



Educational Speakers Series
**Aging Your Way: Creating an Age-Inclusive
Canada, Together**

New Approaches to Aging at Home

January 25, 2022

Housing Challenges for Seniors

According to the Government of Canada, there is a shortage of affordable and appropriate housing for older people. In particular, older women living in Canada are more likely to have lower incomes and live on their own.¹ The vast majority - survey data shows

over 90% - of Canada's approximately 7 million seniors want to age in their own homes and communities.^{2,3} Sustainable, appropriate housing needs innovative approaches. Read on to learn about two such options.

Shared Home Ownership: Golden Girls Port Perry⁴

Golden Girls Port Perry is a shared home ownership group that provides an alternative to retirement home living.

The group consists of four individuals who purchased and live in a home together. They renovated the property for themselves so that they can effectively age in place, and prioritized safety, socialization, affordability, and independence when designing their home.

Each member of the group has 25% interest in the property, which translates into the preservation of some home equity which can be used in the future.

- This shared ownership exists under a tenants-in-common legal agreement. This legal agreement is based on a typical partnership agreement, and outlines how an individual can get in and out of the deal, how decisions will be made, and basic house rules.

Golden Girls Port Perry has three main philosophies.

- Firstly, having a shared ownership of a home is beneficial because it offers people the opportunity to live as a family. They assist each other when needed, share household duties, receive plenty of visitors, and enjoy each other's overall company.



- Secondly, shared ownership allows for money to be put towards tasks that can be irritants. For example, a weekly cleaning service and contracted snow removal were two services that were purchased to minimize tasks which may be challenging or troublesome for homeowners.
- Finally, all owners acknowledge and appreciate that their needs may change in the future. For those who need additional support, splitting costs for assistance like a part-time or overnight caregiver can help to reduce costs and allow for aging in place.

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Intergenerational Housing: Canada HomeShare⁵

Canada HomeShare looks to address two main concerns affecting older adults and students. Older adults face challenges with aging in place and are especially impacted by social isolation and loneliness. Post secondary students are often faced with the lack of adequate and affordable housing while studying. Canada HomeShare offers an intergenerational housing solution that benefits both the older adult and the student.

Canada HomeShare brings forward a partnership that supports older adults to age in place while offering affordable rent for students. In exchange for reduced rent of \$400- \$600 a month, the student provides up to seven hours of companionship and/or assistance with completing light household tasks for the older adult, such as tech support or putting out bins.

There are locations in Kingston, Metro Vancouver, Peel and Toronto.

The Canada HomeShare agreement is customizable to match the needs of the home provider and student. All agreements address rent, expectations of the student regarding household maintenance, shared spaces in the home and any other special considerations.

How it works:

- Applicants complete an online application and within 24 hours you will receive an invitation to virtually meet with a Canada HomeShare social worker. They will get to know you, answer your questions, and address any concerns.
- The matching process involves a Vulnerable Sector Screening and a reference check, from there it can take 2-3 months to find your match with the social worker's support throughout the process that provide regular follow-ups and mediation when necessary.

Resources:



Learn more about Golden Girls Port Perry and shared homeownership.
<https://goldengirlsportperry.ca/>



Learn more about Canada HomeShare and its founding organization, NICE (National Initiative for the Care of the Elderly).



<https://www.canadahomeshare.com/>
<https://www.nicenet.ca/>

References

1. Government of Canada. (2019, June). Report on Housing Needs of Seniors. <https://www.canada.ca/en/employment-social-development/corporate/seniors/forum/report-seniors-housing-needs.html>
2. Sinha, S. (2020, October 13). Almost 100 per cent of Older Canadians Surveyed Plan to Live Independently in their Own Homes, But Is This Even Possible?. <https://www.nia-ryerson.ca/commentary-posts/2020/9/22/almost-100-per-cent-of-older-canadians-surveyed-plan-to-live-independently-in-their-own-homes-but-is-this-even-possible>
3. Statistics Canada. (2021, July 1). Older adults and population aging statistics. https://www.statcan.gc.ca/en/subjects-start/older-adults_and_population_aging
4. Golden Girls Port Perry. (2020). Golden Girls Port Perry: Shared Home Ownership. <https://goldengirlsportperry.ca/>
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About CanAge

CanAge is Canada's National Seniors' Advocacy organization.

We are a non-partisan non-profit organization that educates, empowers and mobilizes people on the issues that matter most to older Canadians and their caregivers.

We work to advance the rights and well-being of Canadians as we age in order to live vibrant and connected lives.

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