

# SENIORS HIDDEN HOUSING SOLUTIONS

**PROBLEM SOLVING BRIEF** 













#### **HOUSING SOLUTIONS LAB**

3300-515 West Hastings Street Vancouver, B.C., Canada V6B 5K3

renewable\_cities@sfu.ca +1778 652 4077

#### SENIORSHOUSINGNAVIGATOR.CA

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## PROBLEM BRIEF

For this project and in the documents, we refer to Seniors Hidden Housing Solutions to Affordability and Climate Change project as the **Housing Solutions Lab**.

## **SUMMARY**

Canada faces a polycrisis: housing unaffordability, social isolation, high carbon emissions, a lack of housing options and a rapidly growing aging population. These crises converge in the nation's single-detached neighbourhoods.

Housing options such as home sharing, secondary suites and coach houses can offer scalable solutions to these challenges. They promise greater affordability, more social connection, reduced carbon emissions and increased housing options, potentially allowing older adults to age in place more affordably, sustainably and healthily.

Hollyburn Community Services Society and SFU Renewable Cities partnered to design and deliver a Solutions Lab that focused on increasing the uptake of different housing options by older adults (age 55+) who live alone or with one other person in single-detached houses on Vancouver's North Shore. Funded by Canada Mortgage and Housing Corporation and Vancity, and catalyzed with support from North Family Foundation, the lab ran from fall 2022 through spring 2024.

The major components of the lab included:

- A review of the costs and benefits of three types of housing options.
- Engagement with various stakeholders to discover needs, barriers and potential solutions.
- A design of a program to support the uptake of these solutions.
- A roadmap of the next steps to implement a program.

The hope is that similar solutions and programs could be replicated across B.C. and Canada or integrated into existing work by service-providing organizations.

<sup>&</sup>lt;sup>1</sup> Smaller multiplexes can also offer solutions to these challenges; however, these are out of scope for this lab. For more information see <u>ReHousing</u> and policy recommendations from <u>Small Housing BC</u>.







### SINGLE-DETACHED HOUSES: A POLYCRISIS NEXUS

Canada is facing a multitude of crises including housing unaffordability, social isolation, carbon emissions, lack of housing choices and an aging population. These crises converge in the nation's single-detached neighbourhoods, including on Vancouver's North Shore, the geographic focus of this project.

## Housing unaffordability

Housing unaffordability in Canada and Vancouver is well documented. On the North Shore, 32% of households pay over 30% of their income on housing. Single-detached houses, even if amortized, tend to have high ongoing maintenance, property taxes, insurance and utilities costs. These homes also impact transportation affordability: because they are often located further from amenities like grocery stores, libraries or recreation centres they often require access to a car or the ability to drive. Driving incurs costs such as gas, insurance, maintenance and vehicle depreciation.

High costs also exist for townhouses and apartments. While they usually have a lower purchase price than single-detached houses, they often have high recurring strata fees that may be out of budget for an older adult on a fixed income. These options can be desirable because they tend to be more centrally located and have fewer maintenance needs, however they remain unattainable for many.

These affordability challenges become particularly acute for older adults, many of whom live in single-detached houses, rely on fixed incomes and have less energy or capability to maintain their homes. This demographic could benefit from moving from car-reliant locations to highly accessible and amenity-rich areas to support them as they age, but may not be able to afford the potential difference in home value.

Some causes of these affordability struggles include:

- High prices of rental housing alternatives due to lack of supply (except more expensive retirement homes).
- Lack of affordable or suitable rental housing.
- Higher monthly costs and fees associated with living in a strata or condominium.

In summary, many older adults find that the most affordable and suitable housing option is to remain in their single-detached home. This option may not support aging in place because of risks of social isolation, reliance on driving to reach amenities and potential accessibility barriers within the home.

<sup>&</sup>lt;sup>3</sup> Property tax deferrals are available for some older adults over age 55, but uptake is low with recent estimates around 16%. (Office of the Seniors Advocate BC, 2022).







<sup>&</sup>lt;sup>2</sup> SFU Renewable Cities analysis of census data. See also the Housing Needs reports from the <u>City of North Vancouver</u> (2021), <u>District of West Vancouver</u> (2020) and <u>District of North Vancouver</u> (2021).

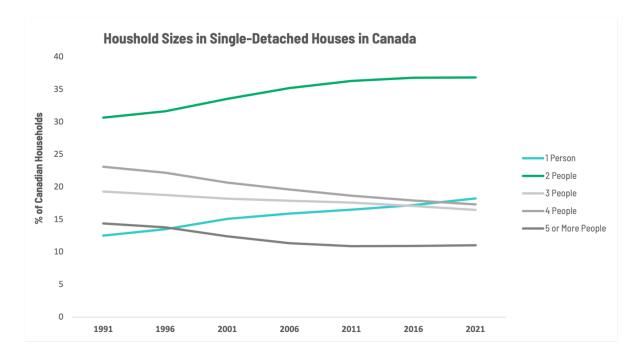
#### Social isolation

Social isolation<sup>4</sup> is a problem in Canada, particularly among older adults. About 30% of Canadian seniors are at risk of becoming socially isolated.<sup>5</sup> Reports by Statistics Canada estimate that 19%<sup>6</sup> and 24%<sup>7</sup> of Canadians over age 65 feel isolated from others and wish they could participate in more social activities.

The lack of social contact is detrimental to health and may increase an individual's vulnerabilities in emergencies, such as falls, heart attacks or extreme weather events. These individual health impacts can increase healthcare costs at a societal level: socially isolated seniors visit their doctor and emergency rooms more often, use more medication, fall more often and enter residential care sooner.<sup>8</sup>

## Mismatch between housing stock and population

There is a mismatch between existing housing stock across the North Shore and Canada and the needs of our population. A growing majority of single-detached houses in Canada (55%) are occupied by one- and two-person households. On the North Shore, the figure is 45%. In other words, single-detached houses are more likely to have one or two people living in them than three or more people. Older adults make up a disproportionately large share of one and two-person households.









<sup>&</sup>lt;sup>4</sup> Occurs when an older adult's social participation or social contact drops.

<sup>&</sup>lt;sup>5</sup> A profile of social isolation in Canada. Nova Scotia Centre on Aging, 2006.

<sup>&</sup>lt;sup>6</sup> The National Seniors Council, 2014

<sup>&</sup>lt;sup>7</sup> (Gilmour, 2012)

<sup>&</sup>lt;sup>8</sup> Cohen et al., 2006.

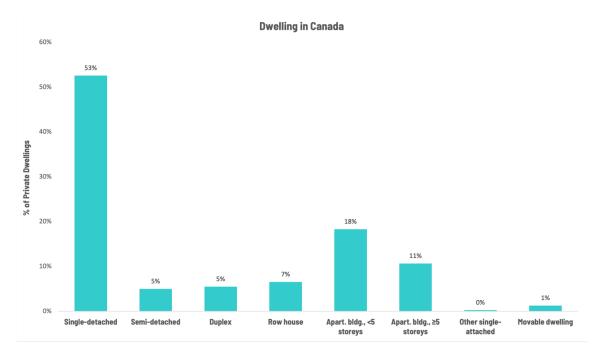
#### Carbon emissions

Single-detached houses tend to have higher housing and transportation greenhouse gas (GHG) emissions than other dwelling types. Low occupancy rates of these houses can result in higher percapita emissions. Neighbourhoods with more single-detached houses can be challenging for public transit to serve because of their low density, resulting in fewer potential customers near a transit stop.

## Lack of housing options

Despite the costly, potentially isolating and carbon-intensive nature of single-detached houses, few alternatives are available to older adults living alone or with one other person. Over half of homes in Canada are single-detached houses. On the North Shore, the figure is over a third. Many of these homes have empty bedrooms, with estimates for the North Shore indicating over a third of bedrooms in single-detached homes are empty.

That said, many seniors do not want to leave their single-detached homes for sentimental or other reasons.



"Semi-detached houses" have units side-by-side. "Duplexes" have units one on top of the other. Data from 2021.

Limited attainable <sup>10</sup> housing choices and resources in housing supply put many older adults, especially those living alone and with lower income, in a difficult situation, as reported in the *Aging in* 

<sup>&</sup>lt;sup>10</sup> Note: affordable housing is typically considered less than 30% of a household's income before taxes (<u>CMHC</u>). As rates at this level are difficult to find in the current housing context, this report will use attainable housing to refer to housing below market level.







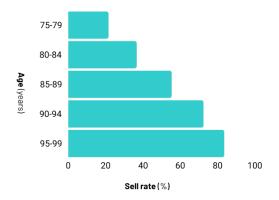
<sup>&</sup>lt;sup>9</sup> Refer to the Housing Solutions Lab Baseline Analysis Report to see in-depth information on the North Shore. While the number of single-detached homes is lower on the North Shore than the national average, many living in these homes struggle to find attainable housing in other dwelling forms.

*Uncertainty* report.<sup>11</sup> Because of these and other factors, many older adults in Canada choose to stay in their single-detached homes for as long as they can despite desires to downsize and potential incompatibilities with their current home. Many older adults wait until over the age of 85 to sell.<sup>12</sup>

A variety of factors influence these housing decisions: healthier aging populations with a desire to stay in their communities and live independently, high costs of moving, lack of downsizing options<sup>13</sup> and a potential lack of local retirement facilities, requiring a move away from established networks and community if a care facility is needed.

Based on census data, the Canada Mortgage and Housing Corporation (CMHC) calculated a sell rate for older adult homeowner households, based on the ratio of seller households to the total number of owner households. There is a clear jump in older adults selling their homes after age 85, a number that has risen in the last decade.

Sell rate (%) among elder Canadian Households by age groups between 2016 and 2021



Source: CMHC, Housing Market Insight, November 2023

## Aging population

A significant increase in older adult households is expected in the coming years. Over the next 25 years (by 2046), the population aged 85+ could triple to almost 2.5 million people. Over 9,500 centenarians currently live in Canada — a 16% increase from 2016. Centenarians represent 0.03% of the Canadian population.<sup>14</sup>

The rising number of aging households, many of whom live in single-detached houses, will amplify challenges of unaffordability, social isolation, carbon emissions and the general lack of suitable (including accessible) and attainable housing options for later life.







<sup>&</sup>lt;sup>11</sup> Kadowaki et al, 2023.

<sup>&</sup>lt;sup>12</sup> CMHC, 2023

<sup>&</sup>lt;sup>13</sup> Specifically with a lack of diversity in local housing supply, including suitable rentals

<sup>&</sup>lt;sup>14</sup> Statistics Canada, 2022.

There is an opportunity and growing need for solutions that multi-solve to address multiple problems simultaneously. We need solutions that improve affordability, social connection, environmental performance and individual choice.

#### **MULTI-SOLVING HOUSING SOLUTIONS**

Our housing system is facing deep challenges, including the financialization<sup>15</sup> of housing and social norms equating ownership of single-detached homes with 'a good life.'

Addressing these deeper challenges goes beyond the scope of this lab. Instead, we focus on three specific tangible solutions: housing options that can maximize the use of single-detached lots, including secondary suites and coach houses. Another option is home sharing These options can offer potential benefits for increasing housing affordability, social connection while addressing the pressing need for climate action and housing choice.



## Home sharing

Living arrangement in which two or more unrelated people share a house or apartment. Often includes a private room for the home seeker and a shared kitchen and bathroom.



## Secondary suite

A self-contained unit that includes cooking and sleeping facilities and a washroom. They are typically within a single-detached dwelling, duplex or other residential unit. These units are connected to the main building and often take the form of basement or garden suites.

Throughout the report, we use the term "housing options" to indicate these three specific options: home sharing, secondary suites and coach houses.



## Coach or laneway house

A small dwelling that exists on the same property as a large house. Usually located at the back of the property, separate from the main house.

Note that another option for maximizing the use of single-detached lots include small multiplex dwellings. While this is outside of the scope of this project, more information about these options can be found through the <u>Enabling Citizen-Led Housing solutions lab</u>, <u>Small Housing BC</u> and the <u>ReHousing guide</u>.

<sup>&</sup>lt;sup>15</sup> This emphasises housing as a commodity to be bought, sold and profited from, rather than as a fundamental human need and a place to live.







## **Affordability**

These housing options may cost less to create than a conventional single-detached house and despite being smaller in size than a large home, or reducing personal living space, they can create rental revenue for the homeowner.

If just one in ten single-detached houses occupied by one or two people provided additional housing through home sharing, secondary suites or coach houses, it could generate 1,300 potential new more affordable places to live across the North Shore, 13,000 across Metro Vancouver, 49,000 across B.C. and 430,000 across Canada. These same homeowners could receive additional income, potentially supporting them to remain in their home for longer.

#### Social connection

These housing options also create an opportunity to increase social connection through informal social contact or potential arrangements where a tenant provides support for household tasks such as errands, housekeeping or yard work in exchange for discounted rent. Increased social contact through these connections may improve health and safety – directly or indirectly. Examples include relieving older adults of physically demanding tasks like snow shovelling or yard maintenance, increasing informal monitoring for health emergencies by having an extra person nearby, potential information sharing about health-related topics like forecasted extreme weather or how to about access health services.

If just 10% of solo households in single-detached houses intensified their housing, there could be 360 more socially connected individuals on the North Shore, 3,700 in Metro Vancouver, 16,000 in B.C. or 140,000 in Canada.

#### Climate action

These housing options also be designed, built or renovated in ways that benefit the environment. Home sharing and secondary suites in particular promise to create additional living spaces with no or modest physical changes. Doubling the occupancy of existing homes incurs lower additional embodied carbon than building a new home. This is a big opportunity: it is estimated over a third of bedrooms are empty in many parts of the North Shore composed primarily of single-detached houses.

Secondary suites and coach houses offer an opportunity to increase building efficiency through retrofits and sustainable building design using standards like Net Zero and Passive House.

**Retrofits** are renovations to make a house more energy-efficient and environmentally friendly. They can reduce the costs of utilities in the house and create more comfortable living environments, especially in extreme weather conditions.

<sup>&</sup>lt;sup>16</sup> There are 12,975 single-detached houses occupied by one or two people on the North Shore, 125,760 across Metro Vancouver, 487,325 across B.C. and 4,338,790 across Canada, according to Statistics Canada's 2021 census data.







If just 10% of solo households living single-detached houses on the North Shore carried out moderate renovations to create a 600 square foot secondary suite instead of constructing an equivalent number of equally sized detached houses, it would reduce embodied carbon emissions roughly equivalent to 7,500 round trips between the North Shore and LA in a Toyota Corolla. If we scale across Metro Vancouver, this would save 73,000 round trips worth of embodied carbon emissions, 280,000 for B.C. and 2,500,000 for Canada.

All three options utilize existing physical infrastructure<sup>17</sup> (e.g., pipes, wires, roads) and do not increase the footprint of our cities, preserving natural habitats compared to building new neighbourhoods in city outskirts. Sustainable design and building practices can offer many benefits to the household and community.<sup>18</sup> And, if designed and built with universal accessibility features, it could enable generational flexibility for current and future housing occupants. Increased occupancy in existing neighbourhoods also supports active and public transportation by adding more potential users of transit systems. Transportation carbon reductions are likely more significant when new homes are located close to jobs and rapid transit.

## **Housing options**

These housing forms offer more choice for aging homeowners. They can rent out a room, a floor or a separate unit. They can move into a coach house and rent out the main house. They can choose to accommodate family members, friends, students, a live-in caregiver or other members of the community. These choices meet both the desire to downsize and to age in place. The additional income, social connection and potentially reduced daily household burdens can delay or prevent an older adult needing to move prematurely to a supportive, family or community care context.

In sum, small-scale housing options such as home sharing, secondary suites and coach houses should become an essential part of expanding capacity within the <a href="housing continuum">housing continuum</a> — they can keep costs and carbon emissions low while increasing social connection and housing choice.

### **POTENTIAL BARRIERS**

Despite potential benefits, older adults may not pursue home sharing, secondary suites or coach houses due to various social, institutional and financial barriers.

- Social barriers include socio-cultural norms, real and perceived legal risks, relationship management and the capacity of property owners to host a tenant.
- **Institutional barriers** exist at local government levels, such as limitations and regulations for creating secondary suites and coach houses. <sup>19</sup> The proposed housing options represent potentially unconventional housing solutions, and few organizations walk interested

<sup>&</sup>lt;sup>19</sup> Even when local governments have policies that allow for the creation of secondary suites or coach houses, tight regulations can restrict the number of properties where these options are feasible.







<sup>&</sup>lt;sup>17</sup> Some coach houses may require additional infrastructure to connect services like water or sewage.

<sup>&</sup>lt;sup>18</sup> Beyond Energy Efficiency, 2024.

- homeowners through the implications of becoming a landlord, or help break down the renovation and permitting processes for creating a suite or coach house.<sup>20</sup>
- **Financial barriers** for secondary suite and coach house projects, including limited start-up funds, unclear financing options and a lack of housing providers or older adult service providers currently addressing these options, resulting in untapped opportunities.

Decision-making factors and ideas for overcoming barriers must be better understood and explored.

### **PROJECT OBJECTIVES**

This lab had multiple objectives:

- Understand the opportunities of these housing options and the barriers older adults face in adopting them. Specifically:
  - What are the potential benefits and costs associated with these housing options?
  - What decision making factors exist for older adult homeowners considering a home share, secondary suite or coach house and how could barriers be overcome?
  - What solutions are most appealing and suitable to the wide range of needs, contexts and identities of older adults?
- **Design** a program to help older adults living in detached homes who are interested in home sharing or creating secondary suites or coach houses. Specifically:
  - What program design solutions are needed to support and encourage uptake of these options for older adults?
- Create implementation roadmaps that empower older adult singles and couples to move forward on home sharing and building secondary suites or coach houses.
- Foster partnerships that offer enabling resources for program implementation.
- **Identify** paths for disseminating findings to support scaling and replication of similar programs.

## PROJECT APPROACH

Our approach consisted of multi-sectoral partnerships and stakeholder dialogues. SFU Renewable Cities partnered with Hollyburn Community Services Society and collaborated with older adult homeowners and cross-sector stakeholders, including social and senior service providers on the North Shore, housing providers, financial institutions, local governments, home builders and renovators. For specific activities and timelines, see the graphic below.

<sup>&</sup>lt;sup>20</sup> Some businesses exist that support homeowners through the entire process of designing and building a coach house, including municipal permitting (e.g., Smallworks, Synthesis Design and Lanefab). The cost of these services may not be attainable for many households.







## HOUSING SOLUTIONS LAB

**Project Timeline** 

PHASE 1 FALL 2022 PHASE 2 WINTER 2022-23 PHASE 3 SPRING 2023 PHASE 4 FALL 2023 PHASE 5 WINTER 2023-24











## JOURNEY GROUND TRUTHING

DISCOVERING HOME

EXPLORING OUR FUTURE

## FORGING PATHWAYS

### ROAD MAPPING

## **EXPECTED ACTIVITIES**

- Project charter set up
- Engagement strategy development
- Stakeholder mapping
- Advisory board formation

- Baseline analysis report
- Case studies
- Journey mapping
- Stakeholder personas
- Situational analysis workshops
- Co-design workshops
- Draft prototype
- Stakeholder review of key findings
- Scrapbook of prototypes development
- Carbon and cost analysis
- Workshops/Open House to refine solutions
- Roadmap development
- Communications materials
- Findings dissemination (webinars, briefings)

## ACTUAL ACTIVITIES

- Project charter set up
- Scoping and framing the issues
- Problem brief development
- Advisory board formation

- Stakeholder mapping
- Engagement strategy development
- Baseline analysis report
- Two streams of workshops: homeowners and service providers, municipal staff and community organizations
- Case studies
- Journey mapping
- Stakeholder personas development
- Co-design workshops with the same streams as Phase 2
- Draft prototypes
- Informational interviews with stakeholders

- Scrapbook of prototypes development
- Carbon and cost analysis report
- Open House with workshop discussion to solicit feedback on prototypes
- Stakeholder personas finalized

- Receiving feedback from validators, developing roadmap
- Sharing our findings through a webinar, building an online archive website
- Finalizing program design for a pilot including road maps and resources

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