



Housing for Older Canadians

Arlene Etchen, CMHC Knowledge Transfer & Outreach
October 25, 2017

Population Projections by % of Total Population



31%
2016



34%
2028

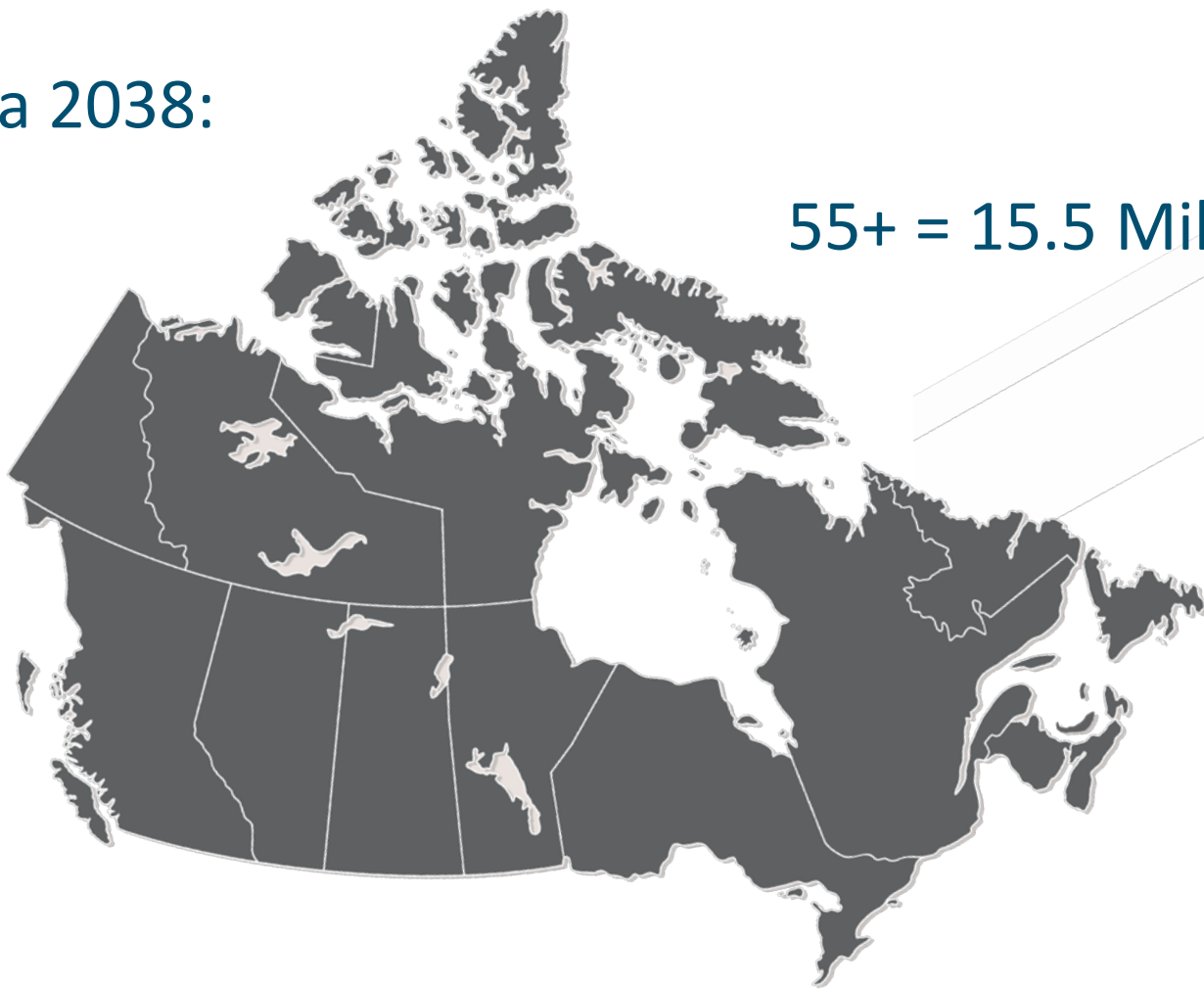


36%
2038



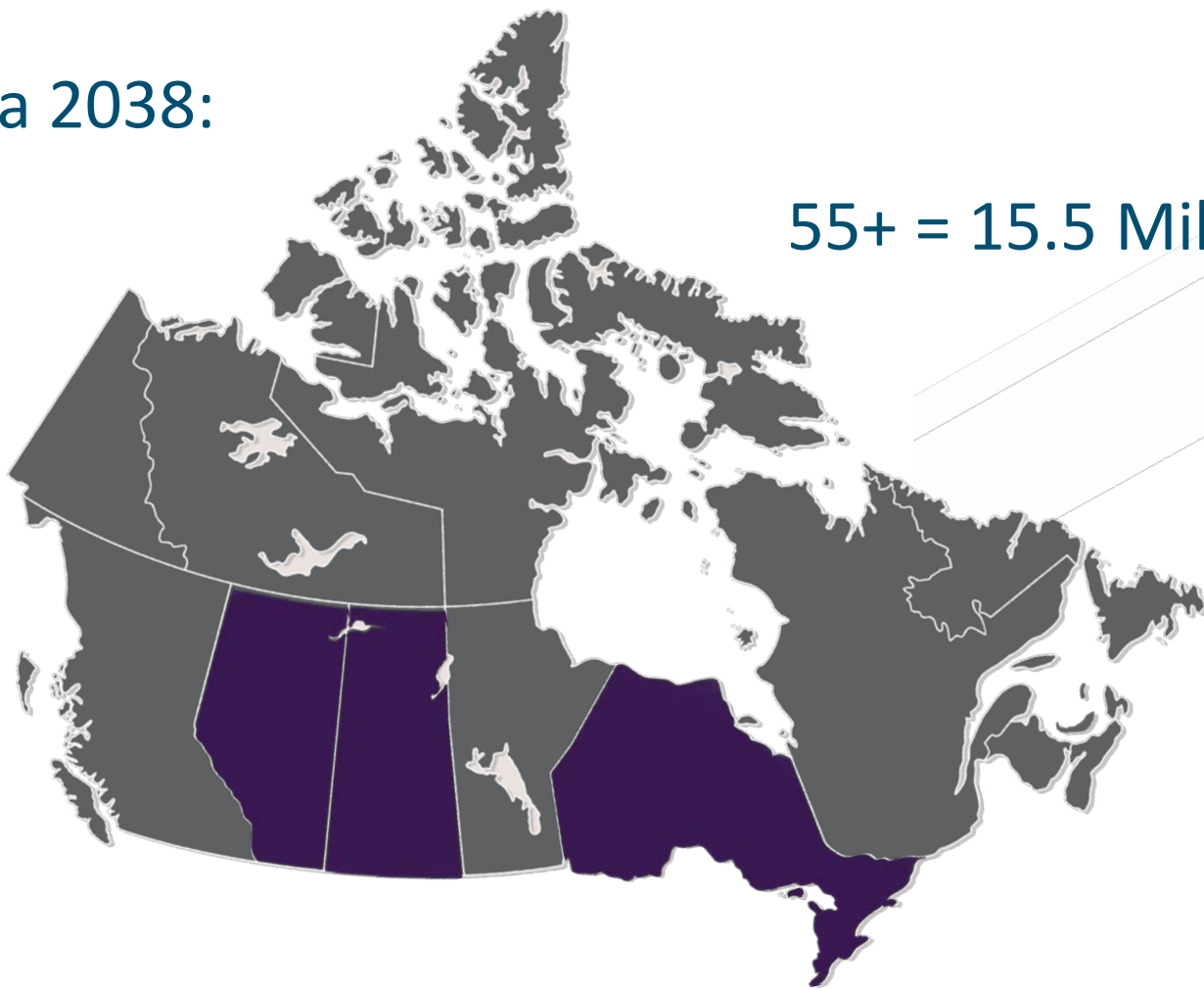
Canada 2038:

55+ = 15.5 Million People



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55+ = 15.5 Million People



Housing for Older Canadians: The Definitive Guide to the Over-55 Market



Quick Facts About Canadians 55+

Generation entering retirement is on average, **healthier & living longer**, than previous generations



Quick Facts About Canadians 55+

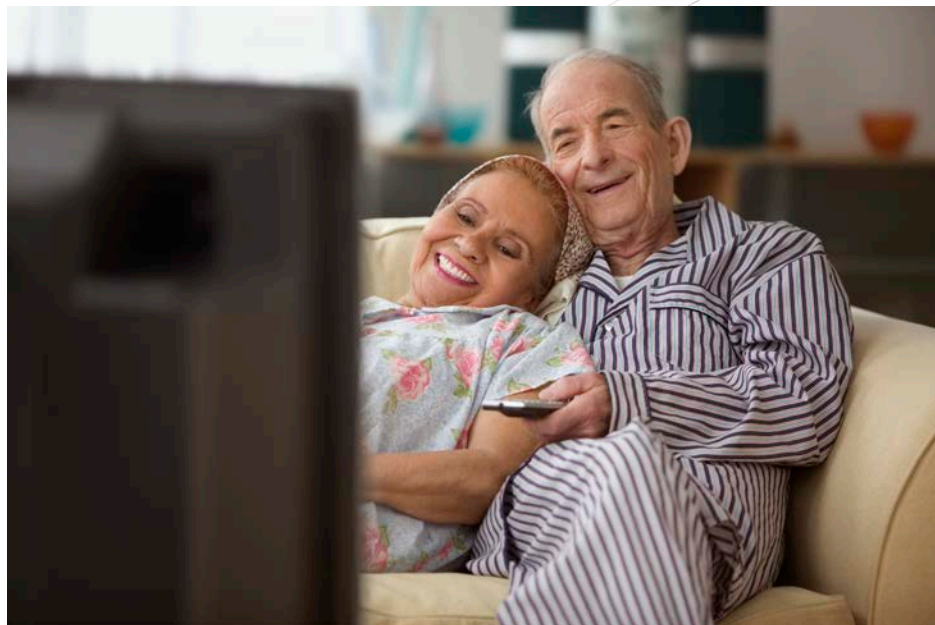


Some seniors **are choosing to work beyond age 65**, either full-time or part-time



Quick Facts About Canadians 55+

85% of Canadians
want to **age in
place**



The Challenge

- Seniors today are a diverse group and a moving target
- Wide range of financial situations
- More housing options needed
- “Aging in place” can incorporate many approaches



Focus Group Findings



Seniors typically
do not **proactively**
plan for their
future housing
needs



Focus Group Findings

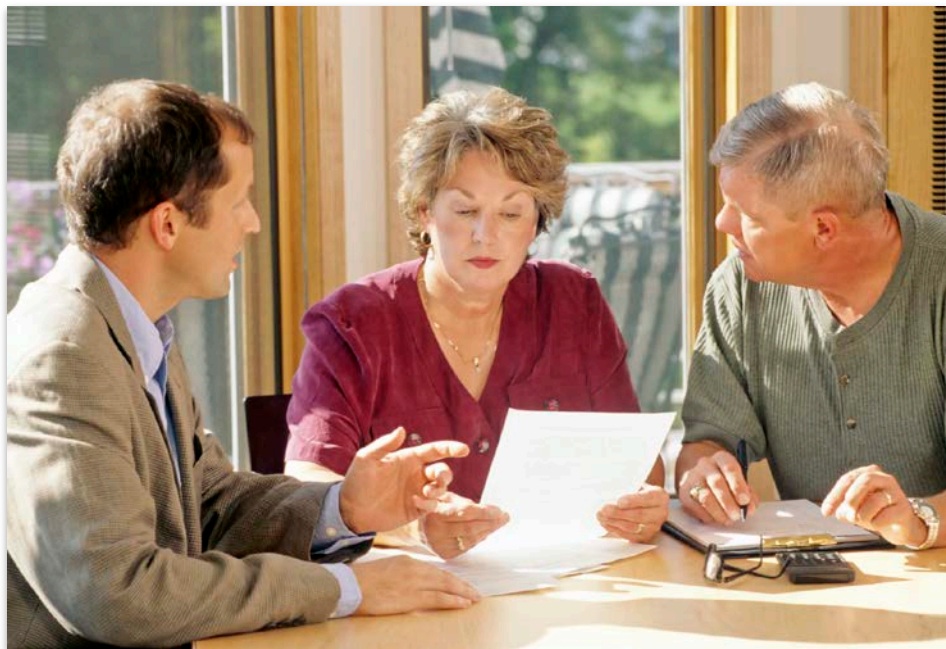
**Future housing
needs only
becomes an issue
when **health**
declines**



Focus Group Findings – Good Home Modifications



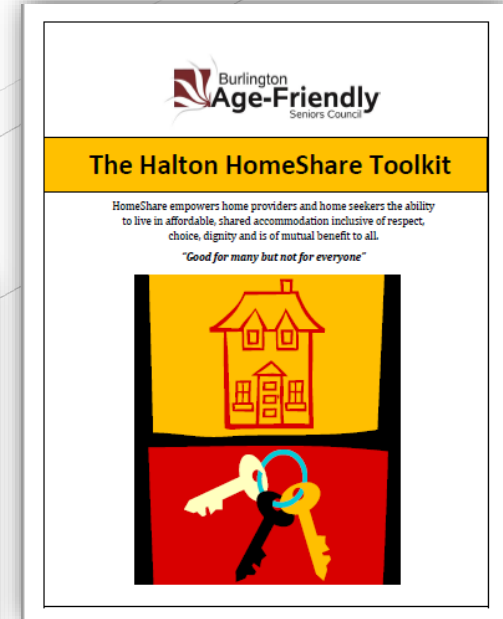
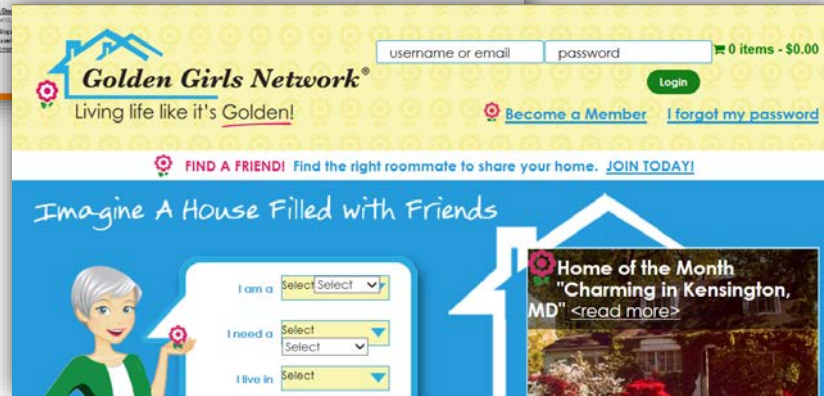
Focus Group Findings



Low awareness of
options available
to help seniors **live**
at home longer



Innovators & Trends



Seniors & Students

Introducing the
Smart Housing Solution
for Students and 50+

HOME SHARE

HE'S
QUITE THE
KNITTER

SHE'S
ON THE
TWITTER



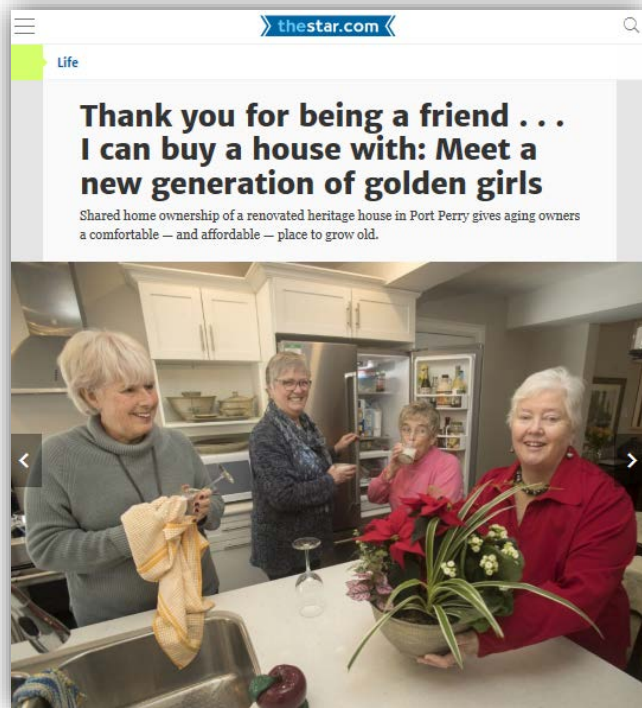
A young man with glasses and a woman are sitting on a pink, ornate sofa. The man is wearing a black t-shirt and suspenders, and is knitting a yellow ball of yarn. The woman is wearing a light blue button-down shirt and black pants, and is using a laptop. A black backpack is on the floor next to the man. A small blue and yellow ball of yarn is on the floor next to the man. A blue dotted line with a Twitter bird icon connects the man's knitting to the woman's laptop. The background is white.



Seniors Co-Housing Canada –Wolf Willow



New Generation of Golden Girls



Conversions – Schools, Churches, Legions



**121 McCarthy Street
Trout Creek, Ontario**



**Dalhousie Church Lofts,
Brantford Ontario**



**Legion Terrace
Acton, Ontario**



Accessibility Designed Program



Aging in Place at Home





Housing Design and Adaptability

Thorold, Oct, 2017

Canada



What does this mean? Housing Solutions

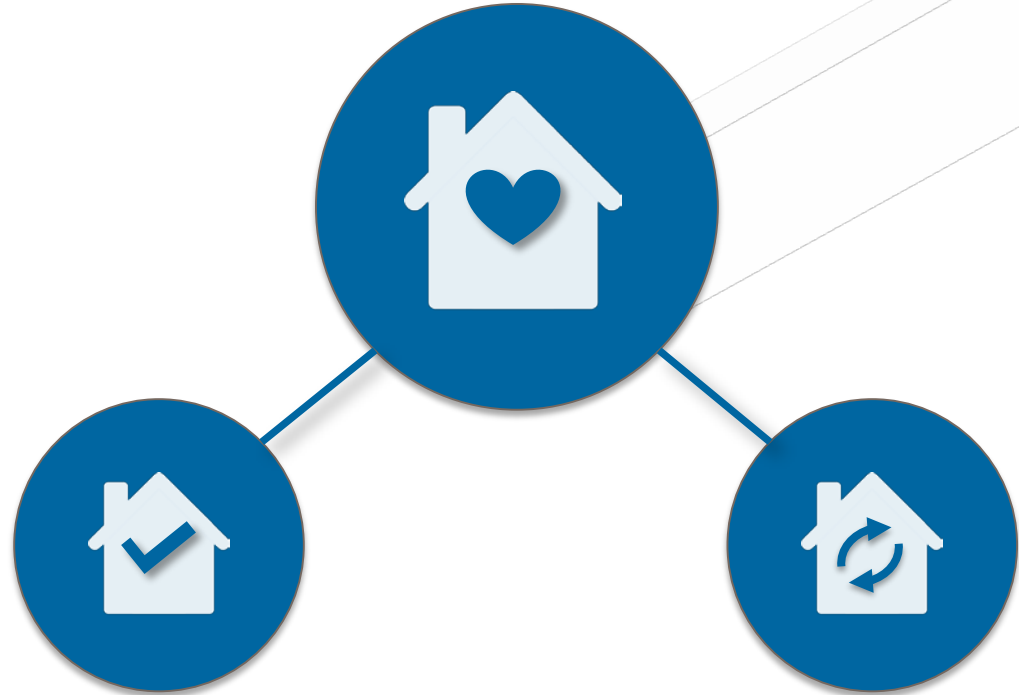
- Second Suites – co-generational homes
- Flex Housing – adaptable to life changes
- Innovative housing models – home share
- Visitable Homes – entry level of accessible
- Universal Design – concepts for all



1ST FLOOR
DUPLEX
OPTION A

1ST FLOOR
DUPLEX
OPTION B

Older Canadian – Opting to Age in Place

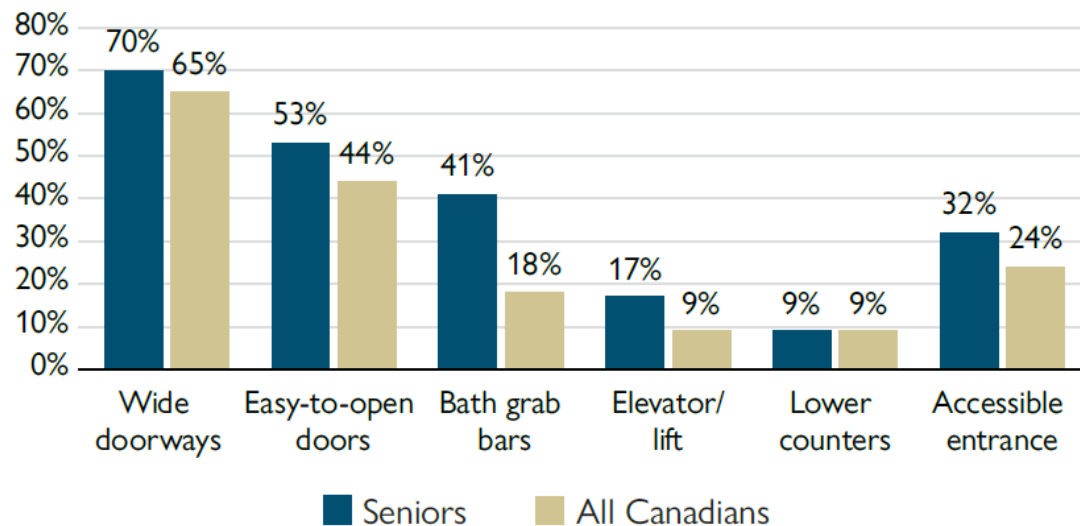


Accessible Homes

Adaptable Homes

Self Reported Census Data

Figure 1: Self-Reported Accessibility of Seniors' Homes, Canada, 2012



Source: CMHC, adapted from Statistics Canada (General Social Survey Cycle



SENIORS' FALLS IN CANADA

FALLS are the LEADING CAUSE OF INJURY among older Canadians

20-30% of seniors experience **1+** falls each year.

FALLS CAUSE:

85% of seniors' injury-related hospitalizations

95% of all hip fractures

\$2Billion a year in direct healthcare costs

over **1/3** of seniors are admitted to **LONG-TERM CARE** following hospitalization for a fall



The average Canadian senior stays in hospital **10 DAYS longer** for falls than for any other cause



Falls **can result** in chronic pain, reduced mobility, loss of independence and even death



50% of all falls causing hospitalization **HAPPEN AT HOME**





Universal Design

“The intent of Universal Design is to simplify life for everyone”

Aging in Place - Principles of Universal Design

"Universal design benefits people of all ages and abilities."

Ronald L. Mace, Design Pioneer and Visionary of Universal Design



Size and space for approach and use



All users can reach and manipulate objects and navigate spaces comfortably



Bathroom Layout – Adaptable Space



Diagram by: Ron Wickman Architect
Figure 2 A small accessible bathroom

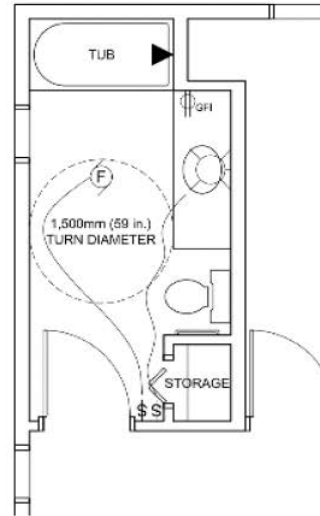


Photo by: Ron Wickman
Figure 3 A FlexHousing™ approach complete with a 1,500mm (59 in.) turning circle and plywood backing on all bathroom walls.

Curbless shower



Grab Bars Can Be Stylish!



Flexibility in Use



Design accommodates a wide range of individual preferences and abilities



Flexible in use



Low Physical Effort



Equitable Use / Approach



VisitAble Housing



Photo courtesy of the Manitoba government



Figure 1: Visitable home complete with a no-step front entrance


Photo by Ron Wickman



Photo courtesy of Bridgewater development



Visitable Homes

**Accessible Housing by Design**Visibility

Other factors that make visitable housing important include the following:

- Visitable features easy to incorporate and conceptualize.
- Easy access to the house for friends and family visiting and people with mobility difficulties, those with young children in strollers, those carrying large and heavy shopping items, furniture or equipment.
- Housing becomes age-friendly for more homeowners.
- Community participation and social integration.
- Reduced costs for home renovations at a time of mobility changes.
- Reduced risks of fall or injuries.
- Homeowners can easily return to their home following a sudden change in mobility.
- Prevention of premature institutionalization of older adults.
- Visitable homes can be purchased by and sold to a wider demographic.
- Visitable housing needs to be beautiful and invisible so that everyone uses the home in the same way and so that the visitable features blend in with the architectural style of the home.
- Visitable features can easily be incorporated with other building innovations, such as affordable design, green architecture and energy efficiency.

Visitability ensures that a basic level of accessibility will be provided in all housing and it opens opportunities for participation in community life. For this to happen, visitable homes must themselves become part of the neighbourhood fabric, a commonplace addition to the catalogue of housing types that comprises our communities and an appealing choice for able-bodied consumers.

When visitability features are planned at the outset, additional costs are minimal. There are several ways in which a site may be graded depending on where the no-step entrance is located. The grade can slope between the street and the home to provide an accessible entry on any side of the home (see figure 3). The grade can slope from an alley to the house to provide a no-step entrance at the rear (see figure 4). Figure 4 shows that there is little difference between a visitable home with a no-step level entrance at the back door and a home with steps leading to the back door. A combination of front and rear grade slope can also provide no-step access to a side door from both street and/or alley.

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Figure 3: Single-family home with visitable entrance at the side
Photo by Ron Wickman



Figure 4: Visitable home, on left, with sloping sidewalk and no-step entrance located at the back of home
Photo by Ron Wickman

1. No Step Entry 2. Clear Passageway 3. Accessible Bathroom



Level Entranceways – invisible convenience



Visible Convenience



Preventing Falls on Stairs

Preventing Falls on Stairs

Canada Mortgage and Housing Corporation



Preventing Falls on Stairs

ACCESSIBILITY

Accessible housing refers to homes that are designed or modified to enable independent living for all residents, including seniors or persons with disabilities. Accessibility can be achieved through architectural design and also by integrating accessibility features, such as lowered light switches, grab bars, walk-in bathtubs, lowered shelves and cupboards, modified furniture or by installing electronic devices in the home.

Stairs in the home can be dangerous and can be a barrier to accessibility unless they are designed or modified to reduce the risk of falls. If residents have limited mobility, it may be necessary to install ramps, home elevators or stairlifts to make the home safe and accessible.

A high percentage of Canadians who visit hospitals after a fall on or from stairs or steps in their homes are seniors (men and women 65 years or older). When seniors fall, the consequences can be severe and long-lasting.

Most falls on stairs can be prevented. Prevention starts by keeping in mind that there are risks in using stairs. Good planning and simple strategies can help prevent falls and injuries.

This document describes some of the ways to reduce the risk of falling on stairs.

WHERE CAN PEOPLE FALL?

People can fall anywhere in the house where there are stairs, including entry stairs, stairs leading to another floor, the back doorstep or steps leading to another room. Falls resulting in serious injuries can occur even with a single step.

WHY DO PEOPLE FALL?

Professionals who study why people fall on or from stairs have identified three main contributing factors:

Environmental factors including poor design, construction and maintenance of stairs, non-resistant or dysfunctional handrails, poor lighting and other features such as poor tread surfaces.

Health factors including reduced vision, weakness, drowsiness, loss of balance or an inactive lifestyle.

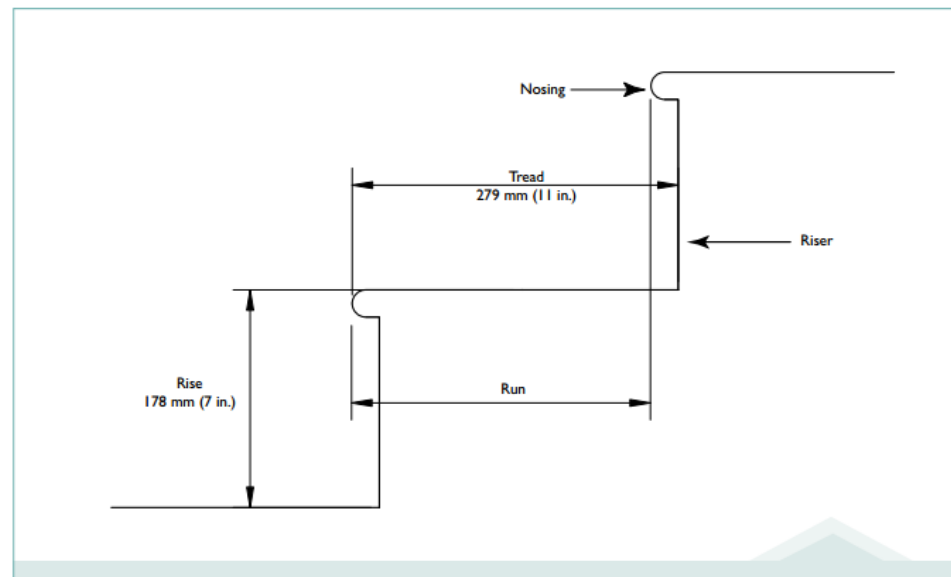
Behavioural factors including lack of concentration, carrying something while using stairs, running, unsuitable footwear, unfamiliarity with the stairs (although most stair-related injuries occur on stairs that are familiar to the fall victim) and decisions whether or not (and how) to modify or maintain the stairway environment.

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Preventing Falls on Stairs

Canada Mortgage and Housing Corporation



The Cost of Including Accessibility



THE COST OF INCLUDING ACCESSIBILITY FEATURES IN NEW HOMES AND APARTMENTS

What you – and your clients – need to know



Canada's population is aging at a faster rate than ever before. According to Employment and Social Development Canada, seniors now make up the fastest-growing age group in the country. By the year 2051, it is estimated that as many as one in four Canadians will be over the age of 65.

For builders, this means that more Canadians are looking for homes that can be easily and cost-effectively adapted to keep pace with their changing needs.

To help builders and developers meet this growing demand, CMHC carried out an in-depth study to estimate the incremental cost of adding accessibility features to the design and construction of new homes and apartment buildings, which would allow occupants to live comfortably and independently in those homes as they age – and which could be adapted over time without the need for any major upgrades or costly renovations.

The Study: Universal Accessibility Features

To estimate those costs, first, a list was compiled of 60 universal features that would have a significant impact in making a home or apartment more accessible. These ranged from simple changes like adding lever-style faucets to more substantial alterations in the dimensions, design and layout.

Then, a variety of pricing guides and industry experts were consulted to estimate how much it would cost to integrate each of those features into five typical new homes:

- a two-bedroom bungalow with one full bathroom;
- a two-storey, semi-detached, two-bedroom house with one and a half baths;
- a two-storey, detached, three-bedroom home with one and a half baths;
- a two-storey, three-bedroom townhouse with two and a half baths; and
- a two-bedroom apartment with one bathroom and an area of 81 square metres (871.9 square feet).

The estimated costs were indexed to the current cost of construction in five Canadian cities:

- Vancouver;
- Winnipeg;
- Toronto;
- Montréal; and
- Halifax.

Regulatory bodies for each city were consulted to identify whether any of the accessibility features were already required as part of standard construction, and therefore wouldn't have any impact on the incremental accessibility costs.

In addition, builders, contractors and homebuilders' associations were consulted in each of the target cities to confirm the cost estimates, and ensure the floor plans were accurate and representative models for their regions.



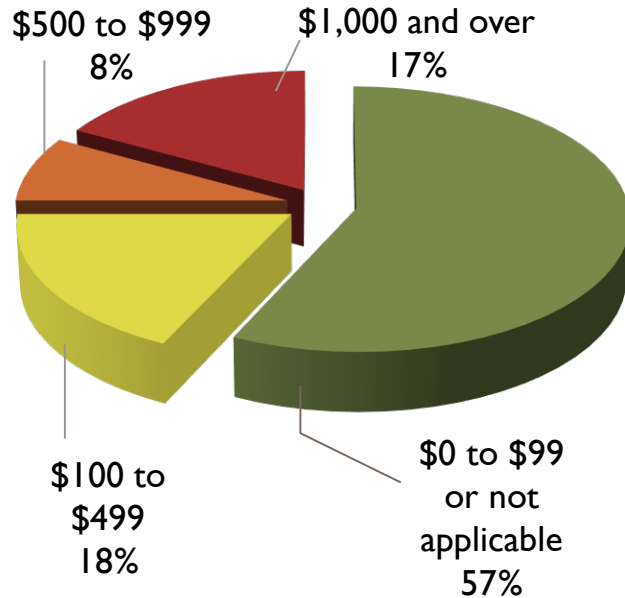
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Including Accessibility Features in New Homes

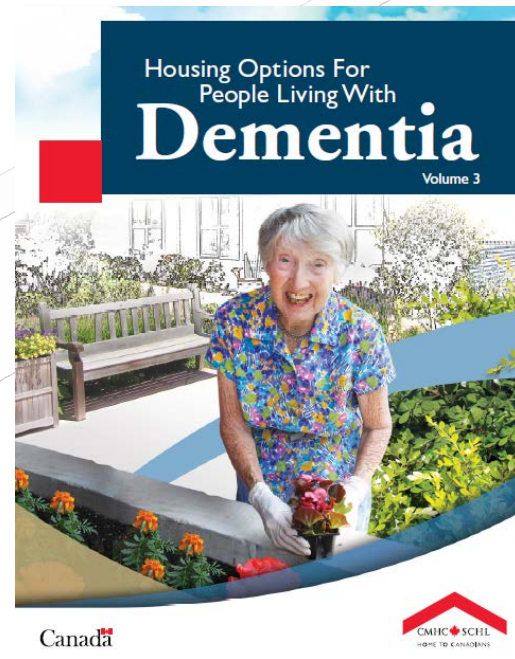
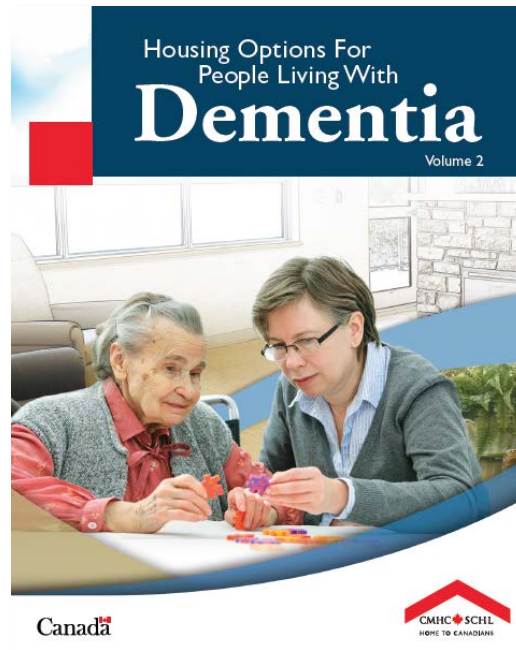
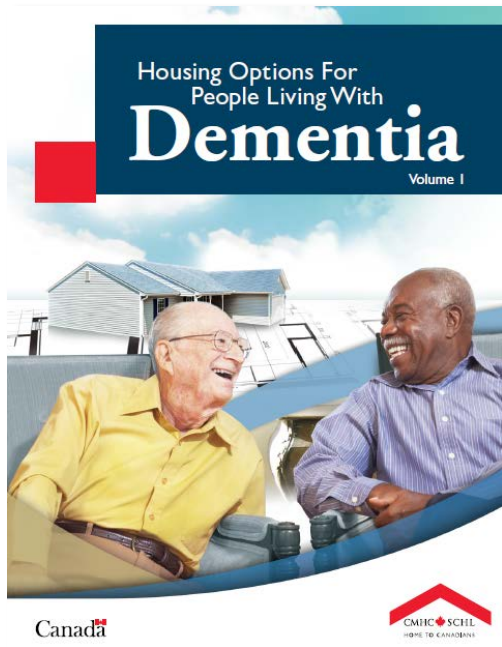


The Results:

- 57% of accessibility features added no extra cost, or cost less than \$100
- 75% of the features cost less than \$500
- Several features cost less than non-accessible features
- Only 25% of the features cost more than \$500



CMHC Resources - Guides



CMHC Resources - Video



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Lighting



Lighting



Google images



Floors

- Avoid shiny floors
- Avoid changes in colour, tone or patterns
- Remove threshold strips and doormats

Photo from flex house



Kitchens

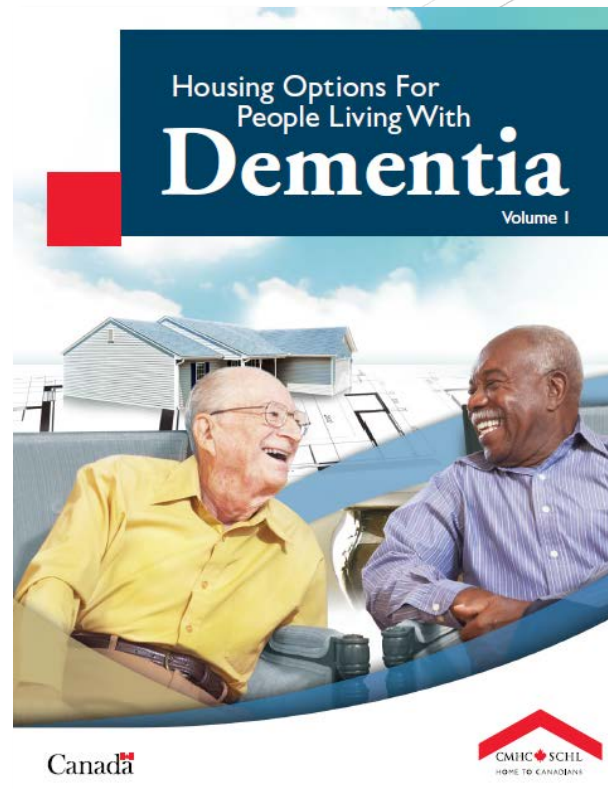


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Additional Advice or Strategies

- Wandering
 - Inside the home
 - Outside the home
 - Beyond the home
- Includes links to other sources of information





Aging in Place



Accessibility



Adaptability

For more information, visit us at
cmhc.ca/accessibleandadaptablehomes

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