

**AGE-FRIENDLY COMMUNITIES: HOUSING MODELS FOR OLDER CANADIANS**  
**WEBINAR 8**  
**QUESTIONS AND ANSWERS**

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**Date:** September 22, 2016

**Presenters:** Arlene Etchen, Canada Mortgage and Housing Corporation (CMHC)

**Host:** Age-Friendly Community (AFC) Planning Outreach Initiative

**TOPICS COVERED**

1. [Aging in place statistic source](#)
2. [Co-housing vs. Life lease for seniors](#)
3. [Flex housing zoning](#)
4. [Conversion of shopping mall into micro-suites](#)
5. [Taxes on secondary suite projects](#)
6. [CMHC-backed mortgages](#)
7. [Seed funding for senior housing](#)
8. [Secondary suite report publish date](#)
9. [Financial assistance for housing options](#)
10. [How to address affordability](#)
11. [Aging out of a co-op house](#)
12. [Permits for granny flats](#)
13. [Collaboration between health services and innovative housing models](#)
14. [Parking ratios](#)
15. [Using vacant government buildings for housing models](#)
16. [Conversion of long-term care beds into housing](#)
17. [Success of Solterra Co-Housing](#)
18. [Car-shares](#)
19. [Co-housing partnerships with students](#)
20. [Trend of seniors moving as they age](#)
21. [Rural-specific issues with secondary suites](#)
22. [Concerns with bringing in homecare](#)
23. [Regulations surrounding homecare services](#)

## GENERAL QUESTIONS

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**01. You had referenced a stat around aging in place (85% of Canadians want to age in place), do you have a reference for this?**

The statistic came from [CMHC's Housing for Older Canadians Volume 1](#).

**02. How is a seniors-only co-housing project different from a life lease for seniors?**

[Housing options for seniors](#) – Overview Document

**03. What the zoning is for flex housing?**

My research colleague who created the Flex House demonstration home in Ottawa said that the zoning for building a Flex House would be the same as a regular house. It is only when you convert the house into two suites that local zoning by-laws would apply. (More information on [Flex Housing](#))

**04. Recently there was an article about the conversion of a lovely old shopping mall into micro-apartments in the US. Could you provide more information?**

There's one in Rhode Island that's created micro-suites within an old shopping mall. [Article Link](#)

**05. What can you share about taxes in all of the secondary house projects?**

There can be fees and taxes in secondary suites depending on your municipality. Some municipalities change development fees – others don't. If a secondary suite increases the overall home value, then property taxes might increase.

**06. Does CMHC back mortgages for co-housing like Solterra?**

Co-housing can be a rental or ownership model and there are other variables that need to be considered with mortgage loan insurance. For more information, go to: <https://www.cmhc-schl.gc.ca/en/hoficlincl/moloin/mupr/index.cfm> or call 1-877-685-8446 (1-877-Multi-GO). Co-housing projects like Solterra can apply for [CMHC SEED Funding](#).

**07. Are there any incentives or assistance from the government to develop co-ops or something similar for seniors' housing?**

Right now there is funding. We have [seed funding](#) and that funding program has changed. CMHC just announced the Affordable Rental Innovation Fund is to encourage new funding models and innovative building techniques in the rental housing sector. The \$200M Fund is expected to help create up to 4,000 new affordable units over 5 years and will reduce reliance on long-term government subsidies. <https://www.cmhc-schl.gc.ca/en/inpr/afhoce/afhoce/affordable-rental-innovation-fund.cfm>

**08. You mentioned that you were conducting research with planners regarding pros and cons to secondary suites. When will that report be available?**

We're just finishing up the final report and then it has to go through our translation and approval process, so it will likely be ready by the end of the year. We're also doing six case studies from different sizes of municipalities with that study. We are hoping it will help

people who are trying to implement secondary suites in their municipality.

**09. From your research, what do you find to be the best way to address affordability? While stats may say that seniors are wealthier than they used to be, in working in the community I've found a lot of seniors simply can't afford retirement homes.**

I think really the best way to address affordability is letting people know what options are available. This is one part of what we're trying to do at CMHC, by sharing inspiring housing ideas and encouraging the development of new housing models so that people can live affordably and have a really good quality of life.

**10. How does a person age out of an owned co-op house? (ie. Address conflicts through a graceful exit strategy.)**

How a person ages out of an owned co-op housing is up to their housing community. Co-operative or co-housing arrangements would have individual approaches for their community.

**11. In the community where I work, garden homes or granny flats tend to be permitted through temporary use permits. Is this typical and what types of building permits permit the construction of granny flats on a permanent basis?**

It is common to see granny flats allowed as temporary use structures. There are some municipalities that have laneway housing, which is like a more permanent garden home. You find them in Toronto and in Hamilton, but I understand that in Toronto those are reviewed on a case-by-case basis. Ottawa is considering allowing the development of coach houses.

**12. Are you aware of any examples of collaborations with health services such as homecare to provide support to people living in any of these innovative models as their health needs change?**

Yes Solterra and Abbeyfield can connect their clients with health care professionals to provide in-home care as needed.

**13. Do you have any experience with reduced parking ratios for senior affordable housing buildings?**

There are a number of affordable housing projects across the province that have reduced parking ratios. Some regions (e.g. Peel Region) have adopted reduced parking ratios as part of their affordable housing design guidelines.

**14. Do you know of any projects where vacant government land or buildings have been used for affordable housing?**

There are CMHC case studies about RCMP barracks and a former air force base that have been used for affordable housing. There is also a federal government initiative that looks at

using surplus government property for housing. See attached links

Examples: [Repurposed RCMP Barracks](#), [Repurposed Royal Canadian Air Force Base](#), [Surplus Federal Real Property for Homelessness Initiative](#)

- 15. In Ontario, 3000 long-term care beds are eligible for redevelopment. They need to be redeveloped as they won't meet the design standards when their license expires. Have you heard of these being converted into housing in case the redevelopment of the long-term care home takes the form of a new building?**

The province is going to upgrade long-term care beds where possible. Our affordable housing consultants have heard about proposals for redeveloping some of these spaces into housing.

- 16. We've tried to bring Solterra to Haliburton but there's reluctance to buy into something that hasn't been created. Is there another community that's been successful?**

Solterra has completed projects including one in Brechin. Here's a project profile - [Brechin Manor Project Profile](#)

- 17. How about car shares in seniors housing? Have you seen any of these housing options that incorporate transportation solutions as well such as car sharing.**

[Options for Homes](#) has [Options for Cars](#) at one of their affordable home ownership projects in Toronto.

*Sarah Webster: There is a housing community called Canterbury Commons in Port Perry area and they don't have official car sharing, but they have a community bulletin board where people can post if they need a ride, or offer a ride. It's happening informally.*

- 18. Partnerships with college and university students moving in with seniors. Do you see this as a new trend for co-living?**

The [Halton Homeshare Toolkit](#) also touches on student/senior co-sharing/house-sharing.

- 19. I'm curious if you have any information on the percentage of adult senior Canadians who move away (ie. To another municipality)?**

We have information about statistics around seniors moving in the chapter: "Do seniors want to stay in their communities or move away" as part [of Housing for Older Canadians Volume 1](#).

- 20. When we developed a secondary suite on our property, we had to significantly increase the septic system even though less people now use the septic than was the situation when it was originally created. It doubled the cost of creating the option and it's probably unique to rural communities. Any thoughts about identifying or addressing rural-specific issues?**

In our upcoming research about secondary suites we are putting together municipal profiles about municipalities of all sizes. There will be one undertaken for a rural community.

**21. Are there specific types of housing that seem to be most popular with older adults who do decide to move?**

Anecdotally, condos seem to be of most interest to older adults who decide to move in more urban settings. The concept of co-housing also draws a lot of interest and discussion.