

WHAT ARE MY HOUSING OPTIONS AS I AGE?

An options scrapbook



WHY CONSIDER ALTERNATE HOUSING OPTIONS?

Social isolation, housing affordability and climate change are all growing issues across Canada. More than half of single-detached homes in Canada are **occupied by only one or two people**, often older adults.



A **single-detached house (SDH)** is a dwelling that is not attached to any other unit except for its own garage or shed.

While many homeowners are interested in renting out secondary suites or sharing their homes, uptake remains low due to diverse barriers.

The **Housing Solutions Lab** co-created a **roadmap for options** that build social connection, address housing affordability, offer options for aging in place and positively benefit the climate.

Thanks to our funders

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WHAT HOUSING OPTIONS ARE WE EXPLORING?

We're looking at options like **home sharing** or renting out a **coach house** or **secondary suite** for interested **homeowners over age 55**. What factors make it **easier** for people to say "yes" to these options? What kind of **support** could a program offer to help manage logistics?



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.



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.

WHO MIGHT BE INTERESTED IN THESE OPTIONS?

Meet Elizabeth, Harry, Mary, Alice and Andrew

These characters' **stories** will help us better understand the **benefits** and **considerations** when adopting options like **home sharing**, **secondary suites** and **coach housing**.

None of these characters are based on real people – they are combinations of perspectives we heard during the [Housing Solutions Lab](#) engagement sessions.



ELIZABETH, AGE 57

Hi! I'm **Elizabeth**, I'm interested in **home sharing**

- **College professor**
- **Home: two-storey detached house with 3 bedrooms, 2 bathrooms**
- **Lives in the City of North Vancouver**

Elizabeth lives by herself. She spends most of her days at the college where she works and most of her weekends out in the city with friends.

She eats most of her meals on the go and doesn't host guests very often. Elizabeth's busy schedule means her house is empty during the day.

Sometimes it's challenging for her to find time to clean and do yard work.

ALICE AND ANDREW, AGES 71 AND 68

- **Teacher nearing retirement (Alice) and retired bus driver (Andrew)**
- **Home: two-storey detached home with 4 bedrooms, 3 bathrooms**
- **Lives in the District of West Vancouver**

Hi! We're **Alice** and **Andrew**, we're interested in renting out a **secondary suite**

Alice's family used to live on the top floor of the house. It now sits unoccupied.

Alice and Andrew both have mobility issues so they usually stay on the main floor of the house.

Getting to medical appointments is a challenge. They don't have family close by, transit options have limited schedules and taxi arrangements are expensive.



HARRY AND MARY, AGES 65 AND 75

Hi! We're **Harry** and **Mary**, we're interested in building a **coach home**

- **Retired firefighter (Harry) and retired construction worker (Mary)**
- **Home: Single-storey detached house with 4 bedrooms, 2 bathrooms, large backyard**
- **Lives in the District of North Vancouver**

Harry and Mary have two sons. Their eldest son, Trevor is a single parent to three daughters and lives 1.5 hours away. Their youngest son lives in Victoria.

Their house has excess space, and Harry and Mary want to open their house for others to share. However, the structure is not designed to easily accommodate more people.

Harry and Mary's large backyard is currently empty and underutilized.



HOUSING OPTIONS + PROGRAM DESIGN



The **Housing Solutions Lab** created a model for a program where tenants and homeowners can be **matched** to housing option that suits their needs and where all participants are **supported** at every step of the process.

We have identified solutions including:

- Housing **options** for **homeowners**:



Home Sharing



Secondary Suite



Coach House

- Recommendations** for **municipal governments** (and other government levels) to help ensure these housing options are **viable**

INTERESTED IN CO-OWNERSHIP HOUSING MODELS?



Find info about:

- Co-operative housing**
 - Co-ownership** of a house
- on the nearby poster with this icon

TENANT-HOMEOWNER MATCHING CRITERIA

Matches would be made based on:

Housing needs
(Space, location, rent)

Lifestyle and interests

Level of interaction desired

Interest in **supplementary arrangements**, such as **lowered rent** in exchange for support with chores (e.g., yardwork)



PROGRAM COMPONENTS

Components for:

- Tenants**
- Homeowners**

• All participants

LEARNING OPPORTUNITIES

Skill building for participants

- How to be a landlord**
- Tenant rights**
- Conflict resolution and communication skills



PARTICIPANT MATCHMAKING

- Matching based on aligned needs
- Tenant views space and meets homeowner



ONGOING SUPPORT

Program staff available to assist with questions or support



INTAKE ASSESSMENT

- Questionnaire about participants needs
- Interested in alternative arrangements? (e.g., lower rent for support with chores)
- Home visit



SETTING UP THE SPACE

- Prepare space for a tenant
- Program staff is available as a resource person
- Funding opportunities shared



SIGNING AGREEMENT

- Tenure, agreements decided individually
- Program staff support



CHECK-INS (OPTIONAL)

Check-in two months before end of agreed term to see if there's interest in continuing the agreement

PROGRAM EXIT EVALUATION

After tenancy ends, participants give feedback to improve the program



SETTING UP A SPACE TO SHARE

What **space** do you have **available** to share at your home?

Would you need to complete any **renovations** or **construction** to **set up the space**?

In my house I want to make ____ available:

What might this look like for me?



A room

- Consider home sharing



A separated space

- Consider renting out a secondary suite



A space on my property that is separate from my home

- Consider building a coach house

Home sharing



A living arrangement where **two or more unrelated people** share a house or apartment.

Secondary suites



A **self-contained unit** within a detached house or duplex that contains a separate entrance, living space, washroom and cooking facility

***Municipalities have different bylaws for secondary suites**

Coach houses



A smaller, **separate house** that exists on the same property as a larger house, commonly located in the back of the property

EXAMPLES OF EXISTING PROGRAMS OR FUNDING OPPORTUNITIES*

Canada HomeShare

pairs older adults with post-secondary students

Secondary Suites Incentive Program

beginning in April 2024 with forgivable loans from the B.C. government

My House My Home built coach

homes on senior homeowners' property for low income residents

*More info about all of these programs in the [Housing Solutions Lab Case Studies](#)

WHAT SOLUTIONS ARE OUR CHARACTERS INTERESTED IN?



Elizabeth decides to rent **1 bed, 1 bath to up to 2 people**

- She asks for half the market rent rate in exchange for help with daily household tasks
- Elizabeth's responsible for all maintenance costs
- They set weekly meetings to share their needs, build trust and communicate
- House rules are established and roles are assigned
- A contingency plan is created in case a conflict arises



Alice and Andrew decide to **rent out their upper level**

- Their neighbour suggests offering lower rent in exchange for their tenant driving them to medical appointments
- Their tenant will not be responsible for any of their medical support outside of driving to appointments
- To have a secondary suite, they need to renovate the lower floor to create a small kitchen and a private entrance to the lower level



Harry and Mary decide to **build a coach home**

- Their son Trevor has struggled to find affordable long-term housing
- Their large yard is suitable for a coach house and they decide to begin the process of building one
- Harry and Mary will move into the coach house and Trevor will rent the main house with his daughters
- The couple will be close to their grandchildren and offer stable housing for Trevor

COSTS AND CONSIDERATIONS



Here are some potential **costs** and **benefits** for consideration for the different housing solutions. They'll **look different** for **everyone** depending on **specific circumstances**.

What physical set up would work well for the ways that you use your home and backyard?

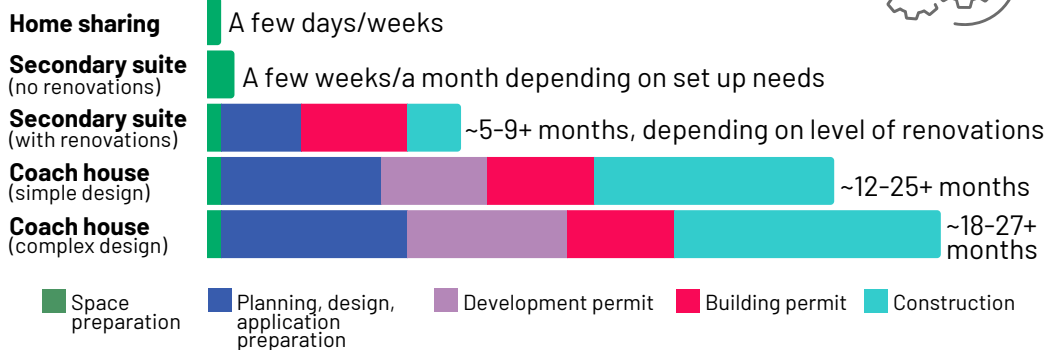
SETTING UP A SPACE

What are some important **factors to consider** for creating a space for a tenant?



How long might it take to set up these solutions?

*Refer to your municipality for current permit processing estimates



Estimated additional monthly expenses

Here is a high-level summary of estimated monthly expenses including costs for insurance, maintenance, additional property taxes and interest payments on a renovation loan, as applicable. Utilities are not included.

Home Sharing

~\$80 /month

- No additional property taxes
- Much lower maintenance costs due to assumed smaller space for tenant

Secondary Suite

\$120-1,300 /month

- Costs can vary and increase significantly if a larger loan is taken for secondary suite renovation

Coach House

\$1,500-6,000+ /month

- Higher costs are due to increased property taxes, higher insurance costs for detached structures and larger loan repayments for construction costs

DISCLAIMER

SFU Renewable Cities and Hollyburn do not provide financial, tax, legal or accounting advice. This material has been prepared for informational purposes only, and is not intended to provide, and should not be relied on for financial, tax, legal or accounting advice. Homeowners should consult their own financial, tax, legal and/or accounting advisors before engaging in any transaction.

The amounts listed are estimates to inform initial conversations. Each project will have its own needs and associated costs that may differ.

FACTORS TO CONSIDER

- How much **space** do I have available in my home?
- **How soon** am I hoping to have a tenant in my home?
- Do I need to do **renovations**? At what scale?
- Do I have **budget** for renovations? Would I need to seek extra financial support?

SETTING RENT

- How much rental income do I need to help me meet my needs?
- Would I accept **lower monthly rent** from a tenant in exchange for their help with other areas of life (e.g., chores around the house?)
- Am I applying for funding that has restrictions on how much rent can be charged (e.g., B.C. Secondary Suite Incentive Program?)

Estimated One-Time Set Up Costs*

*Assumes a ~600 sq ft space



Home Sharing

<\$50 (negligible)
(e.g., cleaning costs, installing a lock for a separate room)



Secondary Suite

~\$500 to \$2,000+
(no renovations)
~\$15,000 to \$160,000+
(renovations required)



Coach House

~\$300,000+
(simple, small project)
~\$500,000+
(average project)

COSTS AND CONSIDERATIONS



The **impacts** of these housing options go **beyond finances** and **individual** circumstances. What **benefits** and **opportunities** are possible for **individuals** and the **community**?

FACTORS TO CONSIDER

- What spaces would be shared?
- How much privacy do you want in your living space?
- How do you feel about the following?
 - Hearing a person move around/general noise
 - Smells from another person cooking
 - Sharing a kitchen with another person
- How much interaction between tenants and homeowners are you interested in?

Social Engagement and Health



Social interactions can support connectedness, mental health and adds a sense of security with people nearby.

The pilot program could include dialogue on how much interaction tenants and homeowners want with each other (e.g., sharing a meal once a week), and include this in the contract.

Home sharing has less separation between the tenant and homeowner spaces, while a coach house has more.



Home
Sharing



Secondary
Suite



Coach
House

Less separation/privacy

More separation/privacy

Embodied Carbon of Buildings



Embodied carbon emissions are greenhouse gas emissions arising from the manufacturing, transportation, installation, maintenance, and disposal of building materials. Embodied carbon is a significant percentage of global emissions and varies by material (e.g., wood has lower embodied carbon than concrete or steel).

Home sharing has a very low embodied carbon because it requires almost no renovations or construction.

Comparing the **additional embodied carbon** of each prototype to carbon emissions from **driving*** round trip from the **North Shore** to **Los Angeles**, USA , embodied carbon is equivalent to:



Home
Sharing

equivalent to

Negligible

(negligible additional carbon)

Trips from the North Shore to Los Angeles



Secondary
Suite

equivalent to

1-5 trips

Minor renovations

4-8 trips

Major renovations

Trips from the North Shore to Los Angeles

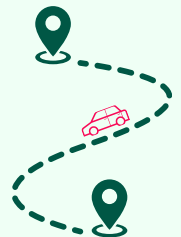


Coach
House

equivalent to

14-16 trips

Trips from the North Shore to Los Angeles



*Assumes round trip emissions from driving a Toyota Corolla, compared to emissions from a ~600 sq ft unit. An average single-detached house (~2,000 sq ft) would have the equivalent of 42 to 54 round trips.

Driving Impacts



AVERAGE DISTANCE DRIVEN DAILY

16km City of North Vancouver residents

18km District of West Vancouver residents

21km District of North Vancouver residents

Not every tenant drives, however those that do will have driving-related impacts like carbon emissions, congestion, wear and tear on roads, collisions, effects on road safety because of the number of drivers among others.

Residents of the North Shore rely heavily on their cars, adding cars to already busy roads can have an impact

How can **municipalities support more housing** in areas with **strong transit connections** and **active transportation**?

How can we **improve public transportation** networks?



FOSTERING CONNECTIONS

Humans are social. Feeling **connected to our communities, neighbours, and friends** is fundamental to our wellbeing. **Connected neighbours** often feel a greater **sense of safety** and **belonging** and are more likely to assist each other through difficulties and emergencies.

Where and **how** we live can be a factor in vulnerability to loneliness and social isolation. For a variety of interconnected reasons, people living in multi-unit housing tend to **know their neighbours** less than people in detached homes.

Neighbourliness doesn't just "automatically happen." **Social connectedness** between neighbours improves dramatically when it is **intentionally nurtured**.

How can we build connections close to home?



This information has been adapted from the **Hey Neighbour Collective**. Learn more about their work at heyneighbourcollective.ca

WHAT HELPS NEIGHBOURS BUILD SOCIAL CONNECTEDNESS?

Neighbours can build social connectedness by:



Providing opportunities to co-design common spaces (like a garden), creating social committees to offer neighbourhood programming (block parties, walks, skill sharing events, etc)



Co-creating art, sharing meals, building a lendable library, sharing tools, exploring shared interests

Homeowners can support social connectedness of tenants by considering how to:



Support **stable tenure**



Enhance **green spaces** on the property



Support **culture and values**



Enhance **comfort inside and outside** of the home

HOW ARE OUR CHARACTERS BUILDING CONNECTIONS?



Elizabeth and her tenants have **movie nights** once a week and **eat breakfast together** a few times a month



Alice and **Andrew** play with their tenants' toddler in their **shared yard** and enjoy **one meal a month** together



Harry and **Mary** visit **parks** with their **grandkids** and have **dinner as a family** on the weekends

HOW CAN SOCIAL NETWORKS INCREASE RESILIENCY?

Social networks are a key part of community **emergency preparedness** and **resilience**.

When we know and trust our neighbours, we are more resilient and have someone to turn to in an emergency.

Building Resilient Neighbourhoods, runs the **Connect & Prepare program** which brings together groups of neighbours to meet and learn about resiliency in case of emergencies and long-term chronic stressors like extreme weather events or power outages.

Connect & Prepare Program helps in creating:

- Neighbour emergency buddy systems
- Emergency kit building parties
- Neighbour walking groups
- Shared resource libraries and more



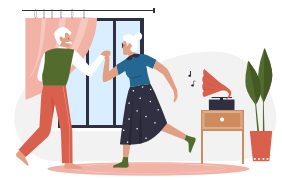
resilientneighbourhoods.ca/connect-prepare

HOW CAN WE DESIGN OUR HOMES TO FOSTER CONNECTION?

The **design** of our **homes** and **neighbourhoods** can affect our levels of **social connection**.

We design our homes for social connectedness by:

- Creating opportunities for **private** and **communal outdoor spaces** (e.g., courtyard or shared garden access)
- Creating a sense of **mutual responsibility** among tenants and owners to care for **shared spaces**
- Using **materials** and **colours** to create an enhanced sense of **meaning** and **welcoming**
- Considering options for access to **spaces** for **personal reflection, prayer or meditation**



LET'S CHECK IN WITH OUR CHARACTERS AFTER ONE YEAR



Elizabeth is **1 year** into **home sharing** with a couple

- Elizabeth lives with her home share tenants - a couple who are both students
- Often on weekday evenings they all watch TV together
- Occasionally on weekends they all eat breakfast together and go for picnics at the nearby park
- Elizabeth feels more connected now that her home feels livelier and more welcoming
- She values her connection with her tenants while appreciating the privacy they give each other



Alice and Andrew's **secondary suite** is **ready for renting**

- Renovations are complete for Alice and Andrew's upper storey
- A couple and their toddler are renting the secondary suite
- Alice and Andrew have a much easier time getting to their medical appointments as their tenants drive them in exchange for lower rent
- Arranging appointments was a small challenge for the first two months as there were scheduling conflicts, but all was resolved by communicating each others needs to synchronize their schedules



Harry and Mary's **coach house** is **nearing completion**

- Harry and Mary's coach house is 6 months from completion
- During construction, Trevor and his daughters have been sharing the main house with his parents
- Harry and Mary get to spend time with their grandchildren after school and strengthen their relationship
- Harry and Mary feel less anxious now that they have family living close by and that their son and grandchildren have a more affordable long-term rental unit

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