



Peel Advisory
Working Group on
Older Adults' Housing

Views of Older Adults in Peel Region On Housing Needs and Options: Final Report

October 6, 2003

Prepared by:

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And
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**For the Region of Peel
Advisory Working Group
On Older Adults' Housing**

The following resolution was adopted
by Regional Council on October 30, 2003:

Resolution 2003-1048:

That study recommendations numbers 1 through 18 as contained in Appendix I of the report of the Commissioner of Housing and Property, dated October 3, 2003, titled "Peel Advisory Working Group on Older Adults' Housing Quarterly Report – Views of Older Adults in Peel Region on Housing Needs and Options: Final Report (October, 2003)", be approved;

And further, that the Peel Advisory Working Group on Older Adults' Housing incorporate the approved recommendations into its Strategic Work Plan, begin implementation and continue to provide quarterly progress reports to Regional Council.

Acknowledgements

This study was undertaken on behalf of the Peel Advisory Working Group on Older Adults' Housing, a multi-stakeholder group that reports directly to Peel Regional Council. It is chaired by Raymond Applebaum of Peel Senior Link and is staffed through the Peel Housing and Property Department by Patricia Chrisjohn, who was also the project manager of this study.

The Study Team, a sub-set of the larger Advisory Working Group, provided considerable input into key aspects of the study.

Study Team Members:

Raymond Applebaum, Peel Senior Link (Chair, Advisory Working Group)
Patricia Chrisjohn, Peel Housing and Property Department (Study Project Manager)
Ron Jaros, Peel Planning Department
Jane Richardson, Halton-Peel District Health Council
Donna Nadolny, Peel Health Department

Valuable input and assistance were also provided by:

Ivy France, Peel Housing and Property Department
David Blakemore, Peel Planning Department
Drew Goursky, Peel Housing and Property Department

Consulting Team:

Linda Lapointe, Lapointe Consulting – Senior Researcher and Co-author
Christine Pacini, Christine Pacini and Associates – Senior Researcher and Co-author
Olesia Falenchouk, Data Analysis

We wish to thank the Peel Planning Department for selecting the sample for the survey. Finally, we wish to thank all of the adults 55 + in Peel Region who took the time to complete a questionnaire and who volunteered their time to participate in the focus groups. Additional thanks is due to Blair Thompson of the Inter-Cultural Neighbourhood Social Services Agency for providing meeting space for the Chinese and Punjabi focus groups, providing translators and helping to recruit participants.

Funding Contributions:

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EXECUTIVE SUMMARY

The Region of Peel established the Peel Advisory Working Group on Older Adults' Housing (AWG) in the spring of 2001 following the preparation of the report, *Housing Needs and Options of Older Adults of Peel Region*, March 2000.¹ The report identified the need to provide a range of housing options for the growing number of older adults aged 55 years and older in Peel Region.

In the fall of 2002, the Advisory Working Group retained the consulting team of Lapointe Consulting and Christine Pacini and Associates to conduct in-depth research on a range of housing options identified in the report. Over a ten-month period, a mail-out survey was sent to 6,000 older adults across the Region of Peel and eight focus groups were held in the three municipalities in the Region (Mississauga, Brampton and Caledon). The survey results were based on 1,301 responses – over 400 in each municipality - and the results for each municipality were within a 5% margin of error. An even lower margin of error was achieved for Peel Region as a whole. The consulting team worked in close association with both the Study Team and the larger Advisory Working Group. In addition to the 1,301 survey responses, another 98 individuals participated in the focus group discussions.

The in-depth research on the views and preferences of older adults in Peel Region on housing needs and options revealed some interesting findings. The highlights of the report are summarized below:

STUDY FINDINGS:

Characteristics of Survey Respondents

- Forty-six percent (46%) of respondents are between the ages of 55 to 64 years of age; 34% are between 65 and 74 years of age and 20% are 75 years or older. Half of the respondents are male and half are female.
- Twenty percent (20%) of respondents are working full-time; 63% are retired and the rest are a mixture of unemployed, self-employed, unable to work due to illness, etc.
- The majority (85%) of the respondents are owners while 15% rent their housing.
- The average monthly housing costs (principal, interest, utilities and property taxes) for owners in Peel Region is \$841 while the average monthly rent for tenants is \$786.

Plans to Move in Future

- Almost 44% of survey respondents report planning to move within the next 10 years or more, with 13% planning to move within the next two years. Over a quarter - 26% - do not know when they will be moving and 31% do not plan to move. Older respondents are less likely to plan to move.

¹ Prepared by Lapointe Consulting Inc. for the Region of Peel.

- The majority of survey respondents (between 50% and 60%) want to live somewhere in the same municipality in which they currently live. Approximately one in ten want to move to another municipality in Ontario – either up north, in cottage country or a smaller city or town. Twenty-seven per cent (27%) do not have a preference for where they would live in the future.
- Based on the survey, the five most important factors in selecting a future home are: (1) being close to doctors and hospitals (2) finding a home that is affordable (3) being close to shopping facilities (4) being close to friends and family (5) being close to public transportation. Focus group participants identified similar factors as being the most important in selecting a future home: location, affordability, and opportunities for socializing.

Features of Preferred Dwelling

- Older adults who responded to the survey identify the single detached dwelling as their first choice with 44% across the Region selecting this dwelling type; however, very few identify the single family dwelling as their second or third choice.
- The second most popular dwelling choice is the low-rise apartment (19%) followed by the high-rise (12%). Eight per cent prefer a row house/town house but only 3% preferred a semi-detached dwelling.
- More than three-quarters (76%) of respondents indicate that they would like to live in a home with most of the living space on one floor – a preference that was echoed by focus group participants.
- The majority of survey respondents (59%) would like to own their future home – only 12% report wanting to rent. However a large proportion of respondents (28%) are not sure whether they would own or rent in the future. The older the respondent, the more likely they are to be interested in renting or to be uncertain whether they would like to own or rent. This may reflect the desire of those in the older age categories to have their assets in a more “liquid” state in case of illness or the need to move into a setting with a higher level of care – a view often expressed in focus groups.
- Participants in the Chinese and Punjabi focus groups expressed an overwhelming interest in renting their future housing.
- Over half of the owners prefer a two-bedroom home with approximately a third preferring a three-bedroom home; a third of tenants prefer a one-bedroom and a third preferred a two-bedroom dwelling.
- Focus group participants also indicate that they would like a balcony or the ability to sit outside. As well, a number of participants would like modest, affordable accommodation, with few luxuries and extras.
- Just over half (51%) of survey respondents report they would be willing to pay \$800 or less for rent; just under a third (31%) would be willing to pay no more than \$600 per month.

- In Peel Region, approximately one third of survey respondents report being willing to pay up to \$190,000 if they were to move; just under one third are willing to pay between \$190,000 and \$250,000; and just over one third more than \$250,000.
- While approximately half of survey respondents prefer a mixed-age community or building, approximately one third indicate a preference for a retirement community for active and healthy adults. Fourteen percent (14%) of respondents prefer a community for older adults that offers assistance with daily living as required.
- Close to a tenth (8%) of respondents across Peel Region indicate that are interested in renting out extra space in their home. Another 12% of respondents are not sure if they are interested in renting out extra space indicating some potential that more than 8% might be willing to rent out extra space under certain conditions, e.g., having potential tenants screened and having assistance with landlord tenant relations.

Interest in Non-Profit and Co-operative Housing is Strong

- Over a third (35%) of survey respondents are interested in traditional solutions to affordable rental housing – that is living in non-profit or co-operative housing. Interest in non-profit housing increases with age.
- Tenant focus group participants and those in the Chinese and Punjabi focus groups indicated a strong interest in affordable rental housing.

Repairs and Changes Needed to Home

- Overall, 17% of survey respondents indicate that repairs or changes are needed to make it easier for the person aged 55 or older to remain in the home.
- Two percent (2%) of survey respondents need structural repairs to their home, 3% need wiring replaced, 2% need plumbing replaced and 4% need roof repairs.
- About 10% of survey respondents indicate that they need changes to their bathroom to make it easier for them to remain where they live. Four percent of respondents want an elevator or lift installed and 4% want their kitchen modified. Three percent of respondents needed to have their home made wheelchair accessible.

Assistance Required

- About 44% of survey respondents indicate that someone in the household has a disability or physical limitation. About one quarter of respondents report a minor physical limitation; about 10% report a physical disability that requires them to use a cane, walker or wheelchair.
- A small percentage of survey respondents report that someone in their household had a mental health issue (1%) or difficulty remembering or recognizing (2%). Some agencies believe this is an under-reporting of the incidence of these type of problems.

- Thirteen percent of survey respondents say that someone in their household needs assistance with daily living to live independently. The most common types of assistance needed are: help with house cleaning and house maintenance.

Older Adults' Preferences and Views on Housing Options

- The survey asks about interest in six different housing options which are described in the questionnaire. These options include:

Garden Suite	⇒ manufactured home that is installed on a temporary basis in the backyard of a home owned by one of the older adults children.
Co-housing	⇒ a group of people plan and develop their own housing; they own their own unit but share common facilities/services.
Life Lease Housing	⇒ residents pay upfront the right to occupy a unit for life or until they move; projects are developed through a non-profit group and usually include shared services and common spaces; residents get some of the increase in value of unit upon resale; future occupants are selected by non-profit and can be limited to those 55+.
Limited Equity Co-operative	⇒ residents purchase shares in a building which allows them to occupy their unit; land and building are owned by residents; co-op runs the building and resells the units based on selection criteria including age 55+; residents earn some increase in value of unit when sold to a new member .
Abbeyfield Housing	⇒ a number of people share a house and live like a family with a housekeeper who makes meals and looks after house; residents have private rooms and share common spaces; usually comes in the form of non-profit rental housing.
Home Sharing	⇒ Enables unrelated people to share space. An owner with extra space may wish to share with another person or a couple of tenants may choose to share. Requires an agency to match individuals who will be involved in homesharing.
- While survey respondents and focus group participants do not express overwhelming interest in any particular housing option, this may be due to a lack of familiarity with the housing options and how they work.
- Both survey respondents and focus group participants (especially owners) exhibit the strongest interest in the life lease housing option – perhaps because it is better known. While survey respondents are also quite interested in limited equity co-operatives and garden suites, there is less interest in these options among focus group participants.

- Some important themes from the focus group discussions are the preference for modest, no frills housing; a preference for living space on one level; and, the need to start implementing housing solutions, especially for those who are tenants.

Interest in Life Lease Housing

- Thirty-eight percent (38%) of survey respondents are interested or would like to learn more about life lease housing. Only 12% are definitely interested and 26% might be interested and want to learn more about life lease.
- Among focus group participants, owners were more interested than tenants. For many tenants, the option of purchasing a life lease was out of the question as they do not have money to pay for a life lease upfront.
- Neither the Chinese nor Punjabi focus group participants were interested in the life lease option.
- Some positive aspects of this housing option identified by older adults include: older adults can obtain some equity; promotes a sense of community; may be geared to specific interest/cultural/ community groups; allows tight controls on age groups; more affordable than condominium living; and lack of hassle to find a buyer when the older adult moves out.
- Some negative aspects of this housing option identified by older adults include: not enough equity/return on investment; too expensive; concern that you don't really own the home.

Interest in Limited Equity Co-operatives

- Approximately a third (32%) of survey respondents are interested or would like to learn more about limited equity co-operatives – 9% are interested and 23% might be interested and would like to learn more about this housing.
- Focus group participants indicated that the decision to live in this type of housing would depend greatly on the actual design and location of the project. Neither of the Chinese or Punjabi focus groups had much interest in this option.
- Some positive aspects of this housing option identified by older adults include: helps bring people together; costs are reduced because residents have responsibilities for maintenance; may be more cost-effective than life lease.
- Some negative aspects of this housing option identified by older adults include: little return for investment and option is seen as being very complex.

Interest in Garden Suites

- More than one-quarter (26%) of survey respondents are interested or would like to learn more about garden suites – 12% definitely interested and 14% might be interested and would like to learn more about this housing.

- Surprisingly, fewer owners compared to tenants in the focus groups expressed an interest in garden suites. The majority of Chinese focus group participants were not interested in this housing option, while the Punjabi group viewed garden suites quite favourably.
- Some positive aspects of this housing option identified by older adults include: older adults can remain in a location/neighbourhood that they like; good for people with a sizeable lot; it provides a rental income; provides a balance of independence and companionship; maintains closeness with family.
- Some negative aspects of this housing option identified by older adults include: many lots in Peel Region are too small to accommodate a garden suite; may have to deal with family problems; difficult for the older adult to move away from the garden suite if the arrangement is not working out.

Interest in Co-housing

- Fifteen percent (15%) of survey respondents are interested or would like to learn more about co-housing – 5% definitely interested and 10% might be interested. There was some interest among owners in this type of housing, while tenants tended to be more skeptical about the feasibility of this option. The strongest interest in this option was from the Brampton focus group participants from individuals who were used to participating in and leading groups – a pre-requisite for being involved in co-housing.
- Both the Chinese and Punjabi focus group participants lacked interest in the co-housing option.
- Some positive aspects of this housing option identified by older adults include: allows older adults to choose to live with friends/people with common interests; a good situation for sharing the work; good for promoting a sense of community; allows older adults to have a say in the design of their living space; maintenance and general upkeep of the building and grounds will be provided (as in a condominium setting); older adults maintain their independence longer.
- Some negative aspects of this housing option identified by older adults include: too expensive; difficulty in matching people who are compatible; cannot control the “second generation” of owners.

Interest in Abbeyfield Housing

- Twelve percent (12%) of survey respondents are interested or would like to learn more about Abbeyfield housing – 3% are definitely interested and 9% might be interested.
- The Chinese and Punjabi focus groups had several members who expressed interest in the Abbeyfield housing option as did some participants in the owner and tenant groups. Usually those who were interested could see this type of housing as being useful as their health deteriorated or they were men living alone who would enjoy someone cooking for them or women who liked the idea of companionship and sharing meals.

- Some positive aspects of this housing option identified by older adults: having a housekeeper means there's no worry about having to cook and clean; common areas help give a sense of community; provides independence, privacy and assistance when needed; and provides companionship.
- Some negative aspects of this housing option identified by older adults: too constricted; may lose independence; must live with strangers; must give up too much privacy; no longer have the opportunity to cook; potentially too expensive; and, difficulty of evicting people.

Interest in Home Sharing

- Eight percent (8%) of older adult survey respondents are interested or would like to learn more about home sharing – 2% are definitely interested and 6% might be interested. Within the owner focus group participants who commented on the home sharing option, both the negative and positive responses were split. In the tenant focus group, most participants liked this option. Interest in home sharing is contingent upon a registry to match people. Neither the Chinese nor the Punjabi focus group participants had any real interest in the home sharing option.
- Some positive aspects of this housing option identified by older adults include: good option for those with limited income; allows older adults to remain in their own home for a longer period of time; allows older adults to maintain their independence later on in their lives; enables older adults to have interaction with other people – eliminates the feeling of isolation; allows for a greater feeling of security; believed to be a positive option if the other person helps with the chores/cooking
- Some negative aspects of this housing option identified by older adults include: a perceived lack of privacy; difficulty in finding someone compatible; and having to deal with the responsibility of being a landlord.

STUDY RECOMMENDATIONS

Education and Promotional Activities

1. The Peel Advisory Working Group on Older Adults' Housing sponsor a range of educational and promotional activities directed to the older adult community, ratepayers and other community groups, builders and developers and to local municipalities so that there is a better understanding of how the various older adult housing options work and could be implemented in Peel Region.
2. The Advisory Working Group communicate the findings of this study that demonstrate increased market opportunities for builders and private and non-profit housing developers, that can be realized by providing a greater range of housing forms and tenures for older adults.

3. The Region of Peel consider the results of this study as it develops an overall strategic plan for older adults.

Support Housing Projects

4. The Peel Advisory Working Group on Older Adults' Housing and the Region of Peel Housing and Property Department support and facilitate a number of different projects as a way to demonstrate how various housing options work. The findings in this study support pursuing the following projects:
 - a) A life lease project;
 - b) A “garden suite” in an urban area where the lot size makes it feasible;
 - c) A co-housing project; and,
 - d) An Abbeyfield housing project that is designed by Peel residents and takes into account the comments of participants in the study focus groups (e.g., common space plus larger private units; no stairs).

Affordable Housing

5. The Region of Peel Housing and Property Department continue to negotiate with senior levels of government to provide assistance to meet the need for affordable housing for older adults through social housing programs.
6. The Region of Peel consider the results of this report as it negotiates with developers and other groups to develop new affordable housing in Peel Region for older adults under the Federal/Provincial Affordable Housing Program.
7. The Region of Peel and local municipalities work with builders and developers to examine and promote the economic viability of building “affordable no frills” condominiums for older adults.

Innovative Design Solutions

8. The Region of Peel work with local municipalities and local builders/developers and architects to develop innovative designs for older adults' housing which might include: small lot singles, semis and row housing on single floors, cluster housing, and, manufactured housing. Such housing must balance the desire for housing on single floors with the need to address Peel's growth management initiatives including mixed land uses and sufficient density to make public transportation economically feasible.
9. The Region of Peel Housing and Property Department should collaborate with private sector developers and builders to explore and promote appropriate housing forms and

designs that respect the aging process and accompanying physical and accessibility needs.

Upgrading Existing Housing

10. The Peel Advisory Working Group on Older Adults' Housing, the Peel Housing and Property Department, area municipalities and Canada Mortgage and Housing Corporation (CMHC) should collaborate to promote programs which assist older adults in Peel with housing maintenance and repairs as well as adaptations that accommodate people's changing needs and allow aging-in-place.
11. The Region of Peel consider targeting some of the Community Funding Program funds towards assisting older adults in Peel with repairs to their homes.

Home Sharing and Accessory Apartments

12. Given that home sharing helps tenants and homeowners reduce their housing costs without the need to develop more costly new affordable housing, the Peel Housing Department should consider establishing a home sharing program whereby the Department or appropriate community agency would act as agent to screen "home sharers" and provide ongoing support, e.g., provide assistance where a relationship breaks down.
13. The Peel Advisory Working Group on Older Adults' Housing should explore and present to the older adult community and housing builders and developers, models of best practices regarding multi-family homes suitable for multi-generational families. This research should also explore reducing barriers to home sharing e.g., regulatory by-laws prohibiting secondary suites.

Further Research

14. With a view to the long-term older adult population growth and its needs, the Peel Advisory Working Group on Older Adults' Housing in collaboration with key support service agencies, should review and share strategies to address the related housing and support service needs of older adults.
15. The Advisory Working Group should collaborate with the Region's Housing and Property Department, social housing providers and key agencies (e.g. Peel Mental Health Housing Coalition) to obtain a better understanding of the housing needs of older adults with mental health issues.
16. The Region of Peel through the Peel Data Centre should continue to acquire socio-economic data from Statistics Canada, the Canada Mortgage and Housing Corporation, and other sources that would facilitate additional research on the housing needs of older adults.

17. The Region of Peel should continue to analyze the database from this study in order to examine those areas in further depth which were beyond the scope of this study.
18. The Region of Peel should conduct a similar survey with the release of the 2006 Census from Statistics Canada.