



AFFORDABLE HOUSING FOR OLDER ADULTS

PROJECT SUMMARY

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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)²

- 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.

² 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.



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.





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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 (LICO) 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 30th income percentile of \$45,000 (City of Guelph, 2015).³

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

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).

³ 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.

⁴ See above.



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



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