

4 STUDY SUMMARY AND RECOMMENDATIONS

4.1 Introduction

Survey respondents and focus group participants expressed some interest in the six housing options identified, although their interest was not overwhelming for any one particular option. This may be due to a lack of familiarity of the housing options, as well as a lack of understanding of how the options work. Both survey respondents and focus group participants were most interested in the life lease housing option. Survey respondents were also quite interested in limited equity co-operative and garden suites. There was some interest among focus group participants in co-housing, home sharing and Abbeyfield housing.

4.2 Findings

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.
- 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 (8%) prefer a row-house/townhouse 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.
- 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 they 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

- 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 which emerged from the focus group discussions were the preference for modest, no frills housing; preference for living space on one level; and the need for more immediate solutions to their housing needs, more affordable rental housing and innovative designs such as seniors' communities with pre-fabricated housing.

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.
- Participants like the fact that it is limited to seniors, that services are provided and that there is an opportunity for some equity appreciation. It is also seen as promoting community.

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.
- There was some interest in limited equity co-operatives; however, it is generally viewed as complex and not well understood. 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.

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.
- There was only a modest amount of interest in this option amongst owners due to concerns around lot size and concerns around being too close to their families. A number of tenants were interested if they had the opportunity. The one group with the highest interest was a Punjabi group from Mississauga who saw this as provided privacy and companionship.

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.

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.

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.

4.3 Recommendations

Based on the findings of this report and other activities recently engaged in by the Peel Advisory Working Group on Older Adults, it is recommended that:

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:
 - e) A life lease project;
 - f) A "garden suite" in an urban area where the lot size makes it feasible;
 - g) A co-housing project; and,
 - h) 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.