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## FACT SHEET 2<sup>a</sup>

### CURRENT HOUSING OPTIONS FOR OLDER ADULTS

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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.

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



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College of Social and Applied Human Sciences  
University of Guelph Guelph, Ontario Canada N1G 2W1  
519.824.4120 Ext. 53829 | cesi@uoguelph.ca  
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Range of Care	Housing Sources and Examples	Challenges
<p><b>Long-Term Care:</b> for older adults who are unable to care for themselves due to physical or intellectual disability</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> 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 (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> for older adults who are able to live alone without continuous support (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>
<p><b>Independent Living (Cont'd)</b></p>	<ul style="list-style-type: none"> <li>• <b>Accessory Apartments:</b> separate units within a dwelling, also known as</li> </ul>	<ul style="list-style-type: none"> <li>• Legislative</li> <li>• Social</li> <li>• Physical accessibility</li> </ul>



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Range of Care	Housing Sources and Examples	Challenges
	‘granny flats’, garden suites or in-home suites	
<b>Independent Living (Cont’d)</b>	<ul style="list-style-type: none"> <li>• <b>Co-operative Housing/Co-ops:</b> 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)</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> 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)</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>



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### 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



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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).

### **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.

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



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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



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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).

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<sup>a</sup> 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.



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