults with a lower income for whom renting is a more feasible option than ownership.

The City approved the latest Affordable Housing Strategy on July 24, 2017.

---

## DATA FORMING FACT SHEETS

### 1. FACT SHEET 1 – Housing Situation for Older Adults

Many seniors live on a fixed income with a median household income of \$32,379, further limiting their access to housing options (City of Guelph, 2016c p. 9 – Attachment 1).

### 2. FACT SHEET 2 – Current Housing Options for Older Adults

The City of Guelph has been proactive towards the **affordable housing** situation for older adults through the Older Adult Strategy, Affordable Housing Strategy and the Guelph-Wellington 10 Year Housing Strategy by recognizing that



traditional housing options for older adults tend to be costly and have long wait lists. However, there are still several barriers and challenges to proposed alternative housing options that need to be addressed prior to implementation.

### 3. FACT SHEET 3 – A Viable Alternative Housing Model: Homeshare

**Homeshare** is proposed as a viable option for affordable housing in Guelph. Research on homeshare programs in other Canadian communities has demonstrated that homeshare benefits all parties financially and socially. Further research and collaboration by Age Friendly Guelph and community organizations is needed to support the introduction of a homeshare program as a viable or valuable option.

---

## IMPACT

The fact sheets will be used as positioning documents to promote alternative housing options for older adults in Guelph. The fact sheets will be posted on the Age Friendly Guelph webpage and promoted via social media. A third party design company may create infographics out of the findings for dissemination to the public.





## ACKNOWLEDGEMENTS

### Contributors

The authors would like to acknowledge the following individuals who contributed to this report:

- Karen Nelson, Research Shop Coordinator (Project start-Dec 2016), editing
- Samantha Blostein, Research Shop Coordinator (Jan 2017-Project conclusion), editing

### Acknowledgements

The authors would like to acknowledge the following individuals and groups for their support in this project:

- Wendy Kornelsen, Program Manager – Recreation Programs & Community Development, Recreation & Parks, Public Services, City of Guelph
- Manon Germain, Project Specialist, Age Friendly Guelph – Community Partner
- Karen Kawakami, Senior Business Process Analyst, Infrastructure, Development and Enterprise Services, City of Guelph
- Joan Jylanne, Senior Policy Planner, Infrastructure, Development and Enterprise, City of Guelph
- Age Friendly Guelph Leadership Team member, Janet Fowler
- City of Guelph



## GLOSSARY OF TERMS

**Accessory Apartments:** A private, self-contained unit within an existing dwelling. Other names include: secondary suites, second units, granny flats, garden suites, in-home suites, in-law suites, and basement apartments. A secondary suite has its own bathroom, kitchen, living and sleeping areas but can share a number of features with the rest of the house. Shared facilities may include a yard, parking area, laundry and storage space, and sometimes a hallway (Canada Mortgage and Housing Corporation (CMHC), 2017). These units tend to have lower rental rates than other types of rental units and tend to service smaller household sizes given the current two-bedroom size limit (City of Guelph, 2017).

- Accessory apartments are legal in Guelph, and are permitted in most single-detached and semi-detached houses in Guelph's R1 (residential single detached), R2 (residential semi-detached/duplex), CBD 2 (Central Business District) and OR (office residential) zones (City of Guelph, 2016b). However, they cannot be registered or built unless all applicable Zoning By-law, Building Code and Fire Code regulations are met.
  - Accessory apartments are subject to zoning regulations including:
    - Maximum size (80 squared metres or 45% of the total building floor area, whichever is lesser (City of Guelph Zoning Bylaw, Section 4.15.1.5.; City of Guelph, 2016a).
    - Parking requirements (minimum of three parking spaces).
    - External appearance of the house.



**Affordable housing:** Housing options that are accessible to essential services and financially feasible.

- The **Canada Mortgage and Housing Corporation (CHMC)** definition for affordable housing is: “A household that spends less than 30% of before tax income on mortgage/rent.”
- The City of Guelph uses the **Provincial Policy Statement (PPS) 2014** definition:
  - a) In the case of ownership housing, the least expensive of:
    - Housing for which the purchase prices results in annual accommodation costs which do not exceed 30 percent of gross annual household income for low and moderate household incomes; or
    - Housing for which the purchase price is at least 10% below the average purchase price of a resale unit in the regional market area;
  - b) In the case of rental housing, the least expensive of:
    - A unit for which the rent does not exceed 30 percent of gross annual income for low and moderate household incomes; or
    - A unit for which rent is at or below the average market rent of a unit in the regional market area (City of Guelph, 2016a, pp. 83).

**Affordable Housing Reserve:** Created in 2002 by the City of Guelph to provide funding for a full range of housing e.g., emergency housing, non-profit housing or non-profit owner ship housing.

**Aging in place:** “Aging in place means having the health and social supports and services you need to live safely and independently in your home or your community for as long as you wish and are able” (Federal/Provincial/Territorial Ministers Responsible for Seniors, Human Resources and Skills Development Canada, 2012, pp. 2).



**Assisted Living:** A housing option for older adults who cannot live by themselves. This may include domestic services such as meals or personal care but not medical or nursing care.

**CCAC:** Community Care Access Centre

**CMHC:** Canada Mortgage and Housing Corporation

**Co-operative Housing/Co-ops:**

- A form of non-profit and social housing where members do not own property but may pay a monthly rental fee that is geared to their income (The Co-operative Housing Federation of Canada, 2016). Co-operative housing is also community centered, where members can vote on housing charges and the co-op's budget (The Co-operative Housing Federation of Canada, 2016).
- Although housing co-operatives may not be geared towards older adults, there are some options available in Guelph, including the Cole Road Cooperative Community, the Windfield Cooperative Homes and several others (The Co-Operative Housing Federation of Canada, 2007).

**Core Housing Need:**

- “A Household Is in **Core Housing Need** If...
  - Its housing does not meet one or more of the adequacy, suitability or affordability standards, and
  - It would have to spend 30% or more of its before-tax income to access acceptable local housing.
    - Acceptable housing is adequate in condition, suitable in size, and affordable.
    - Adequate housing does not require any major repairs, according to residents.



- Suitable housing has enough bedrooms for the size and makeup of resident households, according to National Occupancy Standard (NOS) requirements.
- Affordable housing costs less than 30% of before-tax household income.” (CHMC, 2016).

**Homeshare:** A living arrangement in which two or more unrelated people reside together in a residence. Responsibilities in the household can be shared or exchanged for reductions in accommodation expenses. Exchanged services/activities may include meal preparation, grocery shopping, or cleaning. Residents will have their own bedroom and privacy, but common areas such as the kitchen will be shared; this arrangement is intended to benefit all parties (Burlington Age-Friendly Seniors Council, 2015; World Health Organization, 2004).

- **Home seeker:** Individuals who participate in homeshare, through providing support and assistance to the householder in exchange for lower accommodation costs.
- **Home provider:** Individuals who participate in homeshare, through offering lower accommodation costs to homesharers in exchange for support and assistance.

**Independent Living:** A housing option for older adults who are able to live alone without continuous support.

**Long-Term Care (LTC):** A housing option for older adults who are unable to care for themselves due to physical or intellectual disability. Social and health care services will typically be provided. Ontario’s Long-Term Care Homes Act, 2007 (LTCHA) came into force on July 1, 2010. All long-term care homes in Ontario are now governed under this one piece of legislation. The LTCHA is designed to help ensure that residents of long-term care homes receive safe, consistent, high-quality, resident-centred care (Ontario Ministry of Health and Long-Term Care, 2010).



### Life Leases:

- Life leases allow older adults to live independently and occupy a property for their lifetime. These properties are owned by sponsors such as charities or seniors' organizations, and older adults will pay through a lump sum "interest" at the beginning, and extra monthly fees and property taxes (Ministry of Municipal Affairs and Housing, 2014).
- There are several life lease communities in Guelph such as The Elliott Community and Parkside Christian Village and several more.

**Low Income Cut-Off:** "Low income cut-offs (LICOs) are based on family expenditure data. Below the LICO, families will spend a larger share of income for food, shelter and clothing than the average family" (Statistics Canada, 2016).

**Low Income Household:** Households with annual incomes at or below the 30<sup>th</sup> income percentile of \$45,000 (City of Guelph, 2015).<sup>3</sup>

**Moderate Income Household:** Households with annual incomes between the 30<sup>th</sup> and 60<sup>th</sup> income percentiles (\$45,000-\$89,000) (City of Guelph, 2015)<sup>4</sup>.

**Older Adults:** Older adults are any individuals who are 55 years or older (City of Guelph, 2014).

**Primary Rental Market Housing:** Includes rented apartment buildings and townhouse complexes under single ownership with 3 or more units (City of Guelph, 2017).

---

<sup>3</sup> The City of Guelph State of Housing report (2015) defined both low- and moderate-income households as "Households with gross annual incomes in the lowest 60th income percentile of households in a regional market area." The definitions are separated in this report by referencing the descriptions of these terms in the State of Housing report. While the definition for low- and moderate-income households differs based on region, the State of Housing report took data focused on the Guelph population.

<sup>4</sup> See above.



The **Research Shop**

COMMUNITY. CAMPUS. COLLABORATION. 

PROJECT SUMMARY: AFFORDABLE HOUSING FOR OLDER ADULTS

**Secondary Rental Market Housing:** Includes:

- Accessory apartments
- Purpose built secondary rental market (e.g. Solstice I and II Condominiums and Reid's rental project on Kay Cres.)
- Other secondary rental market (rented condominium units)
- Single detached dwellings, rented townhouse units that are individually owned, etc.)

(City of Guelph, 2017)

**Seniors:** Typically viewed as adults who are aged 65+

**WHO:** World Health Organization



**COMMUNITY ENGAGED  
SCHOLARSHIP INSTITUTE**

College of Social and Applied Human Sciences  
University of Guelph · Guelph, Ontario Canada N1G 2W1  
519.824.4120 Ext. 53829 | cesi@uoguelph.ca  
www.cesinstitute.ca

p.15





## REFERENCES

- Anderson, M., Omar, F., Robson, J., & Harrison, B. (2015) City of Guelph older adult community profile. Retrieved from: <http://guelph.ca/wp-content/uploads/OlderAdultCommunityProfile.pdf>
- Burlington Age-Friendly Seniors Council (2015). The Halton homeshare toolkit. Retrieved from: <http://torontoist.com/wp-content/uploads/2015/04/The-HomeShare-Toolkit-Final.pdf>
- Carstein, B. (2003). Economic evaluation of Homeshare Victoria. Retrieved from Homeshare Victoria website: <http://www.homeshare.org.au/wp-content/uploads/2015/03/Economic-Evaluation-of-Homeshare-Victoria2.pdf>
- Canadian Mortgage and Housing Corporation (CMHC). (2016). What is Core Housing Need? Retrieved from: [https://www.cmhc-schl.gc.ca/en/hoficlincl/observer/observer\\_044.cfm](https://www.cmhc-schl.gc.ca/en/hoficlincl/observer/observer_044.cfm)
- CMHC. (2017). Permitting Secondary Suites. Retrieved from [https://www.cmhc-schl.gc.ca/en/inpr/afhoce/afhoce/afhostcast/afhoid/pore/pesesu/pesesu\\_001.cfm](https://www.cmhc-schl.gc.ca/en/inpr/afhoce/afhoce/afhostcast/afhoid/pore/pesesu/pesesu_001.cfm)
- City of Guelph. (2012). City of Guelph 2012 Community Profile. Retrieved from: <http://guelph.ca/wp-content/uploads/2012CommunityProfile.pdf>
- City of Guelph. (2014). Older adult strategy – Consolidated report of Recommendations. Retrieved from: <http://guelph.ca/wp-content/uploads/OlderAdultStrategyReport.pdf>
- City of Guelph. (2015). Affordable housing strategy: The current state of housing in the city of Guelph. Retrieved from: [http://guelph.ca/wp-content/uploads/100615\\_AHS\\_State\\_of\\_Housing\\_ATTACHMENT\\_2\\_FINAL.pdf](http://guelph.ca/wp-content/uploads/100615_AHS_State_of_Housing_ATTACHMENT_2_FINAL.pdf)





- City of Guelph. (2016a). Affordable housing strategy. Retrieved from: [http://guelph.ca/wp-content/uploads/council\\_agenda\\_101116.pdf#page=77](http://guelph.ca/wp-content/uploads/council_agenda_101116.pdf#page=77)
- City of Guelph. (2016b). Basement and accessory apartments. Retrieved from: <http://guelph.ca/city-hall/planning-and-development/community-plans-studies/housing/shared-rental-housing/accessory-apartment-regulations/>
- City of Guelph. (2016c). Zoning by-law (1995)-14864, Section 4: General provisions. Retrieved from: <http://guelph.ca/wp-content/uploads/Section4GeneralProvisions.pdf>
- City of Guelph. (2017). Affordable housing strategy – Revised May 8, 2017. Retrieved from: <http://guelph.ca/wp-content/uploads/AffordableHousingStrategyconsolidatedMay82017.pdf>
- Comfort Life. (2016a). Guelph retirement homes. Retrieved from: <http://www.comfortlife.ca/retirement-communities/guelph-retirement-homes/#2>
- Comfort Life. (2016b). Independent living for seniors. Retrieved from: <http://www.comfortlife.ca/retirement-communities/independent-living#3>
- Guelph Wellbeing. (2015). Affordable housing in Guelph. Retrieved from City of Guelph website: [http://guelph.ca/wp-content/uploads/Guelph-Wellbeing\\_AffordableHousingReport.pdf](http://guelph.ca/wp-content/uploads/Guelph-Wellbeing_AffordableHousingReport.pdf)
- Greater Golden Horseshoe Growth Forecasts to 2041, Technical Report, November 2012. Retrieved from: <https://www.hemson.com/wp-content/uploads/2016/03/HEMSON-Greater-Golden-Horseshoe-Growth-Forecasts-to-2041-Technical-Report-Nov2012.pdf>
- Legge, R.J. (2014). A qualitative evaluation of the home share St. John`s pilot program (Master`s thesis). Retrieved from: <http://research.library.mun.ca/8172/1/thesis.pdf>
- Lovell, J. (2016, February). Habitat for Humanity readies first multi-unit residential build in Guelph. Guelph Mercury Tribune. Retrieved from: <http://www.guelphmercury.com/news-story/6313483-habitat-for-humanity-readies-first-multi-unit-residential-build-in-guelph/>
- Ministry of Municipal Affairs and Housing (2014). Life lease housing resource guide: Questions and answers for people considering life lease housing.



Retrieved from Ministry of Municipal Affairs and Housing website:

<http://www.mah.gov.on.ca/AssetFactory.aspx?did=10455>

Sánchez, M., García, J. M., Díaz, P., & Duaigües, M. (2011). Much more than accommodation in exchange for company: dimensions of solidarity in an intergenerational homeshare program in Spain. *Journal of Intergenerational Relationships*, 9(4), 374-388.

Statistics Canada (2013). National Household Survey 2011. Retrieved from:

<http://www12.statcan.gc.ca/nhs-enm/2011/dp-pd/prof/index.cfm?Lang=E>

Statistics Canada (2016). Low income cut-offs (LICOs) before and after tax by community and family size in 2014 constant dollars. Retrieved from:

<http://www5.statcan.gc.ca/cansim/pick-choisir?lang=eng&p2=33&id=2060092>

The Co-Operative Housing Federation of Canada. (2007). Links to housing co-operatives. Retrieved from:

[http://www.chfcanada.coop/eng/pages2007/links\\_1.asp](http://www.chfcanada.coop/eng/pages2007/links_1.asp)

The Co-Operative Housing Federation of Canada (2016). What is a housing co-op? Retrieved from:

[http://www.chfcanada.coop/eng/pages2007/about\\_1.asp](http://www.chfcanada.coop/eng/pages2007/about_1.asp)

The Osborne Group. (2012). Older adult strategy for the city of Guelph - Report prepared for Community and Social Services. (1st ed.). Toronto, ON: The Osborne Group.

Waterloo Wellington CCAC. (2014). Long-term care home wait time information.

Retrieved from: <http://www.wwhealthline.ca/libraryContent.aspx?id=20564>

Waterloo-Wellington CCAC. (2016). Waterloo-Wellington, September 2016.

Retrieved from: [http://www.wwhealthline.ca/healthlibrary\\_docs/2016-September%20LTCH%20wait%20list.pdf](http://www.wwhealthline.ca/healthlibrary_docs/2016-September%20LTCH%20wait%20list.pdf)

Weeks, L.E. and LeBlanc, K. (2010). Housing Concerns of Vulnerable Older Canadians. *Canadian Journal on Aging/La Revue canadienne du vieillissement*, 29(3), 333-347.

World Health Organization (WHO). (2004). A glossary of terms for community health care and services for older persons. Retrieved from: World Health



The **Research** Shop

COMMUNITY. CAMPUS. COLLABORATION. 

PROJECT SUMMARY: AFFORDABLE HOUSING FOR OLDER ADULTS

organization website

[http://www.who.int/kobe\\_centre/ageing/ahp\\_vol5\\_glossary.pdf](http://www.who.int/kobe_centre/ageing/ahp_vol5_glossary.pdf)

WHO. (2007). Global age-friendly cities: A guide. WHO Press. Retrieved from:  
[http://apps.who.int/iris/bitstream/10665/43755/1/9789241547307\\_eng.pdf](http://apps.who.int/iris/bitstream/10665/43755/1/9789241547307_eng.pdf)



**COMMUNITY ENGAGED  
SCHOLARSHIP INSTITUTE**

College of Social and Applied Human Sciences  
University of Guelph · Guelph, Ontario Canada N1G 2W1  
519.824.4120 Ext. 53829 | [cesi@uoguelph.ca](mailto:cesi@uoguelph.ca)  
[www.cesinstitute.ca](http://www.cesinstitute.ca)

p.19



## FACT SHEET 1

### HOUSING SITUATION FOR OLDER ADULTS

Mercerina Lychek\* and Johannah Thumb\*

\*Research Shop Intern

#### THE HOUSING SITUATION IN GUELPH

- This fact sheet will provide an overview of the city of Guelph, and a brief profile of older adults in Guelph.
- The City of Guelph is one of the fastest growing cities in Ontario (City of Guelph, 2012).
- Older adults will represent 30% of Guelph residents by 2031 (Greater Golden Horseshoe Growth Forecasts to 2041, Technical Report, November 2012).
- Planning an inclusive Older Adult Strategy for the Housing Domain in Guelph must recognize that 5,125 adults 65 and older live alone – without a partner or children (Statistics Canada, 2013).
- 11% of Guelph households were in core housing need in 2011 (City of Guelph, 2017).
  - “A Household Is in **Core Housing Need** If...
    - Its housing does not meet one or more of the adequacy, suitability or affordability standards, and
    - It would have to spend 30% or more of its before-tax income to access acceptable local housing.
      - Acceptable housing is adequate in condition, suitable in size, and affordable.
      - Adequate housing does not require any major repairs, according to residents.



- Suitable housing has enough bedrooms for the size and makeup of resident households, according to National Occupancy Standard (NOS) requirements.
- Affordable housing costs less than 30% of before-tax household income.” (CHMA, 2016).
- In 2015, an affordable ownership dwelling was \$327,000 or affordable rental unit was \$1,005 (City of Guelph, 2017).

## Seniors

- Over 7.4% of the seniors (65+) in Guelph live below the **Low Income Cut-Off** (Statistics Canada, 2013).
- In 2011, one quarter of Guelph’s households spent above the affordability threshold. Households who pay above the threshold (if a house costs less than 30% of gross (before-tax) household income) are considered to be “at risk of homelessness” (City of Guelph, 2015).

Information from this fact sheet comes from the following references: Greater Golden Horseshoe Growth Forecasts to 2041, Technical Report, November 2012; City of Guelph, 2012; City of Guelph, 2015; City of Guelph, 2017; and CMHA, 2016; Statistics Canada, 2013. A full list of references can be found in the Project Summary.



## FACT SHEET 2

### CURRENT HOUSING OPTIONS FOR OLDER ADULTS

Jacqueline On\* and Johannah Thumb\*<sup>1</sup>

\*Research Shop Intern

#### HOUSING OPTIONS FOR OLDER ADULTS IN GUELPH

- The range of housing options for older adults are very diverse and are continuing to expand. The following fact sheet will discuss some of the retirement living and housing options currently available for older adults; it is important to keep in mind that this document is not exhaustive and only provides a summary of some of these available options.
- The following table will outline some of the current housing and living options available to older adults and some of the challenges related to these existing options. Some of these challenges regarding current housing options will be detailed below.

---

<sup>1</sup> Lead authorship is equal.





Range of Care	Housing Sources and Examples	Challenges
<p><b>Long-Term Care:</b> <i>for older adults who are unable to care for themselves due to physical or intellectual disability</i></p> <ul style="list-style-type: none"> <li>Social and health care services will typically be provided</li> </ul> <p>(World Health Organization (WHO), 2004)</p>	<ul style="list-style-type: none"> <li>The Elliott Community</li> <li>The Village of Riverside Glen</li> <li>St. Joseph's Health Centre</li> </ul>	<ul style="list-style-type: none"> <li>Financial</li> <li>Administrative</li> </ul>
<p><b>Assisted Living:</b> <i>for older adults who cannot live by themselves; they will be provided with domestic services such as meals or personal care but not medical or nursing care</i> (WHO, 2004)</p>	<ul style="list-style-type: none"> <li>The Village of Arbour Trails</li> <li>The Village of Riverside Glen</li> </ul>	<ul style="list-style-type: none"> <li>Financial</li> <li>Administrative</li> </ul>
<p><b>Independent Living:</b> <i>for older adults who are able to live alone without continuous support</i> (WHO, 2014)</p>	<ul style="list-style-type: none"> <li><b>Retirement Communities:</b> The Village of Riverside Glen, The Village of Arbour Trails, and Chartwell Wellington Park</li> </ul>	<ul style="list-style-type: none"> <li>Financial</li> <li>Administrative</li> </ul>



	<ul style="list-style-type: none"> <li>• <b>Accessory Apartments:</b> <i>separate units within a dwelling, also known as ‘granny flats’, garden suites or in-home suites</i></li> </ul>	<ul style="list-style-type: none"> <li>• Legislative</li> <li>• Social</li> <li>• Physical accessibility</li> </ul>
<b>Independent living (Cont’d)</b>	<ul style="list-style-type: none"> <li>• <b>Co-operative Housing/Co-ops:</b> <i>non-profit or social housing, where members do not own property but may pay a monthly rental fee geared to their income (The Co-operative Housing Federation of Canada, 2016)</i></li> <li>• E.g. Cole Road Cooperative Community, Windfield Cooperative Homes</li> </ul>	<ul style="list-style-type: none"> <li>• Physical accessibility</li> </ul>
<b>Independent living (Cont’d)</b>	<ul style="list-style-type: none"> <li>• <b>Life Leases:</b> <i>older adults can occupy a property for their lifetime after paying a lump sum “interest” at the beginning, and extra monthly fees and property taxes; these properties are owned by sponsors such as charities (Ministry of Municipal Affairs and Housing, 2014)</i></li> <li>• E.g. The Elliott Community, Parkside Christian Village</li> </ul>	<ul style="list-style-type: none"> <li>• Social</li> <li>• Physical accessibility</li> </ul>





## CHALLENGES TO HOUSING OPTIONS

Some of the challenges discussed in the above table will be further elaborated upon below.

### Legislative Challenges

- Accessory apartments are legal in Guelph, and are permitted in most single-detached and semi-detached houses in Guelph's R1 (residential single detached), R2 (residential semi-detached/duplex), CBD 2 (Central Business District) and OR (office residential) zones (City of Guelph, 2016b). However, they cannot be registered or built unless all applicable Zoning By-law, Building Code and Fire Code regulations are met.
  - Accessory apartments are subject to zoning regulations including:
    - Maximum size (80 squared metres or 45% of the total building floor area, whichever is lesser (City of Guelph Zoning Bylaw, Section 4.15.1.5.; City of Guelph, 2016a).
    - Parking requirements (minimum of three parking spaces).
    - External appearance of the house.

### Financial Barriers

- In consultation with Guelph residents, The Osborne Group reported that there are significant worries in the community about living with increasing costs on fixed incomes and homelessness (Osborne Group, 2012).
- The monthly cost of a retirement home in Guelph depends on the type of housing and amount of extra care a resident will need.
  - According to Comfort Life, a comprehensive resource guide for Canadian retirement living and care, a typical room in a Guelph residence costs about \$3,400 per month, including meals, housekeeping and medical administration. It does not include additional fees from optional health services i.e. dentistry (Comfort



Life, 2016a). This is slightly more than the provincial average of \$3,200 per month (Comfort Life, 2016b).

- Although there is a high need for smaller residential units (bachelor and one bedroom) for smaller households, smaller units “tend to be more expensive to construct than larger units with more bedrooms and common amenity areas on a price per square footage basis” (City of Guelph, 2016b).
- Lack of financial resources can also impair a senior’s ability to make their homes more accessible or move into an accessible home (Weeks and LeBlanc, 2010).

### Administrative Barriers

- There are numerous challenges to get into **long-term care (LTC)**. Each person who applies to LTC is assigned a priority category which affects their wait time. The average size of the waiting list for basic care in a LTC facility in the Waterloo-Wellington region is 118 people.<sup>2</sup>
- The Waterloo-Wellington CCAC reports that wait times for LTC beds in the Waterloo-Wellington region ranges from 49 to 1102 days (Waterloo-Wellington CCAC, 2016). This is a smaller range compared to the 2014 report of 24 to 1730 days (Waterloo-Wellington CCAC, 2014; Anderson, Omar, Robson and Harrison, 2015).
- In consultation with Guelph residents, The Osborne Group reported that wait lists for long term care in Guelph are so long (6-8 years) that seniors fear only a crisis will result in access (Osborne Group, 2012).

---

<sup>2</sup> Average calculated using data from Waterloo-Wellington CCAC, 2016.



## Social Barriers

- Local reports have noted that lower-income adults have expressed feelings of social isolation in their community, and have expressed a need for programs to promote social inclusion for this population.
  - Programs and services in Guelph seem to favour the active, engaged older adult with moderate to sufficient financial means. Not all programs and services are welcoming of seniors, particularly those who need more support. Some programs are seen as too costly and there is some concern about the lack of consistency for the age at which senior rates are available (Osborne Group, 2012).
- The City of Guelph has been viewed as a best practice for its accessory apartments regulations. As of December 31, 2015, there were an excess of 2,300 registered accessory apartments within the City. Based on a survey of registered accessory apartments conducted during November-December 2014, 22% of accessory apartments were not being rented at the time (City of Guelph, 2016a). This indicates that communication methods may need to be improved upon to increase outreach and raise awareness in community-dwelling seniors.
- Barriers to living independently include day-to-day concerns about home maintenance such as routine repairs and upkeep that older adults can no longer accomplish easily (Osborne Group, 2012).
- Overall there is a feeling of anxiety about access to information in Guelph in a timely, efficient way, especially concerning information important to older adults.
  - Seniors are concerned that there is not an integrated communication strategy for all things related to older adults and thus are not sure if they are aware of everything they need to know at any given time (Osborne Group, 2012).
  - There was substantial criticism of the City's website as a large number of older adults found it confusing and hard to use. Some could not use it at all (Osborne Group, 2012).



### Physical Accessibility

- Some older adults experience a decline in physical mobility due to biological changes. As a result, accessibility concerns can strongly limit their housing options.
- Older Canadians, especially those with physical disabilities, view accessibility as an important housing concern. In their study examining the housing concerns of older Canadians, Weeks and LeBlanc (2010) found that accessibility issues adversely affected seniors' health.
  - Problems included using stairs or steps, access to elevators, lack of grab bars, size of doorways or general home design.
  - As a result of these accessibility issues, some participants were unable to safely and comfortably live in their homes to age in place (Weeks and LeBlanc, 2010).

Information from this fact sheet comes from the following references: Anderson, Omar, Robson & Harrison, 2015; City of Guelph, 2016a; City of Guelph, 2016b; Comfort Life 2016a; Comfort Life, 2016b; Ministry of Municipal Affairs and Housing, 2014; Osborne Group, 2012; The Co-operative Housing Federation of Canada, 2016; Waterloo-Wellington CCAC, 2014; Waterloo-Wellington CCAC, 2016; Weeks and LeBlanc, 2010; WHO, 2004; WHO, 2014; A full list of references can be found in the Project Summary.



The **Research** Shop

## FACT SHEET 3<sup>a</sup>

### A VIABLE ALTERNATIVE HOUSING MODEL: HOMESHARE

JULY 2017

Johannah Thumb\*

\*Research Shop Intern

#### WHAT IS HOMESHARE?

- “Homeshare is considered a living arrangement between two or more people, usually unrelated, who reside together in the same residence. Typically, each person has his or her own private space and will share common areas, such as the kitchen and living room. Household responsibilities can be shared, or sometimes services can be exchanged for reduced accommodation expenses. Services might include: cutting the grass, gardening, household cleaning, taking care of pets, and more. It is a living situation that is of mutual benefit to all involved and is about people helping each other” (Burlington Age-Friendly Seniors Council, 2015).
- This living arrangement is a recommended option for older adults, who want to continue living in their own homes and **"age in place"**, but may not have the full physical or mental capacity to live independently (Guelph Wellbeing, 2015).
- Homeshare programs in other Canadian communities have demonstrated success. Therefore, a Homeshare program should be considered as a viable means in Guelph to address the affordable housing needs of older adults in our community.
- Although Homeshare is aligned with the Guelph Wellington 10-Year Housing and Homelessness Plan, Guelph’s Affordable Housing Strategy and its Older Adult Strategy, it is not explicitly identified as an option for alternative affordable housing.
- No existing homeshare program or model currently exists in the City of Guelph.



#### COMMUNITY ENGAGED SCHOLARSHIP INSTITUTE

College of Social and Applied Human Sciences  
University of Guelph Guelph, Ontario Canada N1G 2W1  
519.824.4120 Ext. 53829 | cesi@uoguelph.ca  
www.cesinstitute.ca



## The **Research** Shop

### **BENEFITS OF A HOMESHARE PROGRAM<sup>1</sup>**

- Home providers:
  - Monthly income from the house seeker
  - An alternative to entering a retirement home or other costlier forms of care
  - Able to age in place due to shared household responsibilities
  - Can feel safer and less isolated
  - May provide a sense of belonging and a supportive environment
- Homeseeker:
  - Reduced monthly accommodation costs
  - Positive alternative to other accommodations
  - May provide a sense of belonging and a supportive environment

### **NEXT STEPS**

- Review applicable zoning and planning bylaws in determining whether unintended barriers exist
- Budget resources and funds needed in implementing such a program
- Review current statistics on demographics of older adults, housing availability and access, to determine how a Homeshare program could fit within existing affordable housing strategies in Guelph
- Continued collaboration between municipal departments in the City of Guelph, community supports, stakeholders and community members themselves

---

<sup>1</sup> These benefits were determined based on evaluations conducted by Carstein, 2003; Legge, 2014; Sanchez et al., 2011 in addition to feedback from the Age Friendly Leadership Team



## The **Research** Shop

### HOMESHARE IN OTHER COMMUNITIES

- The Burlington Age-Friendly Council has developed a valuable resource, Halton Homeshare Tool Kit, which provides information for older adults who wish to learn more about homeshare. Additionally, this tool kit provides guides for Older Adults who wish to become homesharers themselves, including a list of steps in becoming a homesharer and sample homeshare agreements. The Regional Municipality of Halton has adopted the program and works to deliver it with the Burlington Age-Friendly Council (Burlington Age-Friendly Seniors Council, 2015).
- Although Guelph does not have a homeshare program, other Canadian communities such as Red Deer, Alberta and Gatineau, Quebec have successfully introduced homeshare programs that have helped create more affordable housing options (Burlington Age-Friendly Seniors Council, 2015).
- Please visit these links for more information on successful homeshare programs in Canada:
  - Halton Region <http://torontoist.com/wp-content/uploads/2015/04/The-HomeShare-Toolkit-Final.pdf>
  - Red Deer <http://www.homesharecanada.org/AB>

---

<sup>a</sup> Information from this summary sheet is sourced from Burlington Age-Friendly Seniors Council, 2015; Carstein, 2003; Guelph Wellbeing, 2014; Legge, 2014; Lovell, 2016; Sanchez et al., 2001; World Health Organization, 2004). A full list of references can be found in the Project Summary.