Developing a Housing Strategy for an Age-Friendly Community

GUIDE FOR MUNICIPALITIES
CMHC helps Canadians meet their housing needs.

Canada Mortgage and Housing Corporation (CMHC) has been helping Canadians meet their housing needs for more than 70 years. As Canada’s authority on housing, we contribute to the stability of the housing market and financial system, provide support for Canadians in housing need, and offer unbiased housing research and advice to Canadian governments, consumers and the housing industry. Prudent risk management, strong corporate governance and transparency are cornerstones of our operations.

For more information, visit our website at [www.cmhc.ca](http://www.cmhc.ca) or follow us on [Twitter](https://twitter.com), [LinkedIn](https://www.linkedin.com), [Facebook](https://www.facebook.com) and [YouTube](https://www.youtube.com).

You can also reach us by phone at 1-800-668-2642 or by fax at 1-800-245-9274. Outside Canada call 613-748-2003 or fax to 613-748-2016.

Canada Mortgage and Housing Corporation supports the Government of Canada policy on access to information for people with disabilities. If you wish to obtain this publication in alternative formats, call 1-800-668-2642.
# Table of contents

## Introduction

<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>2</td>
</tr>
</tbody>
</table>

## Age-Friendly Municipalities Build Stronger Communities

<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Benefits for residents</td>
<td>3</td>
</tr>
<tr>
<td>Benefits for municipalities</td>
<td>3</td>
</tr>
<tr>
<td>Canadian seniors – a growing segment of the population</td>
<td>5</td>
</tr>
</tbody>
</table>

## A Housing Strategy and Action Plan for a Diverse Population

<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Key Components</td>
<td>10</td>
</tr>
<tr>
<td>STEP 1. Identify Stakeholders and Resources in the Community</td>
<td>10</td>
</tr>
<tr>
<td>STEP 2. Create a Common Vision for Housing an Aging Population</td>
<td>15</td>
</tr>
<tr>
<td>STEP 3. Confirm the Housing Needs</td>
<td>19</td>
</tr>
<tr>
<td>STEP 4. Identify Policies Needed And Barriers To Success</td>
<td>21</td>
</tr>
<tr>
<td>STEP 5. Draft and Implement a Concrete Action Plan</td>
<td>28</td>
</tr>
<tr>
<td>STEP 6. Review Progress, Lessons Learned and Revise as Needed</td>
<td>29</td>
</tr>
</tbody>
</table>

## Conclusion

<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>30</td>
</tr>
</tbody>
</table>

## For More Information

<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>31</td>
</tr>
</tbody>
</table>

## Glossary

<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>33</td>
</tr>
</tbody>
</table>
Introduction

Municipalities across Canada are beginning to face the economic and social reality of a rapidly aging population. Large or small, cities and towns across Canada must plan for the changing needs and abilities of their residents.

Elected officials, planners and municipal staff can celebrate the improved health of older populations, their growing involvement in all aspects of community development and the financial security of this growing population base. But they also need to consider how to support residents aging in their community, including both those with sufficient resources and those who have greater needs. When municipalities provide housing and related services that will enable older residents to be active and fully engaged members of the community, they will reduce both the social and the economic isolation that are often prevalent in this age group.

Age-friendly communities are able to take steps in addressing the need for more adaptable housing that promotes health, social equity, efficiency, connectivity, mobility and public engagement. In essence, they become forward-thinking communities that are attractive to people of all ages and abilities.

This guide outlines the broad steps to creating a housing strategy for an age-friendly community, with examples, at various steps in the process, of actions that have been undertaken by municipalities from across the country.
Age-Friendly Municipalities Build Stronger Communities

**BENEFITS FOR RESIDENTS**

A well-planned age-friendly community offers a range of benefits to residents, whether they are older or are part of the general population. Benefits include the following:

- Affordable, accessible housing
- Good transit and transportation
- Walkability
- Employment and volunteer opportunities at every age
- Well-coordinated health and social services
- Greater ability to age in place
- Less isolation, more inclusion and intergenerational connection

**BENEFITS FOR MUNICIPALITIES**

The role of older residents is rapidly changing in communities, as they bring very concrete social and economic benefits to a municipality.

As research sponsored by *Grantmakers In Aging*, an organization that funds programs for American seniors, points out:

- **Older adults are consumers.** They often have more disposable income than young people with families and they spend locally.
- **Older adults often work.** Whether they work full time, part time or on a voluntary basis, many older adults generate income for themselves and their community.

---

1 https://www.aging.org/resources/the-case-for-age-friendly-communities
- **Older adults are entrepreneurs.** With resources, experience and time, many older adults launch successful businesses, generating income and building the local economy.

- **Many support their extended family.** Even those with a lower income often support their children and grandchildren.

- **They may use fewer local services,** especially high-cost services such as schools and athletic centres.

- **They help communities balance demands on resources.** Older adults often use services such as shopping centres, roads, transit and public facilities at off-peak times.

- **Age-friendly communities are inherently diverse.** When people at different life stages live side by side, collaboration between generations leads to a stronger, more vibrant community.

In economic terms, municipal governments that attract and support older residents in an age-friendly community can realize a higher return on their investments. **Building a population with a diverse age mix is an investment, not a cost.**

---

**Saint-Constant, Quebec**

Saint-Constant (pop. 27,000), 30 km from Montréal, had little rental housing before 2013. But the construction of two new apartment buildings—half of which are affordable units occupied by seniors—has created a building boom. To make the commercial neighbourhood more suitable for residential use, the City carried out major construction, including new sidewalks and a bike path. The new buildings attracted investors to the neighbourhood, and three other rental buildings were built in the three following years. (Project profile)

---

CANADIAN SENIORS – A GROWING SEGMENT OF THE POPULATION

Population projections show that the population aged 55 years and over will increase, both in absolute numbers and as a percentage of Canada’s population. By 2048 (in 30 years), 36.7% of Canada’s total population will be in this age cohort, compared to 31.3% in 2018.

Projected Growth for Canada’s Population Aged 55 Years and Older


While some people plan their financial needs for retirement, few plan for their future housing needs. And, because people are living longer, a growing number will need more accessible housing and community services in their later years. This includes the need for acceptable housing that is in adequate condition, meets accessibility standards, is suitable in size and is affordable in price or rent.

Canada’s aging population is highly diverse, with a wide range of income levels, family structures, ethnic backgrounds, and physical and mental abilities. Their needs for housing are equally diverse, including a range from detached dwellings to assisted living and long-term care.

This growing demographic is putting pressure on municipalities to take an approach to housing and community that not only supports older residents, but builds long-term value for everyone in the community.

---

In an age-friendly community, the physical and social environment and the policies and services provided by the municipality help residents of all ages and abilities live well in all types of housing that is accessible and welcoming. When municipalities plan for communities that support aging in place, they create benefits for all.

For example, a well-thought-out seniors’ program has only limited value when there is not enough suitable housing for seniors; in the same way, housing options that are not easily accessible and have insufficient support / health care services cannot meet the day-to-day needs of an aging population.

Housing designed for a diverse population helps municipalities meet the needs of all their residents. Designs for accessible housing support the community’s older populations who wish to age in place, as well as younger families with children, people with disabilities and others. Accessible and affordable housing designs are universal designs—they provide housing options regardless of age or ability.

When municipalities adopt a strategy and action plan to ensure appropriate housing for aging citizens, everyone gains from those benefits.

Design principles that support aging in place are key elements of universal design that allows residents of all ages and abilities to find suitable housing.

- **Aging in place**—The ability to live in one’s home and community safely, independently and comfortably regardless of age, income or ability level.
- **Universal design**—The design and composition of an environment so that it can be accessed, understood and used to the greatest extent possible by all people regardless of their age, size and ability.
The World Report on Ageing and Health\(^4\) by the World Health Organization (WHO) describes approaches and practical steps that communities are taking to support age-friendly communities. The report calls for a coordinated approach to policy and practice that integrates the needs of older people as active, participating members of the community. It identifies three themes as priorities for communities:

- Combating ageism
- Enabling autonomy
- Supporting healthy aging in all policies and at all levels of government

Canada has strongly supported the WHO initiative and provided information and guides on age-friendly Canadian communities.\(^5\) All ten provinces now promote age-friendly initiatives, and municipalities from Alert Bay, British Columbia, to St. John's, Newfoundland, feature strategies supporting a healthy community for older populations, including:

- Outdoor spaces and buildings
- Transportation
- Housing
- Respect and social inclusion
- Social participation
- Civic participation and employment
- Communication and information
- Community support and health services


\(^4\) http://apps.who.int/iris/bitstream/10665/186468/1/WHO_FWC_ALC_15.01_eng.pdf
**Saanich, British Columbia**

The District of Saanich (pop. 114,148) contributed to the World Health Organization Global Age-Friendly Cities Project and has integrated age-friendly principles into all of its operational, budgetary and strategic planning processes. Committees of Council and service-delivery partnerships engage older residents in age-friendly features ranging from audits to leisure activities. The district has developed adaptable housing guidelines for new construction and developed a housing facility that includes park space as well as family and low-income housing. (Becoming Age-friendly)\(^7\)

**Moncton, New Brunswick**

In March 2015, the City of Moncton (pop. 144,810) joined the World Health Organization’s Global Network of Age-friendly Cities and Communities. After that, the Senior-Friendly Sub-committee (SFS) met regularly to ensure that objectives set forth in their Senior-Friendly Community Action Plan were being acted upon. New initiatives were introduced to Moncton’s seniors within eight different categories, with several touching on senior housing needs. (Senior Community Action Plan)\(^8\)

Find more examples at [Age-friendly World]({http://www2.gov.bc.ca/assets/gov/people/seniors/about-seniorsbc/afbc/saanich.pdf}), [MADA Québec]({http://www2.gov.bc.ca/assets/gov/people/seniors/about-seniorsbc/afbc/saanich.pdf}) and [Age Friendly Communities Ontario]({http://www2.gov.bc.ca/assets/gov/people/seniors/about-seniorsbc/afbc/saanich.pdf}) and in the Resources section.

---

\(^7\) [http://www2.gov.bc.ca/assets/gov/people/seniors/about-seniorsbc/afbc/saanich.pdf](http://www2.gov.bc.ca/assets/gov/people/seniors/about-seniorsbc/afbc/saanich.pdf)


\(^9\) [https://extranet.who.int/agefriendlyworld/](https://extranet.who.int/agefriendlyworld/)


\(^11\) [http://sagelink.ca/afc-communities-ontario](http://sagelink.ca/afc-communities-ontario)
A Housing Strategy and Action Plan for a Diverse Population

Many Canadian municipalities, large and small, have chosen to become age-friendly communities. They have taken the initial steps to support and benefit from their older populations, such as adopting policies to reduce barriers to mobility. In doing so, they often find that they have a wider range of housing options that they had not previously considered.

Adopting a housing strategy and action plan is an essential next step. A housing strategy, backed up with an action plan for implementation, shows a municipality’s real commitment to responding to the needs of its population, regardless of age or ability. It assures residents that their elected officials and staff have a thoughtful, effective approach to both current needs and the demographic changes that are quickly approaching. It provides an orderly way to develop concrete solutions to a complex issue.

This section provides an overview of a proposed planning process, which project leaders can adapt to meet the conditions of their own community. But developing a strategy is only the initial phase. Throughout the process, attention should focus on creating a practical action plan to carry through the steps that will lead to achieving each goal. If the steps do not lead to action, the community will lose an opportunity to create a sustainable future, and its most vulnerable residents will continue to face housing challenges.
KEY COMPONENTS

A successful housing strategy and action plan includes several key steps:

1. Identify stakeholders and resources in the community.
2. Create a common vision for housing an aging population.
3. Confirm the housing needs.
4. Identify policies needed and barriers to success.
5. Draft and implement a concrete action plan.
6. Review progress and lessons learned and revise as needed.

Each of these steps will be reviewed in depth, and followed by examples of Canadian municipalities carrying them out successfully.

STEP 1 IDENTIFY STAKEHOLDERS AND RESOURCES IN THE COMMUNITY

Municipal council and staff need to show leadership to initiate the strategy, but they will not be on their own. Many community groups and individuals have an interest in ensuring that residents from all age groups can find appropriate, affordable housing. These stakeholders should be involved in forming the strategy from the beginning. They can help build support, identify any issues and concerns and resolve challenges.

ACTION

- **Recruit a respected, effective leader**, one who is prepared to champion the issue and who knows how to engage key members of the community.
- **Form an action committee**, representing the stakeholders and various points of view, that can identify issues and contribute ideas.
- **Form partnerships** to achieve common goals. Develop teams of stakeholders to tackle issues with a co-operative and creative approach to benefit the community as a whole.
- **Review the resources available**. Every community has resources, ranging from community supporters and assets to civic lands, existing housing stock, funds and powers. Many of them can contribute in building an age-friendly community.
Resources to create a community for all ages

To support and encourage age-friendly development, municipalities can draw on their own resources, ranging from information transfer to their ability to control land use. Even with limited resources, municipalities across Canada are taking steps to ensure their older residents are welcome and able to choose healthy lifestyle options. Municipalities can draw on the same tools and resources that they use to promote housing for other targeted groups, such as low-income housing projects. Examples of tools and resources are included below.

Housing providers

A housing provider is an entity that provides or manages housing for qualified individuals and families. It may hold units created through a density bonus program, inclusionary zoning or a housing fund, and it may provide other housing services such as developing sites and working with local developers. It can be controlled by a local government or as an independent non-profit society, co-operative or corporation.

London, Ontario

Although the City of London (pop. 384,000) pursued several strategies to develop affordable housing, including housing for older residents, stakeholders identified challenges in the existing approach. They recommended a flexible, independent organization to create partnerships and business solutions. The City created a housing development corporation, with itself as sole shareholder, to receive capital funding from the Province and develop partnerships with private developers. (Project profile) ¹²

Public-private partnerships

Public-private partnerships may arise when a non-profit or government agency engages a private sector organization to design and build a project, or when a private sector organization commits to providing affordable housing and receives assistance from the local government to do so. Often, the public sector contributes land or flexible zoning, for example, while the private sector partner takes responsibility for building and servicing the project.

Fernie, British Columbia
With a small population and an economy based in resources and tourism, Fernie (pop. 5,000) faced challenges housing low-income families and seniors, as well as first-time buyers. Parastone Developments, a local construction and development company, brought a proposal to BC Housing and other partners to develop three condominium buildings. Grants and subsidies from the partners allowed the units to be sold or rented below market rates, including nine units on rent-to-own terms. (Project profile)\(^{13}\)

**Working groups**

Working groups that include seniors’ housing organizations and other community groups or associations can develop better solutions with more buy-in from the community. Whereas these organizations will differ in each community, municipalities can generally call on:

- **seniors’ organizations**, both local and provincial or territorial, that know the needs and preferences of local residents and can gain their advice and support;
- **housing organizations**, including CMHC and provincial or territorial organizations with detailed knowledge of the options and requirements of local conditions;
- **planning organizations**, which can offer advice and expertise to guide municipal planners toward solutions to regulatory and administrative issues;
- **municipal government organizations**, including provincial federations of municipalities and professional or staff organizations, which can facilitate connections between communities with similar interests and request support from higher levels of government; and
- **economic development organizations**, which can attract and channel the interest of private developers interested in local housing.

Saint John, New Brunswick
Dedicated support from a small community group in Saint John (pop. 68,000) led to a seniors’ housing complex with 23 affordable apartments and 23 market-rate units. The Columbian Charities Council spearheaded the project and raised funds through bingo games. Members surveyed the community to identify needs and supporters. Volunteers helped with construction and sewed curtains for the community room. New residents at the complex marvel at the friendliness and support the organization continues to show at the complex. (Project profile)\(^{14}\)

---


Contributions and loans

Contributions and loans are funds such as direct grants and low-interest or forgivable loans that are offered to developers in order to make the creation or preservation of housing for older residents or low-income populations more financially feasible. They may also include funds to support local governments in creating new housing or renovating existing housing.

Grand Falls–Windsor, Newfoundland and Labrador

Grand Falls–Windsor (pop. 14,000) serves as a regional service centre about 430 km northwest of St. John’s. Without affordable housing, local seniors could lose connections to their community and their social networks. A&A Realty Company Limited built 12 units at an average cost of $100,000 each. The Canada–Newfoundland and Labrador Affordable Housing Program provided $35,000 per unit to make rents affordable for senior households with incomes of $32,000 per year. (Project profile)15

Housing fund / renovation fund

A housing fund / renovation fund are accounts set up by a municipality to receive funds for affordable housing. Funds may come from property taxes or cash-in-lieu of providing affordable housing units as part of rezoning. A housing fund can ensure that all developments contribute to affordable or targeted housing, and give a municipality flexibility in creating partnerships and selecting projects to support.

Capital Regional District, British Columbia

The Capital Regional District (CRD, pop. 383,000), the regional government for 13 municipalities and three electoral areas located around Victoria, British Columbia, has created a regional housing trust fund to attract private and public sector funding. Participating municipalities and electoral areas pay a levy through their property taxes. The District can then provide grants of up to $15,000 per unit. The fund has assisted in the development of 322 units of housing for low-income renters, including seniors. (Project profile)16

Land banking

Land banking is the acquisition of property for housing in anticipation of future needs. It can provide opportunities for affordable housing when the land is acquired at lower-than-market value. It can also assist in integrating affordable housing throughout a neighbourhood and community. A municipality can purchase available land, or receive it through a development agreement.

**Rideau Lakes, Ontario**

In a rural setting with a growing number of older residents, the Township of Rideau Lakes (pop. 10,000) had to plan for seniors’ housing. The Township purchased a former ball park, as well as building plans for independent seniors’ homes. When provincial funding became available, the Township was ready to contribute the land and infrastructure to build 12 units of fully accessible housing for older residents. (Project profile)17

**Gatineau, Quebec**

The City of Gatineau (pop. 276,200) has set up a land bank as part of its Social Housing Fund initiative, which was adopted in 2008. Its Guide for the Selection of Community and Social Housing Projects contains the principles that Gatineau plans to apply in selecting the housing projects that meet the AccèsLogis Québec program criteria and that will help make the community welcoming and inclusive. (Ville de Gatineau)18

**Resale price restrictions**

Resale price restrictions limit the resale price of homes to a price lower than market value. The restrictions, usually in the form of a restrictive covenant on the land title, can tie the resale price to a formula or index (such as the Consumer Price Index), or it can be pegged to a percentage of appraised market value. The restrictions ensure that the community retains the value of any housing subsidies.

Ottawa, Ontario
Clarence Gate, a homeownership project for low-income households in downtown Ottawa (pop. 934,000), was built by a non-profit organization with financial assistance and fee waivers from the City. To allow homeowners to build equity and to ensure long-term affordability, an agreement limits the resale price increase to the Consumer Price Index, and involves the housing organization in decisions regarding the lease or sale of any units. (Project profile)

STEP 2 CREATE A COMMON VISION FOR HOUSING AN AGING POPULATION

Government officials, service agencies, developers and members of the public have different perspectives that need to be collectively addressed in order to create a common vision for a housing strategy. Municipalities should develop a common vision through community engagement by focusing on community goals that unite them and that can inspire the public.

- **Develop the elements of a vision** for your community, including:
  - housing options for a wide range of ages and needs;
  - housing that is affordable, accessible, adaptable and visitable;
  - easy access to a full range of services and amenities; and
  - a vital, complex, healthy living environment.

- **Engage the community** to ensure the vision has broad support and meets the specific needs of local residents. Consider techniques such as brainstorming workshops, charrettes, open houses, interviews with local organizations, surveys and social media. Consultation should continue at different stages of the process as each stage will attract different members of the community and raise different issues.

- **Refine the results** from the public and professional input, create a short, concrete statement of the vision and review it with the action committee.

---

Housing options

These options help an aging population continue to live in their community. Many other residents who are also looking for diverse forms of housing find them a valuable addition to the community.

To support a vibrant elder community, municipalities of all sizes need to offer many other choices from the continuum of housing options. They can include the following:

<table>
<thead>
<tr>
<th>Range of Housing Options</th>
</tr>
</thead>
<tbody>
<tr>
<td>Independent living in the community</td>
</tr>
<tr>
<td>Accessible or adaptable housing and home renovations</td>
</tr>
<tr>
<td>Alternative living arrangements (for example, secondary suites, co-housing, shared housing)</td>
</tr>
<tr>
<td>Assisted living in the community</td>
</tr>
<tr>
<td>Long-term care</td>
</tr>
</tbody>
</table>

Note: See definitions in Glossary

- **Independent living in the community** – Homes in which older residents can live independently while having access to the supports they need.

**Winnipeg, Manitoba**

Manitoba Housing, a provincial Crown corporation, wanted to showcase housing that is accessible to everyone. It worked with builders to incorporate visitability features into several show homes in the Bridgwater neighbourhood development in Winnipeg (pop. 705,000). Builders responded positively, finding that they could profitably meet visitability standards and that visitable homes sold as well as non-visitible ones. (Project profile)²⁰

- **Home renovations for independent living** – Simple improvements to extend the usefulness of a home, such as grab bars or lever door handles, or with more extensive renovation such as ramps, wider hallways and home elevators.

CMHC’s Maintaining Seniors’ Independence Through Home Adaptations²¹ and FlexHousing™ Checklist²² give suggestions to adapt housing for changing needs.

---

Sydney, Nova Scotia

Sydney (pop. 32,000) has some of the oldest housing stock in Canada. Many seniors found their homes were too large for their needs, expensive to maintain, and hard to access with restricted mobility. Using land owned by the Province, hiring local contractors and buying locally sourced building supplies allowed the construction of affordable, accessible new housing for older residents. Six units are fully accessible and the rest can easily be modified. Accessibility features include wider doorways, roll-in showers, level thresholds, lever handles and barrier-free walkways. (Project profile)

Kingston, Ontario

When regulations governing secondary suites in the city of Kingston (pop. 117,700) changed, Kingston developer CaraCo Development Corporation acted on the opportunity to provide an affordable option in the community. A separate suite can provide additional income potential and address changing family needs for property owners. To date, the company has built 20 new properties, and counting, with secondary suites already either built in or roughed in. (Secondary suites)

- Alternative living arrangements
  - Accessory apartments – A self-contained unit separate from the principal dwelling, usually in a single-detached home. A garden suite, which is a self-contained dwelling without a basement built on a lot with an existing house, is a form of secondary unit. Such homes allow older people to live independently, in affordable housing in the community, while receiving informal support from family members. An older resident may live in the smaller unit, or a family member or caregiver may live in the accessory unit while an older resident remains in the traditional home.
  - Co-housing – Housing developments designed with shared common facilities and individually owned private dwellings, usually with a social and accessible focus.

---


Québec City, Quebec
Cohabitat Québec is a unique project located in the central sector of the city of Québec (pop. 547,612). The 42-unit project was built according to co-housing principles. In a co-housing project, residents share common spaces, which, in turn, helps reduce the costs associated with owning and operating a home. A community house is available to all residents, and the intergenerational aspect of the project allows everyone to engage with one another, to mutually enrich one another’s lives. (Cohousing concept)²⁵

- **Shared housing** – Homes in which individuals who are not necessarily related share a living space or a secondary suite, which may include a family member or caregiver living with an older resident.

Sooke, British Columbia
The Harbourside co-housing project includes 31 units in a mix of duplexes, fourplexes and a three-storey apartment building three blocks from the commercial centre of Sooke (pop. 13,000). Prospective residents, mostly seniors, participated in planning, designing and developing the community so that it directly met their needs and built a sense of community. Bringing private dwellings together with shared amenities, like guest suites and a communal kitchen, strengthens social interaction and encourages a culture of mutual support. (Project profile)²⁶

- **Assisted living in the community** – Homes in the community in which personal services such as bathing, dressing and food preparation are provided.
- **Long-term care** – Residential facilities that provide full living and medical support for aging residents.

---
**STEP 3 CONFIRM THE HOUSING NEEDS**

Once the community has adopted a vision for housing for its older residents, the action committee needs to determine what is already in place and identify what needs for housing remain and are projected for its aging population.

- Review already available information.
- Conduct a detailed needs assessment and identify any gaps.
- Review the outcome with the action committee to set priorities for meeting the gaps.

**Demographics**

Demographic information helps municipalities determine the specific housing needs of their population and ensure that they address future needs for each population segment. Demographic research done early in the planning process will help the action committee avoid assumptions based on erroneous reports and provide data to balance the competing demands.

The population of aging adults will be diverse and unique in every municipality, reflecting the history, economy and environment, in- and out-migration and personal choices of the community. This population can be categorized into four cohorts for easier assessment:

<table>
<thead>
<tr>
<th>Canada</th>
<th>Pre-Seniors</th>
<th>Younger Seniors</th>
<th>Older Seniors</th>
<th>Eldest Seniors</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Age</strong></td>
<td>55 to 64</td>
<td>65 to 74</td>
<td>75 to 84</td>
<td>85 and older</td>
</tr>
<tr>
<td><strong>Percentage of total population</strong></td>
<td>2013: 13.1%</td>
<td>2013: 8.5%</td>
<td>2013: 4.8%</td>
<td>2013: 2.0%</td>
</tr>
<tr>
<td></td>
<td>2038: 11.6%</td>
<td>2038: 10.6%</td>
<td>2038: 9.3%</td>
<td>2038: 4.1%</td>
</tr>
<tr>
<td><strong>Gender distribution</strong></td>
<td>95.8 men per 100 women</td>
<td>92.0 men per 100 women</td>
<td>77.4 men per 100 women</td>
<td>65.5 men per 100 women</td>
</tr>
<tr>
<td><strong>Financial condition</strong></td>
<td>relatively well off</td>
<td>usually not employed and living on a lower income</td>
<td>lower personal income than younger groups</td>
<td>(no information)</td>
</tr>
<tr>
<td><strong>Housing conditions</strong></td>
<td>77% homeowners living in a detached home, 52% mortgage-free</td>
<td>71% live in a mortgage-free detached home</td>
<td>70% homeowners, 52% in detached homes, 83% mortgage-free</td>
<td>growing proportion living in care facilities</td>
</tr>
</tbody>
</table>


* Statistics Canada Population Projections for Canada, September 2014. 2038 uses a medium-growth scenario, assuming fertility and immigration similar to recent years with moderate growth in life expectancy.
To plan for housing, municipalities need to know the mix and makeup of each cohort in their community. Data on seniors and senior-led households can be found through CMHC’s Housing Market Information Portal, CMHC statistics and data tables, as well as through Statistics Canada.

**Inventory and gaps assessment**

An inventory will help determine the housing resources available in the municipality to serve an age-diverse population. Combined with a needs assessment, it will help identify the gaps that a housing strategy can target.

The inventory should list all possible assets that can contribute to housing for aging residents, both local and external. Examples include the following:

**Local**
- Facilities and services for seniors and aging residents
- Neighbourhoods with a range of services for aging residents
- Transportation routes for walking, cycling, driving and public transit
- Housing that is within walking distance of services or transit
- Municipal funds dedicated to seniors or affordable housing
- Development sites, whether municipal or private, that could be suitable for housing
- Local housing and seniors’ organizations that can support the strategy
- Developers with an interest in local sites and the local community

**External**
- Crown land
- Regional or provincial housing providers
- Other community service providers
- Agencies providing contributions and forgivable loans or low-interest loans for housing, community facilities or community planning initiatives
- Financial institutions

Municipalities also need a detailed understanding of the housing preferences and needs of their local aging population. They will need data from sources such as:
- statistics and demographics;
- letters, messages and calls from local residents;

---

27 [https://www03.cmhc-schl.gc.ca/hmiportal/en/#Profile/1/1/Canada](https://www03.cmhc-schl.gc.ca/hmiportal/en/#Profile/1/1/Canada)
29 [http://www.statcan.gc.ca/eng/subjects/population_and_demography](http://www.statcan.gc.ca/eng/subjects/population_and_demography)
• social media and website comments;
• interviews with leading organizations and individuals;
• surveys and focus groups with local and prospective residents; and
• public meetings.

Municipal staff can assist in analyzing the needs of the aging community, completing an inventory of assets, and identifying both gaps and areas of strength. The strategy can then build where strong foundations already exist and find ways to fill in gaps.

**Portage la Prairie, Manitoba**

University of Manitoba students studied Portage la Prairie (pop. 13,000) for four months in late 2014 for age-friendliness. Their research included discussing challenges for seniors and finding ways to address the issues they identified. After holding public consultations, they arrived at six suggestions for how to make Portage la Prairie more age-friendly, including housing integration and an active transportation network. *(Project Report)*

**STEP 4: IDENTIFY POLICIES NEEDED AND BARRIERS TO SUCCESS**

Municipalities, large and small, can establish specific policies on housing in their planning or development strategy to build the type of community that they want for their future. Policies on zoning, land use incentives and intensification can help move the municipality toward more age-friendly housing options. For example, a local government may stipulate that a specific number and type of units in a given project, or a particular percentage of the developed units, must be reserved for seniors or include accessible and affordable units as a condition of receiving development approvals.

**Zoning**

The power to zone land is a powerful tool in the hands of municipalities. They can use both comprehensive zoning and inclusionary zoning to shape the housing options available to aging adults in their community.

Many municipalities negotiate standards such as allowable density, land uses and public amenities when they are considering new development proposals or changes to the official municipal plan. Developers may provide targeted housing options on a new development.

---

site, through off-site construction or through contributions to a housing fund that can support seniors’ housing. In addition to requiring housing options suitable for a wide range of residents, municipalities can also influence design and amenities that will ensure easy access to services for seniors and opportunities for active living.

**Ucluelet, British Columbia**
The District of Ucluelet (pop. 1,700) uses its zoning power to require developers to ensure that a specific percentage of units in new developments will be affordable. It protects the new affordable units through restrictive covenants attached to the title. This approach can help to provide housing for older residents with a reduced income. ([Project profile](https://www.cmhc-schl.gc.ca/en/inpr/afhoce/afhoce/prpr/upload/66077w_en.pdf))

**Building codes**
The National Building Code sets minimum requirements for residential construction. Municipalities have the authority to set stricter building codes to improve the accessibility of new and renovated buildings for older residents.

Building requirements that assist older residents, and others, include:
- wider hallways and doorways to allow access for wheelchairs and walkers;
- wider stairways to allow for mechanical lifts;
- lever handles on all plumbing fixtures and doors;
- wheelchair-accessible building controls, such as thermostats;
- wall reinforcements for bathroom grab bars to be added; and
- electrical receptacles placed higher on walls.

**Vancouver, British Columbia**
The City of Vancouver (pop. 631,000) requires all new homes to be adaptable for seniors and people with disabilities. The changes include construction methods that make it easier and less costly for homeowners to renovate buildings and allow people to age in their homes. Before passing the bylaw, the city consulted with architects, engineers and homebuilders and adapted its proposals to ensure they were practical. ([Article](http://www.vancouversun.com/health/Vancouver+make+accessibility+seniors+disabled+priority+house+construction/8935628/story.html))

---

Incentives

Municipalities can encourage private homeowners, building owners, project developers and contractors to create new accessible housing and renovate existing housing to improve accessibility or visitability. Any of the following incentives can support strategies to provide housing options for an aging population. Provinces can provide municipalities with specific information on potential incentives and possible requirements or restrictions.

- Allowing infill, including secondary and garden suites
- Below-market land leases
- Capital facilities agreements
- Comprehensive development zoning
- Contributions and loans
- Donations of land or facilities
- Exemption from parking requirements
- Expedited approval process
- Housing agreements for new development
- Housing fund
- Loan guarantees and forgivable loans
- Land banking
- Modification of development standards
- Public-private partnerships
- Real estate escrow interest grants
- Waiving or reduction of conversion fees
- Waiving or reduction of development charges and fees on new rental housing
- Waiving or reduction of property taxes

Victoriaville, Quebec

The innovative sustainable housing program (Habitation Durable)33 in the city of Victoriaville (pop. 46,000) supports construction projects by do-it-yourself builders and professional contractors with grants for new construction and renovations. It integrates sustainable construction as well as accessible design to make upgrades and construction more affordable and to support local procurement. (FCM)34
**Saskatoon, Saskatchewan**

The City of Saskatoon (pop. 246,000) offers permit rebates for secondary suites to encourage homeowners to add new suites or legalize existing ones. The City will rebate fees for building, plumbing and development permits, as well as a portion of the occupancy permit fee. The City permits secondary suites in any residential zoning district in Saskatoon, allowing older residents to share a home or move into a smaller home when they need less space. (City of Saskatoon)\(^{35}\)

**Peterborough, Ontario**

Bradburn House, built in 1864, was restored and converted from student housing into 18 affordable apartments for seniors, people with low incomes and people with a disability. To encourage the affordable rental housing, the City of Peterborough (pop. 81,000) charges the single-dwelling tax rate instead of the multi-residential rate—a savings of 30 to 40%—and waived development fees of $108,806. (Project profile)\(^{36}\)

**Intensification**

Intensification can be a particularly useful policy to create new, affordable housing opportunities. It is a strategy of redeveloping existing neighbourhoods, corridors or commercial areas to increase housing density, as well as the density of social and commercial amenities and services. It reduces the cost of providing services, reduces automobile reliance and promotes healthy interactions within a community. The availability of services encourages housing development in existing areas where infrastructure is already in place.

---

\(^{35}\) [https://www.saskatoon.ca/services-residents/housing-property/secondary-suites-boarders](https://www.saskatoon.ca/services-residents/housing-property/secondary-suites-boarders)

When building and zoning regulations limit the types of housing in residential neighbourhoods, they may force older residents to leave their familiar surroundings and move to find assisted-living residences away from their community. Municipalities can amend regulations to permit intensification of uses in neighbourhoods suitable for seniors. This can allow elderly residents to stay in a community where they feel comfortable, know the facilities and have social supports.

Intensified uses can include:

• residential facilities suitable for older residents that also fit the character of the neighbourhood;
• amenities such as community services and medical clinics near housing for aging residents;
• services such as restaurants and shops that facilitate social participation;
• public infrastructure that promotes active living, walking, etc.; and
• transportation routes that ensure access for an aging population.

**Ottawa, Ontario**

The City of Ottawa (pop. 934,243) approved a bylaw amendment in 2016 allowing coach houses; a small freestanding building detached from the principal dwelling and located on the same lot as the principal dwelling. ([Case study](https://www.cmhc-schl.gc.ca/en/inpr/bude/adho/secondary-suites/upload/secondary-suites-case-study-ottawa.pdf)). The bylaw has several restrictions, including maximum heights and limits on size, and services, like hydro and plumbing, must be connected to the main property. This type of infill housing is a discreet way to achieve affordable housing and increased density in existing neighbourhoods where existing services and infrastructure are in place. ([How to Plan Your Coach House in Ottawa](https://documents.ottawa.ca/sites/documents.ottawa.ca/files/how_to_coach_en.pdf))

---


38 How To Plan Your Coach House In Ottawa: [https://documents.ottawa.ca/sites/documents.ottawa.ca/files/how_to_coach_en.pdf](https://documents.ottawa.ca/sites/documents.ottawa.ca/files/how_to_coach_en.pdf)
Overcoming barriers

Municipalities face competing priorities and interests. Creating and implementing a housing strategy and action plan for an aging population will certainly face challenges. Usually, they will be the types of challenges that officials and staff have faced in the past. By calling on their experience and the assistance of supporters in the community and in other municipalities, planners will find creative solutions to most obstacles. Calling on public interest in managing housing issues for older adults will help resolve most issues.

The following table lists some common issues relating to housing, and possible solutions.

<table>
<thead>
<tr>
<th>Issues</th>
<th>Possible solutions</th>
</tr>
</thead>
</table>
| High costs of developing urbanized areas (brownfield cleanup, road closures, extra security, higher construction costs, compensation to neighbours and increased financing fees) | • Plan for costs in project budgeting  
• Consider tax exemptions, fee rebates to reduce costs  
• Use comprehensive planning to increase the attractions of the site and market the benefits  
• Use volunteer labour and community contributions where appropriate to reduce costs |
| Neighbourhood opposition to increased density, land use changes       | • Engage neighbours, involve them in planning  
• Point out the benefits of a diverse community in terms of recreation, amenities, health and social cohesion  
• Point out potential increases to property value  
• Consider third-party mediation |
| Regulatory issues—codes and policies that limit usage, density, etc.  | • Update building codes and standards to include accessibility, adaptability  
• Allow infill and renovation  
• Allow flexible planning processes where possible |
| Prolonged approval process                                           | • Ensure stakeholders understand the process requirements in advance and set realistic timelines  
• Examine approval processes and streamline where possible  
• Refer to CMHC’s Local Planning Process and Approvals[^39] for an overview of the planning steps related to affordable housing development |
| Fluctuating housing market encourages speculation rather than needs of an aging population | • Ensure the project proponents have a robust financial plan with realistic margins for cost changes and enough flexibility to adapt project specifications to market changes (for example, number of units, type of finishes, amenities provided, etc.)  
• Use planning processes and fees to encourage more diverse housing  
• Use planning processes and fees linked to rising land values (value capture fees) to discourage speculation |
| Lack of knowledge about housing needs for an aging population and potential solutions | • Research needs and options before beginning a housing project  
• Share information with project developers and the public  
• Conduct processes in public and involve diverse community groups |

## Kelowna, British Columbia

Kelowna (pop. 127,000) wanted to allow more people, including seniors, to live full, independent and active lives in neighbourhoods where services were available without driving. The City created a design challenge to encourage new housing designs that would add to housing intensification in the city’s core and develop walkable, livable and diverse neighbourhoods for people of all ages. Designers responded with plans such as a four-unit complex that retained the look of a conventional house and featured a shared open space. Following the challenge, Council directed staff to investigate changes to bylaws and the community plan to accommodate the new designs. (Intensification Through Collaboration)

<table>
<thead>
<tr>
<th>Issues</th>
<th>Possible solutions</th>
</tr>
</thead>
</table>
| Planning processes and structures that do not recognize age-friendly priorities | • Define age-friendly goals as a priority in land-use policy statements and community plans  
• Extend age-friendly principles to city-wide standards for urban design, walkability, and proximity to amenities and public transit  
• Integrate age-friendly standards into neighbourhood plans and development approvals |


STEP 5  DRAFT AND IMPLEMENT A CONCRETE ACTION PLAN

Implementing the action plan will be most successful when it is addressed from the beginning of the strategic process. Those who will be responsible for implementation should be included in the process. This will ensure that plans are practical and that those responsible can prepare. The action committee can consider timelines and resources needed when evaluating options and setting goals and priorities.

• Create an action plan with resources and responsibilities allocated, clear timelines and measurable outcomes. For complex projects, hiring an experienced project manager to plan and monitor the steps can help avoid lost time and wasted resources, and may identify and avoid upcoming obstacles. The following checklist can be used to develop and implement the action plan.

<table>
<thead>
<tr>
<th>Key steps</th>
</tr>
</thead>
<tbody>
<tr>
<td>Break down each phase of the project into well-defined, achievable tasks.</td>
</tr>
<tr>
<td>Identify the resources needed for each step, such as space, funding, people, equipment, expertise and systems such as permitting and approval processes.</td>
</tr>
<tr>
<td>Assign each step to a manager with the time and staff to execute it. If the housing strategy is a real priority, a responsible manager may have to defer other tasks to achieve the strategy.</td>
</tr>
<tr>
<td>Determine the timeline and set deadlines and milestones to mark expected progress.</td>
</tr>
<tr>
<td>Allocate sufficient resources for successful completion. Remember that committing resources to prepare for demographic changes can help avoid a crisis in meeting future needs for housing, public services and facilities.</td>
</tr>
<tr>
<td>Build in communication, such as a round-table meeting, public progress reports and newsletters to stakeholders. Regular communication helps keep all stakeholders informed and engaged. It also lets managers see what they have to do, or can add, to support the whole project.</td>
</tr>
<tr>
<td>Create a review process such as an accountability table to review progress, identify challenges, develop solutions and celebrate achievements. Visual aids such as a flow chart or a simplified Gantt chart can help everyone to understand abstract processes and foresee challenges.</td>
</tr>
<tr>
<td>Refer back to the strategy and the local conditions regularly. Circumstances will change, and planned steps may not develop as expected. Adapt the plan as the situation changes.</td>
</tr>
</tbody>
</table>

• Announce the action plan and publicize the targets. Continue public consultations to solicit comments on the plan. It’s easier to adjust the plan than to change the work after it has begun.

• Initiate the action plan, with public recognition of each milestone achieved.
Leadership is a key element of both the strategy and the action plan. A respected leader can help unify stakeholders around a shared vision for housing in an age-friendly community. A leader with enthusiasm can also help find and allocate resources, overcome roadblocks and motivate individuals responsible for carrying out tasks.

**Example**

**Toronto, Ontario**

The City of Toronto (pop. 2,732,000) adopted a seniors’ strategy and found it a challenging task. Most services touched on the lives of seniors in some way—from housing to policing, transit and public health and even solid waste management. Toronto’s efforts received a boost with the participation of Dr. Samir Sinha, Director of Geriatrics at Mount Sinai System and the architect of the Ontario Seniors Strategy. His expertise and stature raised the profile of the strategy and helped attract more partners. Councillor Josh Matlow, Toronto’s Seniors Advocate, also ensured that City officials and staff could work productively with all of the City’s partners to recognize Toronto as a global age-friendly city. *(A City for the Ages)*

**Step 6: Review Progress, Lessons Learned and Revise as Needed**

Once underway, the municipality needs to keep the action committee and the community engaged and ready to respond to challenges.

- **Review the progress** of the action plan as it advances. Report regularly to the action committee.
- **Revise the steps** of the plan as conditions change. Have stakeholders step in to encourage participants and make corrections when needed.
- **Celebrate success** when major milestones are achieved, and review what lessons have been learned. Share your findings with the community and with other municipalities.

---

Conclusion

This guide was developed by CMHC and its partner Polestar Communications Inc., to assist municipalities, local community groups and housing advocates in developing a structured framework that will enable communities to plan for their present and future housing needs in the context of an aging population. As mentioned throughout the document and supported by case studies from all regions in Canada, developing a housing strategy for an age-friendly community, in addition to supporting aging in place, will create inclusive and long-term benefits for all.

EXAMPLE

Saskatoon, Saskatchewan

In response to rising housing costs and needs, the City of Saskatoon (pop. 246,000) adopted a housing business plan to develop 2,500 units of affordable housing over five years. It surpassed its goal with 2,534 units built and adopted a second plan in 2013, with the goal of building an additional 5,000 attainable units over 10 years. To support its plan, it used a series of measures, including a new zoning district; a land bank; cost rebates; priority reviews; guidelines and incentives for secondary suites; mortgage support; and an equity building program. (Project profile)43

For More Information

CMHC provides a variety of information resources on its Accessible and Adaptable Housing[^44] website pages, including specific publications on aging in place.

The CMHC resources on the Affordable Housing[^45] website pages provide information on funding available to assist in the creation of housing projects. Information is also available on developing projects outside of the conventional housing market.

For additional information about age-friendly cities and examples of how communities around the world are recognizing their own aging populations, see the resources online at:

- **Age-Friendly World[^46]** – the World Health Organization’s programs and publications on age-friendly environments, including a database featuring concrete actions the communities are taking to make communities better places for aging individuals.

- **Age-Friendly Communities[^47]** – Public Health Canada’s resource page on Canada’s support for age-friendly programs, including links to programs supported by provincial governments.

- **The Case for Age-Friendly Communities[^48]** presents research on how improvements to address the needs and maximize the assets of an aging population benefits communities as a whole.

[^48]: http://www.ageing.org/resources/the-case-for-age-friendly-communities
Many provincial and territorial governments, as well as independent organizations for seniors and aging individuals, also provide information specific to their local communities.

<table>
<thead>
<tr>
<th>Province</th>
<th>Link</th>
</tr>
</thead>
<tbody>
<tr>
<td>British Columbia</td>
<td><a href="http://www2.gov.bc.ca/gov/content/family-social-supports/seniors/about-seniorsbc/seniors-related-initiatives/age-friendly-bc">http://www2.gov.bc.ca/gov/content/family-social-supports/seniors/about-seniorsbc/seniors-related-initiatives/age-friendly-bc</a></td>
</tr>
<tr>
<td>Manitoba</td>
<td><a href="http://www.gov.mb.ca/seniors/afmb/index.html">http://www.gov.mb.ca/seniors/afmb/index.html</a></td>
</tr>
<tr>
<td>New Brunswick</td>
<td><a href="http://www2.gnb.ca/content/gnb/en/corporate/public_consultations/living_healthy_aging_well/community.html">http://www2.gnb.ca/content/gnb/en/corporate/public_consultations/living_healthy_aging_well/community.html</a></td>
</tr>
<tr>
<td>Newfoundland and Labrador</td>
<td><a href="http://www.cssd.gwnl.ca">http://www.cssd.gwnl.ca</a></td>
</tr>
<tr>
<td>Nova Scotia</td>
<td><a href="https://novascotia.ca/seniors/age_friendly_program.asp">https://novascotia.ca/seniors/age_friendly_program.asp</a></td>
</tr>
<tr>
<td>Nunavut</td>
<td><a href="http://gov.nu.ca">http://gov.nu.ca</a></td>
</tr>
<tr>
<td>Quebec (French only)</td>
<td><a href="https://www.mfa.gouv.qc.ca/fr/aines/mada/pages/index.aspx">https://www.mfa.gouv.qc.ca/fr/aines/mada/pages/index.aspx</a></td>
</tr>
<tr>
<td>Saskatchewan</td>
<td><a href="http://www.agefriendlysk.ca">http://www.agefriendlysk.ca</a></td>
</tr>
<tr>
<td>Yukon</td>
<td><a href="http://www.govyk.ca/services/people_seniors.html">http://www.govyk.ca/services/people_seniors.html</a></td>
</tr>
</tbody>
</table>

For statistics about seniors and senior-led households, see the data tables from Statistics Canada on CMHC’s data webpage.49

For analysis, information and advice about developing housing for older Canadians, see the five volumes on Housing For Older Canadians: The Definitive Guide to the Over-55 Market on the CMHC Aging in Place50 webpage.

To view project profiles for a large number of seniors’ housing projects from various provinces, go to the Affordable Housing Project Profiles51 webpage and select Seniors from the Client Group/Resident Type dropdown list.

---

Acceptable housing—Housing that is adequate in condition, suitable in size, and affordable; includes adequate housing, suitable housing and affordable housing.

Accessible housing—Housing that has been built, renovated or modified to enable independent living by people with disabilities. Accessibility can include architectural design, features such as modified furniture, shelves and cupboards, and electronic control devices.

Accessory apartment—A self-contained unit separate from the principal dwelling, usually in a single-detached home. A garden suite, for example, a self-contained dwelling without a basement built on a lot with an existing house, is a form of secondary unit. Such homes allow older people to live independently, in affordable housing in the community, while receiving informal support from family members. An older resident may live in the smaller unit, or a family member or caregiver may live in the unit while an older resident remains in the traditional home.

Adaptable housing—Housing that has been designed to meet the changing needs of residents. This can include flexible design or universal design, as well as design that allows legal secondary suites to be created when needed.

Adequate housing—Housing that does not require any major repairs, according to residents.

Affordable housing—Housing that costs less than 30% of before-tax household income.

Age-friendly community—A community that supports the health, participation and security of all, regardless of age, including features such as the availability of different housing options and transportation options, neighbourhood walkability, access to services for older residents, safety and opportunities to engage in social and civic activities.

Aging in place—The ability to stay in the same home a person has lived in while he or she ages, or to stay in the same community in housing that offers extra support services to meet growing needs.
Amenities—Conveniences needed from day to day such as stores, malls, transit, parking, restaurants, theatres and service outlets.

Assisted living in the community—Homes in the community in which personal services such as bathing, dressing and food preparation are provided.

Co-housing—Housing complexes with shared common facilities and individually owned private dwellings, usually designed for physical accessibility and social sustainability.

Comprehensive development zoning—Zoning to create a custom development zone where a municipality can negotiate with developers in relation to large, complex, multi-use sites.

Core housing need—The need for acceptable housing (adequate in condition, suitable in size, and affordable in price or rent).

Garden suites—See Accessory apartment.

Home renovations for independent living—Simple improvements to extend the usefulness of a home, such as ramps or grab bars.

Inclusionary zoning—Zoning to require the provision of affordable or dedicated housing as part of the rezoning for a development.

Intensification—Redevelopment of existing neighbourhoods, corridors or commercial areas at higher densities to achieve affordability, reduce automobile reliance and promote healthy interactions within a community.

Long-term care—Residential facilities that provide full living and medical support for aging residents.

Secondary suites—See Accessory apartment.

Shared housing—Homes in which a family member or caregiver can share living space with older residents who need more attention.

Standard housing—Housing that is suitable for able aging adults until their needs grow more demanding.

Suitable housing—Housing that has enough bedrooms for the size and makeup of resident households, according to National Occupancy Standards (NOS) requirements.

Supportive living—Homes in which older residents can live with the support of care assistants who attend to cleaning, shopping and similar chores.

Visitable housing—Housing that enables everyone to enter a house, move independently and use a bathroom on the entrance level, including three basic access features:

- A zero-step entry
- A clear opening width of 810 mm (32 in.) on all interior doors (including bathrooms) on the entry floor
- A half-bath (preferably a full bath) with a 1,500-mm (60-in.) turning radius on the entry floor

Universal design—An approach to building design or community planning to produce buildings, products and environments that are inherently accessible to older people, people with disabilities and people without disabilities.
### Projected Growth for Canada’s Population Aged 55 Years and Older

<table>
<thead>
<tr>
<th>Year</th>
<th>Millions of persons</th>
<th>Percentage of total population</th>
</tr>
</thead>
<tbody>
<tr>
<td>2017</td>
<td>11.24</td>
<td>30.7%</td>
</tr>
<tr>
<td>2018</td>
<td>11.55</td>
<td>31.3%</td>
</tr>
<tr>
<td>2019</td>
<td>11.85</td>
<td>31.8%</td>
</tr>
<tr>
<td>2020</td>
<td>12.13</td>
<td>32.2%</td>
</tr>
<tr>
<td>2021</td>
<td>12.37</td>
<td>32.6%</td>
</tr>
<tr>
<td>2022</td>
<td>12.59</td>
<td>32.8%</td>
</tr>
<tr>
<td>2023</td>
<td>12.79</td>
<td>33.1%</td>
</tr>
<tr>
<td>2024</td>
<td>13.00</td>
<td>33.3%</td>
</tr>
<tr>
<td>2025</td>
<td>13.21</td>
<td>33.5%</td>
</tr>
<tr>
<td>2026</td>
<td>13.41</td>
<td>33.8%</td>
</tr>
<tr>
<td>2027</td>
<td>13.59</td>
<td>33.9%</td>
</tr>
<tr>
<td>2028</td>
<td>13.77</td>
<td>34.1%</td>
</tr>
<tr>
<td>2029</td>
<td>13.94</td>
<td>34.2%</td>
</tr>
<tr>
<td>2030</td>
<td>14.11</td>
<td>34.4%</td>
</tr>
<tr>
<td>2031</td>
<td>14.29</td>
<td>34.5%</td>
</tr>
<tr>
<td>2032</td>
<td>14.46</td>
<td>34.7%</td>
</tr>
<tr>
<td>2033</td>
<td>14.62</td>
<td>34.8%</td>
</tr>
<tr>
<td>2034</td>
<td>14.79</td>
<td>35.0%</td>
</tr>
<tr>
<td>2035</td>
<td>14.97</td>
<td>35.1%</td>
</tr>
<tr>
<td>2036</td>
<td>15.15</td>
<td>35.3%</td>
</tr>
<tr>
<td>2037</td>
<td>15.32</td>
<td>35.5%</td>
</tr>
<tr>
<td>2038</td>
<td>15.49</td>
<td>35.6%</td>
</tr>
<tr>
<td>2039</td>
<td>15.66</td>
<td>35.8%</td>
</tr>
<tr>
<td>2040</td>
<td>15.82</td>
<td>35.9%</td>
</tr>
<tr>
<td>2041</td>
<td>15.98</td>
<td>36.0%</td>
</tr>
<tr>
<td>2042</td>
<td>16.12</td>
<td>36.1%</td>
</tr>
<tr>
<td>2043</td>
<td>16.26</td>
<td>36.2%</td>
</tr>
<tr>
<td>2044</td>
<td>16.40</td>
<td>36.3%</td>
</tr>
<tr>
<td>2045</td>
<td>16.56</td>
<td>36.4%</td>
</tr>
<tr>
<td>2046</td>
<td>16.71</td>
<td>36.5%</td>
</tr>
<tr>
<td>2047</td>
<td>16.86</td>
<td>36.6%</td>
</tr>
<tr>
<td>2048</td>
<td>17.00</td>
<td>36.7%</td>
</tr>
<tr>
<td>2049</td>
<td>17.14</td>
<td>36.7%</td>
</tr>
<tr>
<td>2050</td>
<td>17.28</td>
<td>36.8%</td>
</tr>
<tr>
<td>2051</td>
<td>17.40</td>
<td>36.9%</td>
</tr>
<tr>
<td>2052</td>
<td>17.51</td>
<td>36.9%</td>
</tr>
<tr>
<td>2053</td>
<td>17.62</td>
<td>36.8%</td>
</tr>
<tr>
<td>2054</td>
<td>17.71</td>
<td>36.8%</td>
</tr>
<tr>
<td>2055</td>
<td>17.80</td>
<td>36.8%</td>
</tr>
<tr>
<td>2056</td>
<td>17.89</td>
<td>36.7%</td>
</tr>
<tr>
<td>2057</td>
<td>17.99</td>
<td>36.7%</td>
</tr>
<tr>
<td>2058</td>
<td>18.08</td>
<td>36.6%</td>
</tr>
<tr>
<td>2059</td>
<td>18.19</td>
<td>36.6%</td>
</tr>
<tr>
<td>2060</td>
<td>18.30</td>
<td>36.6%</td>
</tr>
<tr>
<td>2061</td>
<td>18.42</td>
<td>36.6%</td>
</tr>
<tr>
<td>2062</td>
<td>18.56</td>
<td>36.6%</td>
</tr>
<tr>
<td>2063</td>
<td>18.70</td>
<td>36.7%</td>
</tr>
</tbody>
</table>