RESEARCH REPORT

External Research Program

Seniors' Housing for Seniors: A Feasibility Study

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The Council on Aging of Ottawa
Le Conseil sur le vieillissement d'Ottawa

SENIORS' HOUSING FOR SENIORS: A FEASIBILITY STUDY

FINAL REPORT

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Abstract

There has been limited research on the preference and interest of seniors in converting the stock of housing which they own and occupy in order to create secondary suites of self-contained apartments, within existing single family homes.

This pilot study attempts to fill the gap by exploring the interest of senior homeowners in renovating their current homes to include secondary suites; the financial and renovation implications of doing so; and the city regulations and zoning which affect conversion.

The study was undertaken in two neighborhoods of the City of Ottawa. It involved a telephone survey of 187 senior households, in-depth interviews with 17 households and two focus groups with specialists in the private and public sectors.

Key findings of the survey were that: 19% of senior respondents showed an openness to multiple occupancy, including the creation of secondary suites; the size of homes in both neighborhoods provided considerable scope for renovation due to size; basements were the preferred option for renovation and judged to have potential for occupancy.

Interviews with a selected group of homeowners revealed that: respondents preferred bank loans or mortgages, not reverse mortgages, to finance renovations; women living alone expressed an interest in secondary suites to have companionship in the home; both neighborhoods were judged by respondents to provide the conditions to age in place; most respondents would hire a contractor to undertake renovations; and a majority did not have any concern about renting to independent seniors.

Findings from the focus group discussion with builders, renovators, real estate specialists and city staff included the following: by-laws were recently changed in order to permit secondary suites throughout the city; the full-cost of renovations was not necessarily reflected in the resale value of a house: costs could be kept down by renovating basements rather than upper floors; senior homeowners should be informed of the advantages of secondary suites; and seniors would benefit from having access to one-stop shopping services in matters related to financing, building, maintaining and managing secondary suites

Executive Summary

SENIORS' HOUSING FOR SENIORS: A FEASIBILITY STUDY

Introduction

Public discussion and debate about the housing needs of seniors tend to focus on the development of new housing, particularly condominiums or retirement homes. However, there has been very limited discussion and research on the preference and interest of seniors (people 55 years old or more) in converting the stock of housing which they own and occupy to create secondary suites (i.e., self-contained apartments, within existing single family homes).

Earlier research on seniors housing indicates that the vast majority of seniors live in private households, not collective dwellings, and that most reside in owner occupied, detached houses. It also indicates that seniors generally choose to live in housing and neighbourhoods with which they are familiar, and that they prefer, if possible, to age in place (i.e., to continue to live independently in their homes and neighbourhoods for as long as possible).

Converting the housing stock which seniors own and occupy to create secondary suites can have potential benefits for seniors and the neighbourhoods in which they live. For example, it can enable seniors to continue to live in their homes for as long as possible, and to tap into their homes to better meet their changing housing, economic and support needs. It can also help generate neighbourhood diversity and sustainability. Owner occupied houses with secondary suites are more likely to encourage people of different incomes and backgrounds, in different stages of life, to live in the same neighbourhood.

Objectives

The overall objective of the study was to determine the feasibility of converting single family housing owned and occupied by seniors into multiple units in a way which allows these seniors to age in place.[1] The specific objectives were to:

[1] The study also explored the potential of garden suites and in-fill housing as alternatives to secondary suites, particularly in the focus groups with renovators, builders and housing specialists, but they were not a focus of the study. A garden suite is a small, prefabricated and self-contained home that is placed on the lot of an existing single-family detached house. Garden suites and in-fill housing were not options seriously considered by the seniors who participated in the interviews.

1. estimate the interest of senior homeowners in renovating or converting their current homes to include secondary suites;
2. outline the financial and renovation implications of conversion; and
3. identify the regulations and zoning which affect conversion.

The study was partially funded by CMHC's External Research Program, and conducted by The Council on Aging of Ottawa.

Methodology

The methodology involved three stages of data collection and analysis:

The first stage was the selection of two neighbourhoods in Ottawa in which homeowners 55 years old or above represented a significant percentage of homeowners and where the housing stock was sufficiently large to allow the creation of secondary suites. Two neighbourhoods in Ottawa were chosen: one in the older part of the city, Old Ottawa South, and one in an older suburb, Beacon Hill North.[2] Within each, a random poll (by telephone) was conducted of senior homeowner households (i.e., those 55 years old or above) to determine their interest. The researchers were successful in reaching a total of 626 households (104% of the goal). A total of 187 senior homeowner households responded to the survey.[3]

In general, the houses in Old Ottawa South were brick. They were built primarily in the 1920s and 1930s. The houses in Beacon Hill North were built in the 1960s and 1970s. They were a mix of wood and stucco with some brick veneer. Respondents from Old Ottawa South occupied a larger proportion of three storey houses and Beacon Hill North respondents occupied a larger proportion of one storey houses.

The second stage of the study involved interviewing 17 senior homeowners within the two neighbourhoods and assessing the potential for conversion into multiple units, particularly with respect to secondary suites. The interviews explored the interest of homeowners in renovating, or converting their houses to multiple units, and asked willing homeowners to invite a renovator to assess the financial implications of the renovations they were considering. Each of the interviews was taped with the permission of the interviewees. Two interviewers were present at each of the interviews. Of the 17 interviews which were completed, 15 are reported here. Two interviews could not be included due to the mal-functioning of recording equipment.

The third stage regarded regulations and zoning and was conducted through focus groups with representatives from the private sector (builders, renovators, real estate specialists) and the public sector (representative staff from the planning and development department of the

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[2] Old Ottawa South is located between the Rideau Canal and the Rideau Rivers. The principal commercial street is Bank. Beacon Hill North is located between Montreal Road and the Ottawa River, east of Blair Road to Shefford Road.
[3] However, the numbers that responded to each question differed. In some cases, questions did not apply to every household; in others, respondents did not provide information.

City of Ottawa). Twelve persons from the private sector and four staff members from the City of Ottawa participated in the focus group.

The renovation and sub-division of older housing into two or more units depends, not only upon the interest of homeowners, but also upon the willingness of municipal government to allow secondary suites within older houses or garden suites and in-fill housing on the property of older units in established neighbourhoods. In the City of Ottawa, until very recently, the addition of secondary suites required homeowners, in many neighbourhoods, to apply for a variance to use their land in a way which did not comply exactly with the requirements of the zoning by-law.

In September 2005, however, the municipal council approved a by-law to allow secondary suites to be built in all areas of the city except the Village of Rockcliffe Park. At the same time, it did not change the regulations with regard to garden suites or in-fill housing, which still require a homeowner to apply for a variance. It was in this context of deliberation on, and changing, municipal policies that the researchers met with representatives from the private and public sectors to discuss ways in which the City of Ottawa could respond to homeowners who, now or in the future, would be interested in renovating their houses or subdividing their property to create two or more units.

Findings

1. The interest of senior homeowners in renovating their current homes to include secondary suites

Thirty-five, or 19%, of the study respondents showed some openness to multiple occupancy, including the creation of secondary suites. Six, or 3%, had already subdivided their houses into two or more units for purpose of occupancy – primarily for family members. Among those who had not already subdivided their home, 21, or 12%, were willing to consider it in the near future and 6, or 4%, said they might.

The homes of the respondents were relatively large with the largest proportion (61%) having nine rooms or more and only 3% having five rooms or less. Hence, there would appear to be plenty of scope for renovation for multiple occupancy. However, there were important differences between the two neighbourhoods. Beacon Hill North had a higher proportion of homes with nine or more rooms than Old Ottawa South; Old Ottawa South had a higher proportion of homes with six to eight rooms than Beacon Hill North.

A large number of basements of respondents also had potential for renovation. In terms of use at the time of the survey, 59, or 32%, of the basements were already finished in the sense that they were properly insulated, plumbed and wired for occupancy and fit with a bathroom so that they could be used for recreation, a family room, bedrooms or other everyday uses. Another 75 or 40% were partially finished. A larger proportion of basements was finished in Beacon Hill North (39%) than in Old Ottawa South (21%), reflecting, in part, the different age of the housing in the two neighbourhoods.

Of the 187 respondents completing the question on age, 39% were aged 55 to 64, 36% were

65-74 and 22% were 75 or over. Again, however, there were differences between the two neighbourhoods. The percentage of respondents who were 75 or over in Old Ottawa South (33%) was larger than in Beacon Hill North (14%). The percentage of respondents who were 65-74 was larger in Beacon Hill North (44%) than Old Ottawa South (24%).

In terms of household size in both neighbourhoods, the majority (65%) were living in two person households. Eighteen percent were living alone, 10% were in three person households and 6% were in households of four or more.

Forty percent (73) had incomes of $60,000 or over, which would give them a reasonable degree of financial capability to renovate their houses if they chose to do so. Another 18% (33) reported incomes between $40,000 and $59,000 and at the other end of the scale, 12% (21) reported incomes less than $40,000. The lower income households would be unlikely to undertake renovation without grants or other forms of assistance. Thirty-one percent of survey respondents (56) did not provide information about their incomes.

2. The financial and renovation implications of conversion

The purpose of the question on the financing of renovations was to gain an idea of whether the interviewees would finance renovations through personal savings, loans or grants. While two said that they might draw on their savings if the renovations were modest, no one was willing to rely exclusively on them. Either bank loans or mortgages were the preferred option. Three said that they could do little or nothing if they did not have access to grants.

Mortgaging or taking out a loan against the house was the preferred option of ten of the interviewees who had sufficient income to absorb the costs or were willing to pass them on to future tenants. The idea of a reverse mortgage appealed to only one interviewee. Others who were familiar with the concept reacted quite negatively.

None of interviewees gave much weight to the idea of a partnership with a property or financial manager to oversee costs and revenues. One said that she might partner with her son-in-law who was an accountant and could help her with finances. The management of costs and revenues was not generally a major concern. Since most of the interviewees had already been engaged in some renovation, they knew what to expect and how to manage finances.

The implications for renovation were more complicated. Eight of the people interviewed had already renovated their homes but primarily for upgrading or adapting them for personal or family needs, not in order to subdivide for purposes of rental. Nor did any of the interviewees express an interest in subdividing their homes in the immediate future, although six indicated that they might subdivide if they needed to do so in order to supplement their income. In other cases, the interest in renovations seemed to be for personal reasons or to accommodate other members of the family.

Three of the single women expressly stated that their interest in renovating or subdividing their house was to have companionship or shared accommodation rather than to assist them financially. Hence, it seems that none of the people interviewed was under enough financial pressure to force them to subdivide; all were very cautious about undertaking major renovations even if they thought they could recoup some of the costs through future rentals.

According to interview respondents, both Old Ottawa South and Beacon Hill North seemed to provide the necessary conditions as neighbourhoods to enable seniors to age in place. In Old Ottawa South, interviewees regularly talked about the advantages of being near the river, local parks and readily accessible shopping as well as of having friendly neighbours. Some stressed the importance of having a library, recreational facilities and places to walk. Unlike Old Ottawa South, shopping in Beacon Hill North was not easy walking distance for most residents. Although there is ready availability of public transit, most interviewees used a car to get to stores.

One major difference in the responses of people in Beacon Hill North and Old Ottawa South related to their priorities in the matter of renovation. In general, residents of Old Ottawa South outlined renovation plans in terms of the upper floors of the house whereas residents of Beacon Hill North talked about renovating, or creating independent access, to their basements. The priorities reflected, in large measure, the age, condition and type of the housing.

The priorities for renovation/subdivision in Old Ottawa South were usually stated in terms of modifying existing rooms, subdividing floors and creating separate access to separate units. Frequently, the proposals were quite modest, partly because of a concern about large expenditures but also because of a reluctance to give up privacy and space.

Perhaps the easiest part of future planning to consider was whether they would employ a contractor or try to do the renovations themselves. While there were a few who said that they could handle the renovations themselves or combine their own efforts with sub-contractors, most stated quite emphatically that they would hire a contractor. This response was uniform across both neighbourhoods.

With respect to the openness of seniors accommodating other seniors, twelve of those interviewed were partial to accommodating strangers but three wanted to rent only to their own family or friends. Among those who were open to renting part of their house to strangers, there did not seem to be any concern about renting to other seniors provided they were independent.

At the time of the interviews, all of the owners in both neighbourhoods managed and maintained their own property either by themselves or with the assistance of family members. If the houses were subdivided or renovated in order to accommodate others, however, slightly more than half of the interviewees (8) felt that they would need assistance with maintenance in the future. Some of the interviewees also seemed to be suffering from a certain level of maintenance fatigue since they had been taking care of their property for a very long time.

Aside from maintenance, the researchers also asked interviewees how they would cope with the management of tenants after renovation. No one seemed to see it as an issue. In fact, few even addressed the issue. One main reason why it was not a concern was related to the amount of renovation/subdivision which they were considering. It was generally small scale and would usually involve one or two tenants. Another reason was a feeling that they could select tenants whom they thought were responsible and friendly.

Six of the 17 homeowners who were interviewed agreed to an assessment of renovation

costs to upgrade their house for multiple uses – four from Beacon Hill North and two from Old Ottawa South. The estimated costs of the renovations varied from a maximum of $43,325 to a minimum of $15,730, exclusive of taxes. Five of the six renovations involved modifications of basements in order to create self-contained suites or to complete basements which were partially finished. One renovation involved an extension to the main floor.

The most expensive renovation assessment was for an extension on the main floor to enlarge the kitchen and create a room for a laundry, which, in turn, would free up the basement for occupancy. The cost was high because it included the addition of a full foundation and crawlspace. It also would require a minor variance in existing by-laws because of setback requirements from the property line.

3. Regulations and zoning which affect conversion

Private Sector

Representatives from the private sector were asked to discuss three sets of interrelated issues: property values, challenges for homeowners, and regulations/zoning.

Property values

The questions about property values focused on the impact of secondary suites on the price and demand for housing. Since some of the homeowners whom we interviewed were concerned about the cost of renovations or subdividing their property, we asked renovators, builders and real estate specialists what they thought. In general, they confirmed that the full cost of secondary suites was not necessarily reflected in the re-sale value of the home, partly because renovations of old houses were more costly than new construction, and partly because tastes and trends in renovation were continually changing.

With respect to the advantage or disadvantage of selling homes with secondary suites, they noted that many variables, beside the availability of a secondary suite, influenced sales. For example, they thought that secondary suites were more accepted or popular in big cities like Toronto and Vancouver than in Ottawa. They also thought that the value of the secondary suites was greater in some neighbourhoods than others.

In Ottawa, this meant that resale of units with secondary suites would likely be stronger in older, centralized areas of Ottawa, like the Glebe or Old Ottawa South than in Beacon Hill North. Similarly, they thought that the presence of homes with secondary suites could positively or adversely affect neighbourhood housing prices, depending upon whether people were comfortable (or not) in purchasing homes in areas with tenants.

Challenges for homeowners

Commenting on the challenges of building secondary suites, renovators, builders and real estate specialists noted that homeowners could probably keep costs down by renovating basements rather than introducing secondary suites into the upper floors of older homes. They also thought that homeowners might not be aware that they could deduct some of their expenses from their income taxes. In terms of the financing options, they said that, in their experience, senior homeowners did not like the idea of reverse mortgages.

They also related that men and women responded somewhat differently to the idea of a secondary suite, with the men more likely to be open to the possibility. In terms of financial assistance for suites, they thought that while it was useful to bring to the attention of homeowners the availability of grants, such as the ones offered under CMHC's Residential Rehabilitation Assistance Program (RRAP), it would be more important to emphasize that tenants would be eventually paying for the cost of the renovations through their rent payments.

Regarding homeowners' concerns about vacancies or unacceptable tenants, these respondents noted that the quality of the tenants depended, in part, on the quality of the neighbourhoods and that homeowners living near colleges, universities or hospitals, for example, would find it relatively easy to rent a secondary suite. In their judgment, the concerns of older homeowners about vacancies and tenants could be addressed by one-stop shopping services that manage the suites. They realized, however, that the notion of one-stop shopping needed to be promoted.

As to the notion of 'aging in place', they thought that most current seniors would be very cautious about adding secondary suites because of uncertainties associated with financing, dealing with tenants and vacancies as well as issues of security. However, they thought that baby boomers might be more open to the development of secondary suites, especially as other housing alternatives for their aging parents might be more expensive.

Regulations/zoning

The renovators, builders and real estate specialists were generally positive about the new by-law of the City of Ottawa which permits the development of secondary suites throughout the city with the exception of Rockcliffe Park. At the same time, they thought that it was necessary to have politicians and neighbourhood associations on side in order to promote the concept.

In order to assure the long-term viability of secondary suite development, they also felt that it was necessary to build to high standards to assure adequate privacy, noise and smell abatement. In some cases it might be necessary to build to higher standards than the existing building code. They recognized that the new by-law does not include garden suites or in-fill housing since both fall under other building regulations. In their own experience, there was not much demand for garden suites but there was a definite need for in-fill housing in older neighbourhoods.

Public Sector

City of Ottawa officials confirmed that while there was a new by-law to allow and encourage the development of secondary suites, there was no equivalent by-law for garden suites. Like in-fill housing, the building of garden suites involved obtaining a variance from existing by-laws from the city's committee of adjustment. They also said that there was, at present, no demand for garden suites but that there were requests for in-fill housing in older neighbourhoods from time to time.

With respect to secondary suites, they said that they were not aware of a NIMBY (not-in-my-back-yard) backlash, perhaps because the impact, to date, had not been high since the

demand for secondary suites had not increased significantly. With increased demand, they recognized that concerns might arise in some high income areas.

Under the new by-law, the development of secondary suites is permitted on condition that:

- they encompass no more than 40% of the gross area of the principal building;
- there is a maximum of one per dwelling;
- they do not change the character of the street (including the front entrance of the house); and
- no additional parking space is required.

Officials were asked how realistic these conditions were for areas like Old Ottawa South. They said that they did not anticipate any major problems.

City officials recognized that additional side access was not always possible for houses built in the early part of the twentieth century. For that reason, interior shared entrances in the front of the house might have to be provided in older neighbourhoods.

Equally, they did not think that mixed uses of secondary suites for business and residence would be a problem, provided that the unit was primarily for residential use and neighbours did not complain because of increased traffic due to the business. They said that signage was also possible for home-based businesses provided it was modest and consistent with the character of the area.

Officials thought, and the city documents stated, that the addition of secondary suites would not likely have a significant impact on property taxes because the addition of secondary suites did not require changes in the existing house except for entrances and upgrades in e.g., plumbing, electricity, smoke alarms and emergency lighting. However, the new secondary suites had to be built to standard with appropriate fire retardants for the age of the house — 30 minutes if the house was over five years old and 45 minutes if five years or less.

Two other questions were asked of city officials – whether garden suites or in-fill housing could be built under the new secondary suite by-law and what impact, if any, the multiplication of secondary suites would have on the existing city infrastructure. They stated that the secondary suite by-law did not apply to garden suites and in-fill housing – thereby confirming the understanding of renovators, builders and real estate agents to whom we spoke – and that contractors would have to be aware of the relevant standards and regulations which applied to such development. Also, unlike secondary suites, the building code would apply to all aspects of a housing unit built as a garden suite or for in-fill. As to existing infrastructure, they did not foresee a problem arising because of the addition of secondary suites — partly because the older infrastructure was gradually being replaced in the city, partly because the increase in population was not likely to be significant

Conclusion

The key findings of the study include the following:

- Up to 19% of senior homeowners showed some openness to multiple occupancy,

including the creation of secondary suites in their home.

- There is significant scope, in neighbourhoods like Beacon Hill North and Old Ottawa South, for renovation and the creation of secondary suites in terms of the size of houses.
- A high percentage of respondents judged their basements to have particular potential for renovation and occupancy.
- Homeowners were generally not receptive to financing renovations through reverse mortgages; they preferred loans or regular mortgages.
- Women expressed an interest in sharing their house for purposes of companionship but were cautious about creating secondary suites for strangers because of concerns about security or managing tenants.
- All persons interviewed were cautious about investing a lot of money into their home even if there was a potential long-term return.
- Among the homeowners who were open to renting to strangers, there was no concern about renting to seniors provided they were independent.
- City of Ottawa regulations have been modified to accommodate secondary suites but not for garden suites or in-fill housing.
- Builders, renovators and real estate specialists thought that secondary suites would do well in some neighbourhoods but not in others.
- Homeowners could keep costs down by renovating basements for secondary suites rather than upper floors.
- 'One-stop' shopping services for total property management (including all aspects of design, development, maintenance and management of secondary suites) would be of value to homeowners who were cautious about building secondary suites because of renovation or tenant concerns.
- City officials felt that it was too early to gauge the impact of the new by-law that permits the creation of secondary suites in existing housing.
- To date in Ottawa there appears to be little demand for garden suites but there seems to be some need for in-fill housing in older neighbourhoods.

Recommendations

Based on the survey and interviews with senior households, focus group discussions with builders and real estate specialists and city officials, the researchers recommend:

1. That further study be undertaken to determine the potential for the development of secondary suites among seniors in different cities in Canada.
2. That municipal governments educate and inform senior homeowners of the opportunities and advantages of developing secondary suites.
3. That senior governments more actively inform senior homeowners about the grants which are currently available to develop secondary suites.
4. That builders and renovators promote the development of one-stop shopping services that can assist senior homeowners in matters relating to financing, designing, building, maintaining and managing secondary suites.

Resumé

SUBDIVISION DE PROPRIÉTÉS D'AÎNÉS EN LOGEMENTS POUR LES AÎNÉS – ÉTUDE DE FAISABILITÉ

Introduction

Les discussions et les débats publics concernant les besoins en logement des aînés semblent se centrer sur les nouvelles habitations, en particulier les immeubles en copropriété et les résidences pour retraités. Cependant, très peu de discussions et de recherches ont été consacrées à déterminer si les aînés (personnes âgées de 55 ans et plus) préféreraient convertir les habitations qu'ils occupent en tant que propriétaires pour créer des appartements accessoires (c.-à-d. des appartements autonomes à l'intérieur d'une maison individuelle).

Selon des recherches menées précédemment, la grande majorité des aînés font partie de ménages privés et vivent dans des maisons individuelles pour propriétaire-occupant plutôt que dans des logements collectifs. Ces recherches révèlent également que les aînés choisissent généralement de vivre dans des habitations et des quartiers qui leur sont familiers, et qu'ils préfèrent, lorsque c'est possible, vieillir en demeurant au même endroit (c.-à-d. continuer à vivre de façon autonome dans leur maison et leur quartier aussi longtemps que possible).

La conversion des logements dont les aînés sont propriétaires-occupants en appartements accessoires peut apporter des avantages aux aînés et aux quartiers qu'ils habitent. Par exemple, cela permettrait aux aînés de continuer à vivre dans leur maison aussi longtemps que possible tout en exploitant leur maison pour mieux répondre à l'évolution de leurs besoins en matière de logement, de ressources financières et de services de soutien. Cela pourrait aussi contribuer à encourager la diversité et la durabilité du quartier. Les maisons occupées par le propriétaire comprenant des appartements accessoires sont plus susceptibles d'amener des personnes de différentes classes, provenant de différents milieux et de tous âges à vivre dans un même quartier.

Objectifs

L'objectif global de la présente étude est de déterminer la faisabilité du projet de convertir des maisons individuelles occupées par des propriétaires âgés en maisons à logements multiples de façon à permettre aux aînés de vieillir chez eux.[4] Les objectifs précis sont les suivants :

4. évaluer l'intérêt des propriétaires âgés à rénover ou transformer leur maison pour y aménager des appartements accessoires;
5. tracer les grandes lignes des incidences de la conversion sur le financement et les rénovations;
6. définir les répercussions de la réglementation et du zonage sur la conversion.

La présente étude a été financée en partie par le Programme de subventions de recherche de la SCHL et a été menée par le Conseil sur le vieillissement d'Ottawa.

Méthode

La méthode utilisée comporte trois volets de collecte et d'analyse de données :

La première étape consistait à sélectionner deux quartiers d'Ottawa dans lesquels les propriétaires âgés de 55 ans et plus représentent un pourcentage important des propriétaires et où le parc résidentiel est suffisamment grand pour permettre la création d'appartements accessoires. Les deux quartiers d'Ottawa qui ont été choisis sont : Ottawa-Sud, dans la vieille partie de la ville, et Beacon Hill-Nord, un des vieux quartiers de la banlieue.[5] Un sondage téléphonique aléatoire a été réalisé dans chaque quartier auprès de propriétaires âgés (c.-à-d. âgés de 55 ans et plus) pour déterminer leur intérêt. Les chercheurs ont réussi à joindre un total de 626 ménages (104 % de l'objectif). En tout, 187 ménages dont les propriétaires sont des aînés ont participé au sondage.[6]

Les maisons d'Ottawa-Sud sont généralement faites en briques. Elles ont pour la plupart été construites dans les années 1920 et 1930. Quant aux maisons de Beacon Hill-Nord, elles ont été construites dans les années 1960 et 1970. Elles sont faites de bois, de stucco et de placage de brique. Les répondants d'Ottawa-Sud sont ceux qui occupent le plus grand nombre de maisons à trois étages et ceux de Beacon Hill-Nord, le plus grand nombre de maisons de plain-pied.

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[4] Il a aussi été question dans l'étude, en particulier dans le groupe de discussion composé de rénovateurs, de constructeurs et de spécialistes en biens immobiliers, du potentiel que représentent les pavillons-jardins et les habitations intercalaires comme solutions de rechange aux appartements accessoires, mais ces habitations n'étaient pas le point central de l'étude. Un pavillon-jardin est une petite maison préfabriquée et autonome construite sur le terrain d'une maison individuelle existante. Les pavillons-jardins et les habitations intercalaires n'étaient pas des options que les aînés interrogés envisageaient sérieusement.

[5] Ottawa-Sud se trouve entre le canal et la rivière Rideau. La principale rue commerciale est la rue Bank. Beacon Hill-Nord est situé entre le chemin de Montréal et la rivière des Outaouais, à l'est du chemin Blair, jusqu'au chemin Shefford.

[6] Cependant, le nombre de répondants varie selon les questions. Dans certains cas, la question ne s'appliquait pas à tous les ménages; dans d'autres, les répondants ont préféré ne pas répondre.

La deuxième étape de l'étude consistait à interviewer 17 propriétaires âgés des deux quartiers et à évaluer le potentiel de conversion des maisons en logements multiples, plus précisément en ce qui a trait aux appartements accessoires. Les entrevues traitaient de l'intérêt des propriétaires à rénover ou à convertir leur maison en logements multiples. On a également demandé aux propriétaires intéressés d'inviter un rénovateur pour évaluer les incidences financières des rénovations qu'ils songeaient à entreprendre. Chaque entrevue a été enregistrée avec l'accord des personnes interrogées. Deux intervieweurs étaient présents à chaque entrevue. Des 17 entrevues réalisées, 15 sont rapportées dans la présente étude. Les deux autres n'ont pas pu être utilisées en raison de problèmes techniques avec l'équipement d'enregistrement.

La troisième étape concernait la réglementation et le zonage et elle a été menée par des groupes de discussion composés de représentants du secteur privé (constructeurs, rénovateurs et spécialistes des biens immobilers) et du secteur public (représentants du service de l'urbanisme et de l'aménagement de la Ville d'Ottawa). Douze représentants du secteur privé et quatre représentants de la Ville d'Ottawa ont participé aux groupes de discussion.

La rénovation et la division de vieilles maisons en deux logements ou plus ne dépendent pas seulement de l'intérêt des propriétaires, mais aussi de la volonté des autorités municipales de permettre l'aménagement d'appartements accessoires dans les vieilles maisons ou la construction de pavillons-jardins ou d'habitations intercalaires sur des propriétés de quartiers établis. À Ottawa, jusqu'à tout récemment, l'ajout d'appartements accessoires nécessitait que les propriétaires fassent une demande de dérogation pour utiliser leur terrain d'une façon qui n'était pas exactement conforme aux exigences du règlement de zonage.

Toutefois, le conseil municipal a approuvé, en septembre 2005, un règlement permettant la construction d'appartements accessoires dans tous les secteurs de la ville, excepté dans Rockliffe Park. Parallèlement, le conseil n'a pas modifié la réglementation concernant les pavillons-jardins et les habitations intercalaires, qui nécessitent toujours que les propriétaires fassent une demande de dérogation. C'est dans ce contexte de débat et de modification de politiques municipales que les chercheurs se sont réunis avec les représentants des secteurs privé et public pour discuter des façons dont la Ville d'Ottawa pourrait répondre aux besoins des propriétaires qui souhaitent actuellement, ou souhaiteraient éventuellement rénover ou diviser leur maison pour en faire en deux logements ou plus.

Constatations

1. Intérêt des propriétaires âgés à rénover leur maison pour y aménager des appartements accessoires

Trente-cinq des répondants (19 %) ont exprimé une certaine ouverture à l'idée d'augmenter la densité d'occupation de leur maison, y compris par l'aménagement d'appartements accessoires. Six répondants (3 %) avaient déjà divisé leur maison en deux logements ou plus à des fins d'occupation, principalement pour des membres de leur famille. Parmi ceux qui

n'avaient pas divisé leur maison, 21 (12 %) étaient prêts à considérer cette option dans un avenir rapproché et six autres (4 %) ont répondu que ce pourrait être une possibilité.

Les maisons des personnes interrogées étaient relativement grandes, et celles qui comprenaient neuf pièces ou plus occupaient la plus grande proportion, avec 61 %; seulement 3 % des maisons comptaient cinq pièces ou moins. Il semble donc y avoir un grand potentiel de rénovation à des fins de densification. Cependant, les deux quartiers présentent d'importantes différences. Beacon Hill-Nord compte plus de maisons de neuf pièces ou plus qu'Ottawa-Sud et Ottawa-Sud compte plus de maisons de six à huit pièces que Beacon Hill-Nord.

Le sous-sol des maisons d'un grand nombre des personnes interrogées pourrait être rénové. En ce qui concerne l'utilisation, au moment du sondage, 59 des sous-sols (32 %) étaient déjà aménagés dans la mesure où ils étaient isolés de façon adéquate et dotés de la tuyauterie et des installations électriques nécessaires pour que l'espace soit habitable. Ils étaient aussi équipés d'une salle de bain et pouvaient servir d'aire de récréation, de salle familiale, de chambre à coucher ou à d'autres usages courants. Soixante-quinze autres sous-sols (40 %) étaient partiellement aménagés. Beacon Hill-Nord avait la plus grande proportion de sous-sols aménagés (39 %), contre 21 % pour Ottawa-Sud, ce qui reflète en partie la différence d'âge des habitations des deux quartiers.

Parmi les 187 personnes ayant répondu à la question sur l'âge, 39 % étaient âgées de 55 à 64 ans, 36 % étaient âgées de 65 à 74 ans, et 22 % étaient âgées de 75 ans ou plus. Encore une fois, il y a des différences entre les deux quartiers. Le pourcentage des personnes âgées de 75 ans et plus était plus élevé à Ottawa-Sud (33 %) qu'à Beacon Hill-Nord (14 %), et le pourcentage des personnes âgées entre 65 et 74 ans était plus élevé à Beacon Hill-Nord (44 %) qu'à Ottawa-Sud (24 %).

En ce qui concerne la taille des ménages des deux quartiers, la majorité des répondants (65 %) vivent dans des ménages de deux personnes. Dix-huit pour cent vivent seuls, 10 % vivent dans des ménages de trois personnes, et 6 % font partie de ménages de quatre personnes ou plus.

Soixante-treize répondants (40 %) ont déclaré avoir des revenus de 60 000 $ ou plus, ce qui leur donnerait une marge de manœuvre acceptable pour rénover leur maison s'ils décidaient de le faire. Trente-trois autres répondants (18 %) ont dit avoir des revenus de 40 000 $ à 59 000 $ et, à l'opposé, 21 répondants (12 %) ont déclaré avoir des revenus inférieurs à 40 000 $. Les ménages ayant les revenus les moins élevés ne semblent pas enclins à entreprendre des rénovations sans subventions ou autres formes d'aide. Cinquante-six répondants (31 %) n'ont pas fourni d'information relativement à leurs revenus.

2. Incidences de la conversion sur le financement et les rénovations

La question sur le financement visait à déterminer si les personnes interrogées étaient prêtes à investir une partie de leurs économies pour effectuer les rénovations ou si elles préféraient demander un prêt ou des subventions. Alors que deux répondants ont affirmé qu'ils seraient prêts à puiser dans leurs économies si les travaux étaient simples, aucun ne comptait s'en servir exclusivement. Les prêts bancaires et les prêts hypothécaires étaient les deux solutions

préférées. Trois répondants ont déclaré ne pas pouvoir faire de rénovations, ou très peu, s'ils n'obtenaient aucune subvention.

Hypothéquer la maison ou la donner en garantie pour l'obtention d'un prêt étaient les deux options préférées chez dix des personnes interrogées qui avaient des revenus suffisants pour absorber les coûts ou qui souhaitaient les récupérer grâce aux futurs occupants. L'idée d'un prêt hypothécaire inverse n'a intéressé qu'un seul répondant. Ceux qui connaissaient bien ce concept ont réagi de façon plutôt négative.

Seulement quelques-uns des répondants ont aimé l'idée d'un partenariat avec un gestionnaire immobilier ou financier pour gérer les coûts et les revenus. Une personne a déclaré qu'elle pourrait s'associer avec son gendre qui est comptable et qui pourrait l'aider à gérer ses finances. En général, la gestion des coûts et des revenus ne représentait pas d'inquiétudes importantes puisque la plupart des personnes interrogées avaient déjà entrepris des travaux de rénovation dans le passé; elles savaient donc à quoi s'attendre et savaient comment gérer leurs finances.

Ce que les rénovations impliquaient était une question plus complexe. Huit des répondants avaient déjà rénové leur maison, mais principalement pour y apporter des améliorations ou pour l'adapter à leurs besoins personnels ou à ceux de leur famille, non pour la diviser à des fins de location. De plus, aucun des répondants n'avait l'intention de diviser sa demeure dans un avenir très rapproché, même si six d'entre eux ont affirmé qu'ils seraient prêts à le faire s'ils avaient besoin d'un revenu d'appoint. En ce qui concerne les autres, l'intérêt à rénover semblait être motivé par des raisons personnelles ou par le désir de loger des membres de leur famille.

Trois des femmes célibataires ont clairement indiqué souhaiter rénover ou diviser leur maison pour avoir de la compagnie ou pour partager leur résidence plutôt que pour les aider financièrement. De plus, il semble qu'aucune personne interrogée n'éprouvait de difficultés financières assez importantes pour la forcer à diviser sa demeure. Tous les répondants semblaient réticents à entreprendre des travaux d'envergure même s'ils estimaient pouvoir récupérer les coûts grâce à la location.

Selon les personnes interrogées, Ottawa-Sud et Beacon Hill-Nord sont des quartiers qui présentent tous deux des conditions favorables à ce que les aînés puissent vieillir en demeurant au même endroit. Les répondants du quartier Ottawa-Sud ont souligné les avantages d'habiter à proximité de la rivière et des parcs municipaux, le fait que les centres commerciaux sont facilement accessibles à pied et l'importance d'avoir des voisins aimables. Certains ont insisté sur l'importance d'une bibliothèque, de centres de loisirs et d'endroits de promenade. Contrairement à Ottawa-Sud, les centres commerciaux de Beacon Hill-Nord sont difficilement accessibles à pied pour la majorité des résidents. Même s'il est possible d'utiliser le transport en commun, la plupart des répondants disent se servir de leur voiture pour faire leurs courses.

Une des grandes différences entre les réponses des résidents de Beacon Hill-Nord et d'Ottawa-Sud concernait les priorités en matière de rénovation. En général, les résidents d'Ottawa-Sud prévoyaient rénover les étages supérieurs de leur maison alors que ceux de Beacon Hill-Nord parlaient plutôt de rénover le sous-sol ou d'y aménager un accès privé. Ces priorités reflètent en grande partie l'âge, l'état et le type d'habitation.

Les priorités en matière de rénovation et de division pour les résidents d'Ottawa-Sud se traduisent habituellement par la modification de pièces existantes, la division d'étages et par la création d'accès privés pour chaque logement. Leurs propositions étaient souvent assez modestes, entre autres en raison d'inquiétudes concernant l'ampleur des dépenses, mais aussi en raison d'une certaine hésitation à laisser tomber une partie de leur intimité et de leur espace.

La partie la plus simple de l'éventuelle planification a sans doute été de déterminer si les propriétaires souhaitaient engager un entrepreneur ou tenter de faire les travaux eux-mêmes. Alors que quelques-uns ont affirmé qu'ils pourraient s'en occuper eux-mêmes ou qu'ils aimeraient travailler en association avec des entrepreneurs, la plupart ont formellement déclaré qu'ils engageraient un entrepreneur. Les réponses étaient semblables dans les deux quartiers.

En ce qui concerne l'ouverture des aînés à la possibilité de loger d'autres aînés, douze des répondants étaient prêts à louer à des étrangers et trois ne voulaient héberger que des membres de leur famille ou des amis. Parmi ceux qui étaient ouverts à louer une partie de leur maison à des étrangers, il ne semblait pas y avoir d'inquiétudes concernant la location à d'autres aînés, à condition que ces derniers soient autonomes.

Au moment des entrevues, tous les propriétaires des deux quartiers géraient et entretenaient leur propriété eux-mêmes ou avec l'aide de membres de leur famille. Cependant, si les maisons étaient divisées ou rénovées pour loger d'autres personnes, un peu plus de la moitié des répondants (8) estimaient qu'ils auraient besoin d'aide pour l'entretien à venir. Certains des répondants semblaient également fatigués d'entretenir leur maison étant donné qu'ils en prenaient soin depuis très longtemps.

Mis à part l'entretien, les chercheurs ont aussi demandé aux participants de quelle façon ils géreraient l'occupation après les rénovations. Personne ne considérait cet aspect comme étant un problème. En fait, à peine quelques-uns ont abordé la question. C'est principalement parce qu'ils ne prévoyaient pas entreprendre de travaux majeurs de rénovation ou de subdivision, et qu'ils n'envisageaient normalement accueillir qu'un ou deux occupants. C'est aussi parce qu'ils croient pouvoir choisir des locataires qu'ils jugent responsables et aimables.

Six des 17 propriétaires interrogés (quatre à Beacon Hill-Nord et deux à Ottawa-Sud) ont accepté de procéder à une évaluation des coûts de rénovation visant l'amélioration de leur maison à différentes fins. L'estimation des coûts de rénovation variait d'un maximum de 43 325 $ à un minimum de 15 730 $, taxes en sus. Cinq des six évaluations impliquaient des modifications aux sous-sols, qui étaient partiellement aménagés. Une évaluation couvrait l'agrandissement du rez-de-chaussée.

L'évaluation la plus coûteuse était celle qui incluait l'agrandissement du rez-de-chaussée pour agrandir la cuisine et créer une salle d'eau, ce qui permettrait de libérer le sous-sol pour en faire un logement. Les coûts étaient élevés parce qu'ils comprenaient la construction de nouvelles fondations et d'un vide sanitaire. Il serait également nécessaire de faire une demande de dérogation mineure à la règlementation existante en raison des exigences de retrait de la limite de propriété.

3. Répercussions de la réglementation et du zonage sur la conversion

Secteur privé

On a demandé à des représentants du secteur privé de discuter de trois ensembles de questions interreliées. Ces questions portaient sur la valeur des propriétés, sur les défis pour les propriétaires et sur la réglementation et le zonage.

Valeur des propriétés

Les questions relatives à la valeur des propriétés étaient orientées sur les répercussions des appartements accessoires sur les prix et la demande de logements. Étant donné que certains des propriétaires interrogés s'inquiétaient des coûts qu'entraînerait la rénovation ou la division de leur propriété, nous avons demandé l'avis de rénovateurs, de constructeurs et de spécialistes de l'immobilier. De façon générale, ils ont confirmé que les coûts entraînés par l'aménagement d'appartements accessoires ne se refléteraient pas nécessairement dans la valeur de revente de la maison, entre autres parce que la rénovation de vieilles maisons est plus coûteuse que celle des nouvelles constructions, mais aussi parce que les goûts et les tendances en matière de rénovation changent continuellement.

En ce qui a trait aux avantages et aux inconvénients de vendre une maison avec appartement(s) accessoire(s), ils ont indiqué que de nombreux facteurs, mis à part la disponibilité d'un appartement accessoire, influençaient la vente. Par exemple, ils estiment que les appartements accessoires sont mieux acceptés ou plus populaires dans les grandes villes comme Toronto ou Vancouver que dans des villes comme Ottawa. Ils croient aussi que la valeur des appartements peut être plus ou moins élevée selon les quartiers.

À Ottawa, cela signifie que la revente d'habitations comprenant des appartements accessoires serait plus favorable dans des vieux quartiers centraux comme Glebe et Ottawa-Sud que dans des quartiers comme Beacon Hill-Nord. De la même façon, ils estiment que la présence de maisons dotées d'appartements accessoires pourrait avoir une influence positive ou négative sur la valeur des habitations du quartier, selon que les gens se sentent à l'aise (ou non) d'acheter des maisons dans des secteurs où des appartements ont été créés.

Défis pour les propriétaires

En discutant des défis que représente la construction d'appartements accessoires, les rénovateurs, les constructeurs et les spécialistes de l'immobilier ont indiqué que les propriétaires pourraient probablement réduire les coûts en rénovant leur sous-sol plutôt qu'en aménageant les appartements dans les étages supérieurs des vieilles maisons. Ils pensent aussi que les propriétaires ne sont peut-être pas au courant que ces dépenses sont déductibles d'impôt. Pour ce qui est des options de financement, ils affirment que, d'après leur expérience, les propriétaires âgés n'aiment pas l'idée du prêt hypothécaire inverse.

Ils ont aussi relaté que les hommes réagissaient assez différemment des femmes au concept d'appartement accessoire; ils semblent plus ouverts à cette possibilité. Concernant l'aide financière, ils estiment que, bien qu'il soit utile d'informer les propriétaires de la possibilité d'obtenir des subventions, comme celles offertes par le Programme d'aide à la remise en état des logements (PAREL) de la SCHL, il serait plus important d'insister sur le fait que les locataires finiront par payer les coûts des rénovations grâce au loyer.

En ce qui concerne les inquiétudes des propriétaires relatives à l'inoccupation et aux locataires à problèmes, les participants du groupe ont indiqué que la qualité des locataires dépendait en partie de la qualité du quartier et que les propriétaires demeurant près des collèges, des universités et des hôpitaux, par exemple, n'auraient sans doute aucun mal à louer un appartement accessoire. Selon eux, les inquiétudes des propriétaires âgés concernant l'inoccupation et les locataires pourraient être atténuées par l'établissement de services centralisés qui s'occuperaient de la gestion des appartements. Ils sont toutefois conscients qu'il faut mettre en valeur le concept des services centralisés.

En ce qui concerne l'idée de « vieillir chez soi », les participants croient que la plupart des personnes âgées d'aujourd'hui se montreraient très prudentes quant à l'ajout d'appartements accessoires en raison des incertitudes associées au financement, aux relations avec les occupants, à l'inoccupation, de même qu'aux questions de sécurité. Ils pensent cependant que les baby-boomers seraient sans doute intéressés par les appartements accessoires, en particulier parce que les autres possibilités de logement pour leurs parents vieillissants risquent d'être plus dispendieuses.

Réglementation et zonage

Les rénovateurs, les constructeurs et les spécialistes en biens immobiliers voient généralement d'un bon œil le nouveau règlement sur le zonage de la Ville d'Ottawa permettant l'aménagement d'appartements accessoires partout dans la ville, excepté dans Rockliffe Park. Parallèlement, ils croient qu'il serait nécessaire d'avoir la collaboration des politiciens et des associations de quartier pour promouvoir ce concept.

Pour assurer la viabilité à long terme de l'aménagement d'appartements accessoires, ils croient également qu'il serait nécessaire de construire selon des normes supérieures pour assurer le respect de l'intimité et éviter le bruit et les odeurs. Dans certains cas, il serait préférable de bâtir selon des normes supérieures à celles du code du bâtiment actuel. Les participants reconnaissent le fait que le nouveau règlement ne comprend pas les pavillons-jardins et les habitations intercalaires, puisqu'il en est question dans d'autres règlements de construction. D'après leur expérience, il y a très peu de demande de pavillons-jardins, mais il y a clairement un besoin d'habitations intercalaires dans les vieux quartiers.

Secteur public

Les représentants de la Ville d'Ottawa ont confirmé que bien qu'il existe un nouveau règlement qui permet et encourage l'aménagement d'appartements accessoires, il n'existe aucun règlement équivalent pour les pavillons-jardins. Comme pour les habitations intercalaires, la construction de pavillons-jardins nécessite qu'une dérogation aux règlements existants soit obtenue auprès du comité de dérogation de la Ville. Ils ont aussi déclaré qu'il n'y avait eu jusqu'à présent aucune demande visant la construction de pavillons-jardins, mais qu'il y en avait de temps à autre visant des habitations intercalaires dans les vieux quartiers.

En ce qui a trait aux appartements accessoires, ils disent ne pas avoir eu connaissance d'une réaction défavorable du type « pas dans ma cour », peut-être parce que les répercussions ne se sont pas encore fait sentir étant donné que la demande d'appartements accessoires n'a pas augmenté de façon importante. Si la demande augmente, ils reconnaissent que des inquiétudes pourraient survenir dans certains quartiers mieux nantis.

Le nouveau règlement permet l'aménagement d'appartements accessoires à condition :

- qu'ils n'occupent pas plus de 40 % de la superficie brute du bâtiment principal;
- qu'il y ait un maximum d'un appartement par habitation;
- qu'ils n'affectent pas l'image de la rue (y compris l'entrée avant de la maison);
- qu'ils ne nécessitent aucun espace de stationnement supplémentaire.

On a demandé aux représentants de la Ville à quel point ces conditions étaient réalistes pour des quartiers comme Ottawa-Sud. Ils ont répondu qu'ils n'entrevoyaient aucun problème majeur.

Les représentants de la Ville ont admis que l'ajout d'un accès sur le côté de la maison n'est pas toujours possible pour les maisons construites au début du XXe siècle. C'est pourquoi il est possible que des entrées intérieures partagées à l'avant de la maison soient construites dans les vieux quartiers.

De la même façon, ils ne croient pas que l'usage combiné d'appartements accessoires à des fins résidentielles et commerciales pose un problème, pourvu que l'appartement serve principalement de résidence et que les voisins ne se plaignent pas d'une augmentation de la circulation due aux activités commerciales. Ils ont ajouté que la pose d'enseignes était aussi possible pour les entreprises à domicile pourvu que ces enseignes soient de petite taille et qu'elles s'harmonisent avec l'image de la rue.

Selon les représentants et les documents municipaux, l'ajout d'appartements accessoires n'aurait probablement pas d'incidences importantes sur les impôts fonciers puisque l'ajout d'un appartement ne nécessite pas de changement majeur à la maison, excepté pour les entrées et certaines modifications, comme la plomberie, l'électricité, l'installation de détecteurs de fumée et d'appareils d'éclairage de secours. Cependant, les nouveaux appartements accessoires doivent être construits selon les normes avec des produits ignifuges appropriés en fonction de l'âge de la maison – 30 minutes si la maison a plus de cinq ans, et 45 minutes si la maison a cinq ans ou moins.

Deux autres questions ont été posées aux représentants de la Ville – si les pavillons-jardins et les habitations intercalaires peuvent être construits conformément au nouveau règlement sur les appartements accessoires, et quelles seraient les conséquences de l'augmentation éventuelle du nombre d'appartements accessoires sur les infrastructures existantes de la ville. Ils ont répondu que le nouveau règlement sur les appartements accessoires ne s'appliquait pas aux pavillons-jardins et aux habitations intercalaires – confirmant ainsi ce que pensaient les rénovateurs, les constructeurs et les spécialistes de l'immobilier consultés – et que les entrepreneurs doivent être informés des normes et de la réglementation pertinente qui s'appliquent à ce type de construction. Aussi, contrairement aux appartements accessoires, le code du bâtiment s'applique à tous les aspects d'un logement construit en tant que pavillon-jardin ou habitation intercalaire. Pour ce qui est des infrastructures, ils ne prévoient pas de problèmes découlant de l'ajout d'appartements accessoires, entre autres parce que les infrastructures plus âgées sont graduellement remplacées dans la ville, mais aussi parce que la population n'augmentera probablement pas de façon substantielle.

Conclusion

Voici les points saillants de la présente étude :

- Près de 19 % des propriétaires-occupants âgés montrent une certaine ouverture à l'idée d'augmenter la densité d'occupation de leur maison, y compris l'aménagement d'appartements accessoires.
- Compte tenu de la taille des maisons dans des quartiers comme Beacon Hill-Nord et Ottawa-Sud, la rénovation en vue de la création d'appartements accessoires présente de grandes possibilités.
- Un pourcentage élevé des répondants estiment que leur sous-sol présente un bon potentiel pour la rénovation à des fins d'occupation.
- Les propriétaires sont pour la plupart peu réceptifs à l'idée d'un prêt hypothécaire inverse; ils préfèrent les prêts bancaires ou les prêts hypothécaires habituels.
- Les femmes ont exprimé un intérêt à partager leur demeure pour avoir de la compagnie, mais elles aiment moins l'idée de construire des appartements accessoires pour loger des étrangers pour des questions de sécurité et de gestion des occupants.
- Toutes les personnes interrogées sont réticentes à investir une somme importante d'argent dans leur maison même si cela représente un revenu potentiel à long terme.
- Les propriétaires prêts à louer à des étrangers ne semblent avoir aucune inquiétude à louer à des aînés, pourvu que ces derniers soient autonomes.
- Le règlement de la Ville d'Ottawa a été modifié pour faciliter la construction d'appartements accessoires, mais il ne s'applique pas aux pavillons-jardins et aux habitations intercalaires.
- Les constructeurs, les rénovateurs et les spécialistes de l'immobilier sont d'avis que les appartements accessoires seront plus populaires dans certains quartiers, mais le seront moins dans d'autres.
- Il serait plus économique pour les propriétaires d'aménager des appartements accessoires au sous-sol plutôt qu'aux étages supérieurs.
- Des services centralisés qui se chargeraient de la gestion complète des propriétés (notamment tous les aspects de la conception, de l'aménagement, de l'entretien et de la gestion des appartements) seraient souhaitables pour les propriétaires qui hésitent à construire des appartements accessoires à cause des préoccupations liées aux travaux de rénovation et aux locataires.
- Les représentants de la Ville estiment qu'il est trop tôt pour mesurer les répercussions du nouveau règlement permettant la création d'appartements accessoires dans les maisons existantes.
- À Ottawa, il semble n'y avoir jusqu'à présent que très peu de demandes de pavillons-jardins, mais il semble y avoir un certain besoin d'habitations intercalaires dans les vieux quartiers.

Recommandations

En se fondant sur les résultats du sondage et des entrevues avec les propriétaires âgés, les échanges du groupe de discussion composé de constructeurs, de spécialistes de l'immobilier et de représentants de la Ville, les chercheurs formulent les recommandations suivantes :

5. D'autres études doivent être entreprises pour déterminer le potentiel de développement des appartements accessoires parmi les personnes âgées de différentes villes du Canada.
6. Les administrations municipales doivent informer les propriétaires âgés des occasions et des avantages qu'apporte la construction d'appartements accessoires.
7. Les gouvernements doivent fournir plus d'informations aux propriétaires âgés au sujet des subventions actuellement offertes pour l'aménagement d'appartements accessoires.
8. Les constructeurs et les rénovateurs doivent encourager la création de services centralisés qui peuvent aider les propriétaires à résoudre les questions concernant le financement, la conception, la construction, l'entretien et la gestion des appartements accessoires.

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Rapport de recherche :
Subdivision de propriétés d'aînés en logements pour les aînés – Étude de faisabilité

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Seniors' Housing for Seniors:
A Feasibility Study
Research Report

Introduction:

The City of Ottawa, like most cities in Canada, is planning to expand and diversify the housing stock over the next twenty years in order to meet housing demand. In Ottawa, the population 65 and over was 11.5% percent of the population in 2001. By 2021, it will be 16.2% of the population (Ottawa, 2001; Council on Aging, 1999). In addition, the population between 55 and 64, which in 2001 was 9.3% of the population, will be 14.1% of the population. Seniors fifty-five and over in 2001 formed 20.8% of the population. By 2021, they will represent 30.3% of the population. If present patterns hold, we can also expect that most of these seniors will be living independently, that a relatively high proportion of senior women will be living alone, and that most seniors (over 65) will be retired from full time employment.

As seniors age, their living arrangements and marital status can change. So can their housing needs. A majority of older seniors are female. Seniors are less mobile than other age groups in terms of their residential preferences. Some prefer to age in place in the houses or neighborhoods in which they have lived for thirty or forty years (CMHC, 2002a). They are located in the suburbs as well as the older parts of cities (Fortin et al, 2002). Many seniors also have fixed or limited incomes which, with inflation, lose value over time and limit housing choices and housing investments. Most seniors, however, remain healthy, and prefer to remain independent as long as possible. However, housing options need to encompass a range of choices (Ottawa Carleton, 1996; Ottawa, 2002a,b). Senior owner occupiers, most of whom are mortgage free, can use the assets they have accumulated in their housing and pensions as a source of income for retirement. One choice they have is to sub-divide their current house, the size and scale of which may exceed their needs, to create a secondary suite that they can sell or rent to others, while sharing or retaining ownership, or even by contracting with property managers to renovate and manage the property.

Unfortunately, there has been limited research on the preference and interest of seniors in converting the stock of housing which they own and occupy in order to create secondary suites (i.e., self-contained apartments, within existing single family homes). Public discussions and debates about the future housing needs of seniors tend to focus on the development of new housing stock (particularly, condominiums) or retirement homes. Little attention has been given to the conversion of the existing stock of housing to meet both the housing and financial needs of seniors and others. More particularly, little attention has been directed to the feasibility of converting housing owned and occupied by seniors to include secondary suites (i.e., self-contained apartments, within existing

single family homes).[7] There is, however, a small but growing body of literature in Canada, partly or fully funded by CMHC, about the design of housing for seniors, home adaptations, family dynamics and dwelling adaptability, housing options for seniors, seniors' housing needs, planning support services for seniors, and community planning.

In 1988, Canada Mortgage and Housing published a booklet on Housing Choices for Older Canadians (CMHC, 1988) in which it outlined various housing options including accessory apartments and bi-family units in houses.[8] It also sponsored a national conference on housing options for seniors which highlighted many of the issues identified above. In one of the regional conferences which followed the national conference, participants in the province of Alberta (CMHC and Alberta, 1991) affirmed the need to develop a dynamic individualized mix of housing for seniors. One of the workshops observed that for those seniors who chose to age in place, renovation of the home would often be necessary. It was also noted that while many types of renovations could be costly, depending on what was needed, some could be done at minimal cost. The key to success in meeting future housing needs was said to be greater flexibility and accessibility, a concept which is increasingly associated with flex housing (i.e., adaptable and easily configured in several different arrangements) and recently promoted in Ottawa (Ottawa, Accessibility Advisory Committee, 2003).

Another feature of senior housing that was stressed was the need for safety and easy accessibility. In response to the priorities and concerns identified nationally and regionally, Canada Mortgage and Housing has produced a range of reports which are intended as guidelines for communities interested in the development of seniors' housing. One such study – Meeting Seniors' Housing Needs – reaffirms the desire of seniors to stay in their own home while recognizing the need for alternatives. The report stresses the importance of taking into account equity and tenure options, legal issues, planning, and partnerships (CMHC, 1999). An earlier study by CMHC (1992) provides information on design guidelines for seniors. Another research study by CMHC (1998a) provides an assessment tool which can be used in planning housing and support services for seniors.

There is also a growing body of research and study on renovations and adaptations of housing, some of it directed specifically at seniors. Two studies in Alberta (Regenstreif, 1989; Romank, 1991) identified key design features which ought to be taken into account in renovations for seniors. They include the width of doorways, lighting, types and levels of door handles, grab bars, burglar alarm systems, lifts, and stairways within buildings as well as ramps and accessibility from the exterior. The same concerns are highlighted in reports by CMHC on home adaptations for seniors' independence.

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[7] The study also explored the potential of garden suites and in-fill housing as alternatives to secondary suites, particularly in the focus groups with renovators, builders and housing specialists, but they were not a focus of the study. A garden suite is a small, prefabricated and self-contained home that is placed on the lot of an existing single-family detached house. It was not an option considered seriously by the people we interviewed. In-fill housing refers to housing that is built on vacant lots in built-up areas of a city.

[8] An earlier report on the use of existing housing and the potential for intensification of neighborhoods was prepared for the Ontario Ministry of Municipal Affairs and Housing by David Hulchanksi (1982).

One study conducted with the Department of Community Health of the Montreal General Hospital (CMHC, 1989), assessed various functional limitations of the elderly and ways of adapting homes to accommodate those limitations. Following that study, a self-assessment guide, covering similar ground, was produced by CMHC (2002b) to assist seniors interested in adapting their homes to maintain independence. Currently studies by researchers in the Community Health Research Unit at the University of Ottawa are exploring two particular aspects of housing design related to safety and risk among seniors: bathrooms and stairs. [9]

A parallel set of studies looked at some of the experiences and needs of people (not necessarily seniors) who actually engaged in renovations. One study in Montreal (Teasdale and Wexler, 1993) looked at the interplay of family dynamics and housing adaptability and identified a list of architectural characteristics to facilitate adaptation. A study in Kitchener-Waterloo based on a qualitative design (Foster, 1994) highlighted the tendency of renovators to underestimate the costs of renovation, the tendency for younger owners to undertake renovations more rapidly than older owners, the limited amount of information readily available to assist renovators in the early stages of planning, and a heavy reliance on a contractor for advice and completion of the renovation. A complementary set of studies in Montreal focused on the need for people in Quebec for technical advice in renovation. A high percentage of respondents favored such an agency for advice (Filiatrault et Ducharme, 1991).

Still another area of research which has relevance to what we are proposing are studies of secondary and garden (or granny) suites. Secondary and garden suites presuppose occupation by individuals or couples who are relatively independent provided they have local community supports. Some recent research on secondary suites focuses on the subdivision and legalization/regulation of lots as well as associated municipal service costs and service fees (Kinnis and Scherlowski, 1997; Geary, 1999; CMHC, 2001). A few studies also look at the development of secondary suites as ways of addressing the problem of affordability (Research Associates, 1992). Secondary suites help to diversify the stock and choices in built-up residential areas and municipalities need to provide a facilitative/supportive regulatory environment at limited cost. One study focused on the lessons to be learned from older Victorian/Georgian houses in building new housing for adaptability (Reuber, 1987). The adaptability of older housing, according to the author, is facilitated by a series of separate rooms, wide hallways, high ceilings, separate floors, porches, sun rooms, rear lanes, and the like. Another study (Lazarowich and Haley, 1982) undertook a market assessment of garden suites and found overall acceptance of them as an alternative for independent living.

Objectives of Study:

This study was undertaken in two neighborhoods in Ottawa in which there is a high proportion of owner occupied housing units by seniors. One of the neighborhoods (Old Ottawa South) is in an old part of the city where the housing was built prior to 1940, with a high proportion of three storey housing on narrow lots. The other neighborhood

[9] Based on discussions with Donna Lockett, one of the consultants to this project.

(Beacon Hill North) is an older suburb where the housing was built in the 1960s and 1970s. It is composed primarily of houses with one or two stories and larger lot sizes (or configurations) than central areas of the city. By choosing an older city neighborhood and an older suburban neighborhood, it was possible to explore the interest of seniors in two different areas with different housing stock and lot sizes (Fortin et al, 2002). Three objectives of the study were to:

(1) estimate the interest of senior homeowners (55+) in renovating or converting their current homes to include secondary suites;

(2) outline the renovation and financial implications of conversion; and

(3) identify the regulations and zoning which affect conversion.

Methodology:

Both quantitative and qualitative methods of data collection and analysis were included in this study. Data were collected in three ways: a telephone survey (objective one), an interview guide (objective two) and focus groups (objective three). The telephone survey was intended to determine whether senior owner occupiers (55+) in two different neighborhoods had an interest in subdividing their house into multiple units. Data to be collected included: socio-demographics (age, gender, income, family composition), questions about the existing dwelling (size, rooms, floors, lot size), and questions about converting the house (interest, conditions). The survey served to separate senior homeowners who had some degree of interest in subdividing their houses from those who did not.

A follow-up interview of selected households was held among the homeowners who indicated an interest. The interview explored the renovation potential of the house, the financial costs of adapting the house, and the financial capability/need of the owner occupier(s) to undertake the conversion. Unlike the survey, which was brief in nature, the interviews required one hour or more to complete. The third part of data collection – the focus groups – brought together two sets of key informants (from the private and public sector) to examine the zoning and regulatory changes which would facilitate the conversion of senior single family units into multiple units.

(i) Part One

In terms of sampling, the first part of the study - the telephone survey – was based on the goal of a random sample of 600 households in the neighborhoods of Beacon Hill North and Old Ottawa South in order to generate approximately 200 senior homeowners (55+). The sample was drawn by street-address from the Vernon Directory for Ottawa-Gatineau. The directory listed names, streets, addresses, telephone numbers and duration of residency. It did not include information on age. For that reason, it was necessary to sample the entire population in order to reach the target of seniors. The sample was also weighted in order to assure representation from French-speaking as well as English-

speaking households in each neighborhood.

The ratio of seniors to total households was based on census data (Census Tracks 16/17 in Old Ottawa South and 120.02/.03 in Beacon Hill North) which indicated that the age of household maintainers 55+ represented 34% of all household maintainers.[10] Since the percentage in the neighborhoods varied, each was weighted accordingly. A sample of 200 homeowners 55+ represented approximately 9% of the total number of household maintainers. Interviewers were successful in meeting the quotas. In excess of 600 calls had to be made in order to reach the quota, either because respondents were not home, did not answer or a machine message clicked in. When the latter occurred, the interviewers called again a second time. After two attempts, the name was dropped and the next random name was selected.

An overview of the response rate to the telephone survey is reported in Tables 1 (Old Ottawa South) and 2 (Beacon Hill North). We were successful in contacting 626 households in both neighborhoods (251 in Old Ottawa South and 375 in Beacon Hill North) or 104% of our goal. The francophone households were 10% of the total in Old Ottawa South (24/251) and 22% (84/375) in Beacon Hill North - close to the census population ratios (9% and 25% respectively). [11]

In Old Ottawa South (Table 1), a total of 108 of the 256 respondents (43%) were not 55+ or owners while 143 of the respondents (57%) met the age and ownership requirements of the study. Of the 143 senior-owners, 53% (76) completed the telephone survey and 47% (67) indicated that they were not interested in completing the survey. [12] In Old Ottawa South, no senior francophone household respondent (55+) was willing to complete the survey. We are not sure of the reasons why they refused. It may have been due to a preference for privacy, the time of day in which they were contacted, a reluctance to discuss personal matters with an interviewer on the telephone or the approach of the interviewer. However, we do know that it was not caused by a language barrier since the contacts were made by francophone interviewers who were bilingual.

In Beacon Hill North (Table 2), a total of 116 of the 375 respondents (31%) were not 55+ or owners while 259 of the respondents (69%) met the age and ownership requirements of the study. Of the 259 senior-owners, 43% (111) completed the telephone survey and 57% (148) indicated that they were not interested in completing the survey. Hence, the percentage completing the survey was less in Beacon Hill North than in Old Ottawa

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[10] Household maintainer status refers to whether or not a person residing in the household is responsible for paying the rent, or the mortgage, or the taxes, or the electricity or other services or utilities. This is not the same as a homeowner but it is the closest statistical base we could find to provide comparison.

[11] The telephone survey was successful because of the enormous effort made by three excellent interviewers: Carole Clément, Liliane Courchesne and Liliana Kitts during the spring, summer and fall of 2005. It was very difficult to contact and speak with seniors by phone.

[12] There seemed to no one reason for people refusing to complete the survey. Some were busy. Some did not want to talk to strangers. Some simply had no plans to renovate or subdivide.

South. On the other hand, unlike Old Ottawa South, a significant percentage of senior francophone household respondents completed the survey – 39% compared to 27% of Anglophones. Again, the reason for the variation in the rate was not clear and could have included respondent preference or interview and interviewer variability.

(ii) Part Two

In the second part of the study, in-depth interviews were drawn from the survey sample of seniors. They were based on seniors who indicated an interest in renovating their houses for the purpose of developing secondary suites or personal use.

The *interview guide* included information on the interviews, the introduction of the interviewer, and the thematic categories of the interviews. There were six thematic questions with suggested probes if the respondents were unclear about the meaning of a question or interpreted it in a way which deviated from the general objectives of the study. The six thematic categories were in the form of questions related to: the reasons why the persons liked the house in which they were living; their priorities in terms of subdividing the house; their plans, if any, for subdivision; their plans for managing/maintaining the subdivided property; their plans for financing the renovations; and their plans for managing costs and revenues. The guide also included a consent form.

Unlike the telephone survey, the interview data are qualitative in nature. While the objective was to interview twenty households, we were able to complete seventeen.[13] Twenty-eight households (17 in Old Ottawa South and 11 in Beacon Hill North) agreed to be interviewed during the telephone survey but during follow-up calls, eleven either changed their mind or were too busy to meet. The interviews were completed during the summer and early fall of 2005. Each of the interviews was taped with the permission of the interviewees. Two interviewers were present at each of the interviews. Originally, it was planned to include ten in-depth interviews from each neighborhood – a total of 20 – but only seventeen were completed and fifteen are reported here.[14]

Of the fifteen interviewees for whom we have transcripts, seven were single women and the rest were couples. Of the seven single women, two had older sons living with them, partly to offset housing costs but primarily to be of assistance to the sons. The couples were living on their own except in one case, which was a four generation family. It included, in addition to the couple, two children, a parent and a grandparent.

(iii) Part Three

The third part involved two focus groups, one from the private sector – representing

[13] The principal interviewer was Liliane Kitts. Against heavy odds, since most seniors were resistant to in-depth interviews, she was very successful in securing the interviews and focusing on questions during the interviews. In spite of many, many calls to the 30 people who agreed to being interviewed during the telephone survey, she was only able to secure 17 interviews.

[14] Two could not transcribed because of technical problems with the recorder.

builders, renovators and real estate specialists - and one from the public sector – involving staff from the planning and development department of the City of Ottawa.

The renovation and sub-division of older housing into two or more units depends, not only upon the interest of homeowners but also upon private sector initiatives and the willingness of municipal government to allow secondary suites within older houses or to allow garden suites and in-fill housing on the property of older units in established neighborhoods. In the City of Ottawa, until very recently, the addition of secondary suites required homeowners, in many neighborhoods, to apply for a variance to use their land in a way which did not comply exactly with the requirements of the zoning by-law. It was often necessitated by circumstances peculiar to the property which prevented the owner from developing it in a way which conformed to an existing by-law. Hence, decisions were made on a case by case basis.

In September 2005, however, the municipal council approved a by-law to allow secondary suites to be built in all areas of the city except Rockcliffe Park. At the same time, it did not change the regulations with regard to garden suites or in-fill housing, which still require a homeowner to apply for a variance. To understand more fully the current policies of the City of Ottawa, and the accompanying regulatory framework, it is important to provide some background information on the development of planning goals in the city since 2001.

The creation of the amalgamated City of Ottawa in 2001 brought together eleven separate urban and rural municipalities under one regional municipal government. In response to this development, City council decided to launch a consultative process, called the 20/20 initiative, in order to establish a set of planning principles to guide the city's growth over the next twenty years. Three of the seven principles which came out of Ottawa 20/20 relate to senior housing. The three are: (i) a caring and inclusive city (which places an emphasis on security, access to basic services and the social diversity of the population); (ii) a city of distinct, livable communities (which highlights the importance of housing choice and easy mobility) and (iii) an innovative city where prosperity is shared among all (by connecting people to opportunities and the reduction of poverty). The vision which emerged from the consultations is "one of a more compact, efficient, equitable, affordable and environmentally healthy city, one that provides a high quality of life for its citizens and offers a range of lifestyle --- choices." (Ottawa, 2003a, 4).

In response to the 20/20 vision, City council approved two related plans in 2003 which have an impact on housing for seniors: the Official Plan and the Human Services Plan. Under the Official Plan (2003b), the guiding principle on a caring and inclusive city is addressed, in terms of the focus of this study, through policies to increase the affordability of housing. Similarly, the guiding principle on livable communities is operationalized through design plans which enhance the quality of existing neighborhoods while encouraging a mix of housing types. The principle on sharing prosperity is realized through the encouragement of home-based businesses throughout the city as well as land use intensification and in-fill development. The Human Services Plan (2003c) reinforces the value of a continuum of affordable, appropriate housing

options and housing supports in order to contribute to the completeness of communities and social inclusion. It also stresses the importance of support services to prevent seniors, and others, from losing their homes.

Subsequent to the approval of the official and human services plans, the Housing Department of the City of Ottawa engaged in a three phase consultation process to develop a broad-based housing strategy to implement the goals of the plans. The first phase culminated in a technical report (Ottawa, 2005a) which identified needs and issues along a housing continuum. One particularly useful aspect of the report was the creation of a diagram (Figure 7) which captures a continuum of housing demand and supply from the perspective of income distribution. "The location of different forms of housing along the continuum corresponds to the 2004 cost of the particular form of housing in relation to income. [It] does not quantify housing within each category of housing supply nor does it identify whether there is a sufficient number of units to meet needs. It simply identifies the type of housing which is affordable to households along the income continuum." (Ottawa, 2005a, 8). As households move up the income continuum, they have more choice. Low income households (at the thirtieth decile or less) are limited to transitional, supportive, social and rental housing.

In the second phase of the consultation (Ottawa, 2005b), the Housing Department identified various strategic options, including an increase in the supply of rental housing, diversity, affordable ownership housing and a range of options for seniors. A key underlying message of the report is the need to engage the private sector and non-profit housing providers in partnership with the municipality in order to increase the supply of housing. In terms of rental housing, the report identifies the intensification of land use and secondary suites as primary methods of increasing supply. Intensification and secondary suites are also promoted as a means of increasing housing diversity. The main approach to increasing affordable ownership housing is a policy to target 25% of all new ownership housing to be affordable to households up to the fortieth income decile. The main two mechanisms to provide housing options for seniors are to promote secondary suites to assist low and moderate income seniors to stay in their homes and to increase the number of retirement homes in all areas of the city for those who cannot stay in their home.[15]

In the third and final phase (Ottawa, 2006), the Housing Department reaffirms the strategies outlined in phase two and also highlights the importance of leveraging resources from senior levels of government to address the need for affordable housing. Some of the main identified programs include; the Canada-Ontario Affordable Housing Program, RRAP, CMHC mortgage insurance premium reductions. GST rebates, Surplus Federal Real Property for Homelessness Initiative, Project Development Funding, Strong

[15] It is not clear, on the basis of this study, whether the goal for affordable housing via secondary suites is realistic. More research is needed to determine the feasibility.

Communities Rent Supplement Program and Rent Banks.[16] The report also recommends the promotion of a better alignment between income policies and housing supply policies by advocating improved federal and provincial income programs. The affordable housing targets which must be met by income categories are identified in Table 10. Affordable rent and affordable purchase price are based on costs equaling 30% of gross income with the purchase price for ownership based on a 10% down payment. Ranges are created by using the actual percentage of renters and owners in the current housing market.

It was in this context of deliberation on, and changing, municipal policies that we met in focus groups with representatives from the private and public sectors to discuss ways in which the City of Ottawa could respond to homeowners who, now or in the future, would be interested in renovating their houses or subdividing their property to allow the building of two or more units. Representatives from the private sector were asked to comment on the challenges of renovating, building and developing secondary and garden suites in existing neighborhoods of the City of Ottawa. Specifically, they were asked to discuss three sets of interrelated issues: property values, challenges for homeowners and regulations.

(iv) Analysis

Data were analyzed using quantitative and qualitative approaches. The survey provided a descriptive profile of senior owner occupiers, basic characteristics of their housing, and their interest in adapting their homes. It also allowed us to correlate basic demographics with responses to other questions to see if age or income was associated with different types of responses (for example, differences among owners in the 55-64, 65-74, and 75+ age groups; differences among owners in older suburbs and central city neighborhoods). In contrast to the survey data, the interviews and the focus groups lent themselves to thematic analysis (the grouping or clustering of data into different categories of response, like receptivity to the inclusion of secondary suites, concerns about renovation, financial challenges, affordability and choice, planning issues, zoning, development issues, design issues and partnerships).

Findings:

Objective one: Estimate the interest of senior homeowners in renovating their current homes to include secondary suites

(i) Respondent Interests and Housing Characteristics

Information on the characteristics of respondents' housing in Beacon Hill North and Old Ottawa South is based on those who completed the survey. In general, the houses in Old Ottawa South were brick (see photo). They were built primarily in the 1920s and 1930s. The houses in Beacon Hill North were built in the 1960s and 1970s. They are a mix of

[16] Interestingly, the report does not mention a program which Ontario created in 1983 called "Convert-to-rent". The program produced almost 12,000 units with a range of rents but all were well above market rents and not affordable for low income families. See Michael Shapcott (2003)

wood and stucco with some brick veneer (see photo). Among the seniors 55+ who completed the survey, 52% out of 187 households lived in two storey houses, 19% lived in three storey houses and 20% lived in one storey houses (Figure 2).

There were, however, differences between Old Ottawa South and Beacon Hill North. In addition to a similar percentage in both neighborhoods who occupied two storey housing, respondents from Old Ottawa South occupied a larger proportion of three storey houses (38% compared to 6%) and Beacon Hill North respondents occupied a larger proportion of one storey houses (32% compared to 4%). Beacon Hill also had other forms of housing, mainly split level (Table 3.1).

The houses of the respondents were relatively large with the largest proportion (61%) having nine rooms or more and only 3% having five rooms or less (Table 3: Q3.4).[17] Hence, there would appear to be plenty of scope for renovation. Again, however, there were important differences between the two neighborhoods. Beacon Hill North had a higher proportion of homes with nine or more rooms than Old Ottawa South (70% compared to 47%) while Old Ottawa South had a higher proportion of homes with six to eight rooms than Beacon Hill North (49% compared to 28%). The room count included bathrooms and kitchens.[18]

A large number of basements of respondents also had potential for renovation. In terms of use at the time of the survey, 32% of the basements were already finished in the sense that they were properly insulated, plumbed and wired for occupancy and fit with a bathroom so that they could be used for recreation, a family room, bedrooms or other everyday use. Another 40% were partially finished (Figure 3). A larger proportion of basements were finished in Beacon Hill North than in Old Ottawa South (39% compared to 21%), reflecting, in part, the different age of the housing in the two neighborhoods (Table 3: Q3.2).

Among the 134 houses where basements were reported to be partially finished or unfinished, 80 out of 122 (66%) who responded to a question about renovations, judged the basements to have a potential for renovation while the remainder were judged to be suitable for storage and laundry or other limited uses (Table 3: Q3.3).

In terms of the actual subdivision of the households, only 6 (3%) had subdivided their houses into two or more units for purpose of multiple occupancy (Table 3: Q3.5). Among the households who had not subdivided, 21 (12%) were willing to consider subdivision in the near future and 8 (4%) said maybe (Table 3: Q3.6). This suggests that about 16 to 19% of respondents showed some openness to renovation of their housing for multiple occupancy.

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[17] "Q" followed by a number refers to the responses to a question from the telephone survey. The responses are listed as Q3.1 to 6.3 in Table 3.

[18] One of the reasons for a larger number of rooms in Beacon Hill North is that a larger percentage of basements tend to be finished.

(ii) Socio-economic Characteristics of Respondents

The age of the respondents can be considered in three categories: young-old (55-64), medium-old (65-74) and old-old (75+). Of the 184 respondents completing the question with respect to age, 39% were ages 55 to 64, 36% were ages 65-75 and 22% were 75 and over (Figure 4). Again, however, there were differences between the two neighborhoods. The percentage of respondents who were old-old (75+) in Old Ottawa South was larger than Beacon Hill North (33% compared to 14%) whereas the percentage of medium-old (65 to 74) was lower (24% compared to 44%) (Table 3: Q6.1). In terms of the number living in the house, the vast majority in both neighborhoods (65%) were living in two person households. In addition, 18% were living alone, 10% were in three person households and 6% were in households of four or more (Figure 5).

Many respondents (31%) to the survey refused to give information about their incomes. Among those who did provide information, 22% reported that they had incomes of $80,000 or over and 18% with incomes in the range of $60,000 to $79,000. Hence, 40% had incomes of $60,000 or more, which would give them a reasonable degree of financial independence to renovate their houses if they chose to do so (Figure 6). Another 18% reported incomes between $40,000 and $59,000 and at the other end of the scale, 12% reported incomes less than $40,000. The lower income households would be unlikely to undertake renovation without grants or assistance. The percentage reporting the highest incomes ($80,000+) was greater in Old Ottawa South than Beacon Hill North (32% compared to 16%) (Table 3: Q6.3).

In order to determine whether any of the socio-economic characteristics were closely related to the housing characteristics of the respondents, three sets of cross tabulations were calculated.[19] The socio-economic characteristics included income, language, age and number in a household. The housing characteristics included the number of stories and rooms in a house as well as the degree to which a basement was finished or partially finished. The number of people per household was used as both a socioeconomic and housing characteristic. The results from the cross tabulations cannot, however, be generalized to the senior population of Beacon Hill North and Old Ottawa South since they represent only a subset of the total number surveyed. Only cross-tabulations with probabilities of 0.05 or less are reported here.

Among those who responded to the income question, there was a significant difference in income among anglophone and francophone respondents with a greater percentage of francophones respondents (16 out of 20) having higher incomes ($60,000 and above) than anglophone (Table 4). There was also a significant inverse relationship between the income of households and the degree to which a basement was finished, in that a higher percentage of basements were furnished or partially finished among households with

[19] The cross tabulations were tested by use of chi-square. A level of significance for two by two tables (i.e., two rows and two columns) requires a chi-squire of 3.841 with one degree of freedom and a probability of 0.05. Only the results at this level of significance or higher are reported. There were, in fact, few significant differences due to age, income, numbers of rooms or numbers of people per household.

incomes less than $60,000 than households with incomes at $60,000 or more (Table 5).

Age was a factor in terms of the numbers per household, in the sense that a higher proportion of the respondents living in one person households was 65 and over while a greater proportion of two or more person households was less than 65 (Table 6). Similarly, a higher proportion of respondents 65 and over lived in slightly smaller houses (eight rooms or less) while a greater proportion of those less than 65 years lived in larger houses (nine rooms or more) (Table 7). There was, however, no significant difference in other housing or household characteristics associated with the number of persons living in a household.

Objective two: Outline the renovation and financial implications of conversion

Eight of the people we interviewed had already renovated the houses in which they were living but primarily for upgrading or adapting them for personal needs, not in order to subdivide for purposes of rental. Nor did any of the interviewees express an interest in subdividing their house in the immediate future although six indicated that they might subdivide if they needed to do so in order to supplement their income. In the other cases, the interest in renovations seemed to be for personal reasons or to accommodate other members of the family. [20]

Three of the single women expressly stated that their interest in renovating or subdividing their house was to have companionship or shared accommodation rather than money. Hence, it seems that none of the people interviewed was under financial pressure to subdivide and all were very cautious about undertaking major renovations even if they thought they could recoup some of the costs through future rentals. A summary of the interviewees and their renovation/subdivision plans is outlined in Table 8.

Observations from the interviews were organized around six thematic themes: (i) reasons for liking the house/neighborhood; (ii) priorities for renovating/subdividing the house; (iii) plans for renovation/subdivision; (iv) management and maintenance of renovated property; (v) financing of the renovations; and (vi) management of operating costs and revenues after renovations. An assessment of renovation costs was made separately by a renovator if the interviewee agreed. Six chose to do so; the results are reported under assessing renovation costs (vii).

(i) Reasons for Liking the House

In general, the reasons for liking the area in which they were located were due to two factors: the quality of the house and the quality of the neighborhood with the latter being the more frequently emphasized. With respect to the house, most were satisfied with the physical layout and felt that it met their current needs. In some cases, the house had already been renovated to some degree to accommodate their needs (e.g., additional rooms, recreational facilities in basement, outside entrance to basement, upgrading of

[20] We did not include a question about the possibility of severing the property for purposes of subdivision but no one raised it as a possibility either.

plumbing or electricity) and there was pride of ownership. At the same time, most also realized that the house would have to be adapted to accommodate future needs if they continued to live in it as long as they were able. Here is what some of them said about the value of their house to them:

- I like everything about this house. I like the view of the river. It's everything that [I] require.
- It's a bungalow. That is very important for Tim (not his real name) ---. It's handicap accessible; there's ramps front and back and also a stair lift in the basement.
- I like the house, the size. I did quite a bit of renovations to it. I would rather stay here than go into an apartment. I like the [yard].
- This house is opposite the tennis courts. In the winter time, when the snow plows come through and there are no cars over there, they push the snow over to the other side of the street. So, I never have to shovel my driveway.
- The first one is that it is our first home. Each of the kids was born while we were living here. (After major renovations), we're just getting it where we want it to be. We think of it as a lifetime investment, where, if we ever sell it, we're praying its going to be one of our children. [21]

Both Old Ottawa South and Beacon Hill North seemed to provide the necessary conditions as neighborhoods to enable seniors to age in place (i.e., to continue to live independently in their homes and/or neighborhoods as long as possible). In Old Ottawa South, interviewees regularly talked about the advantages of being near the river, local parks and readily accessible shopping as well as having friendly neighbors.. Some stressed the importance of having a library, recreational facilities and places to walk. One person described her fondness for Old Ottawa South this way: "My main reason is the area, the neighbors, the proximity of the river, the proximity to the park; we need spaces around - [the] library and all sorts of nice urban facilities that are within walking or bicycling distance."

Another was even more eloquent in her praise: "The neighbors, the neighbors, it's like moving to a wonderful little town. It's very quiet. Its very peaceful but everybody knows everybody. We have these wonderful relationships and good community services around like the rinks and ball diamonds and you know, it's close to --- central; it's like living in ---the middle of the city but it's like living in a little town." The one disadvantage that was mentioned related to university students from Carleton. They were sometimes loud and inebriated when walking along residential streets.

Comments by interviewees in Beacon Hill North tended to focus more on the advantages of their houses than their neighborhood. However, when they did talk

[21] Hereafter, in referring to statements of the interviewees, an expression in parenthesis (----) is intended to explains what follows whereas an expression in brackets [----] rounds out the statement for grammatical reasons or purposes of clarification.

about the neighborhood, the comments were primarily positive. One person said: "Yes, oh yes, [we're] in a good neighborhood. It's fabulous. It's a mature neighborhood." Another person referred to Beacon Hill North as an 'established neighborhood'. When she elaborated on what she meant by that, she had this to say: "It's nice; we like our neighbors a lot. It's close to all the shopping faculties, not too far from town. I can just hop on a bus and go to silver city if I want to see a movie." Unlike Old Ottawa South, however, shopping in Beacon Hill North was not easy walking distance for most residents. While it was not car dependent like the outer suburbs, because of the ready availability of public transit, most interviewees used a car to shop. [22]

(ii) Priorities for Renovation/Subdivision

One major difference in the response of people in Old Ottawa South and Beacon Hill North related to the priorities of renovation/subdivision. In general, although there were a few exceptions, residents of Old Ottawa South outlined renovation plans in terms of the upper floors of the house whereas residents of Beacon Hill North talked about renovating, or creating independent access, to their basements. The priorities reflected, in large measure, the age, condition and type of the housing. Because houses in Old Ottawa South were older, the basements were not as amenable to renovation without major expenditures. As one resident put it, the basement "is largely a hole".

Another woman was even more forceful when asked about the potential of her basement for rental. When asked about it, she said: "Absolutely not. I would never renovate the basement. That's just not on for me." Part of the reason for her insistence on not renting the basement was a preference to renovate other parts of the house at lower cost but another reason was the proximity of the house to a flood plane. Another resident in Old Ottawa South had the same concern about potential flooding and still another said that there was no basement in her house to renovate because of the proximity of the river. Even in the case of one basement in Old Ottawa South which was currently occupied by the owner, the priority was to upgrade the space, the limited height of the basement meant that a tall person could not stand up in it. Hence, while it was alright for her, it had limited potential for general use. For that reason, the owner was not inclined to put a lot of money into it.

The priorities for renovation/subdivision in Old Ottawa South were usually stated in terms of modifying existing rooms, subdividing floors and creating separate access to subdivided floors. Frequently, the proposals were quite modest, partly because of a concern about large expenditures but also because of a reluctance to give up privacy and space. One woman, for example, was thinking simply of renting the ground floor space which her son had occupied (he was in the process of moving out) or modifying the upstairs bathroom and bedroom to accommodate people on a temporary basis. She said: "Someone was telling me that the hospitals need temporary accommodation from time to time for the residents from out of town. So, I was considering fixing up a

[22] Beacon Hill North can be considered one of the inner suburbs of Ottawa.

room upstairs. I wouldn't want to rent a room forever."

Another woman in Old Ottawa South was ambivalent about renovating. She took advantage of the interview to review the options. On the one hand, she was thinking about minor renovations in order to make the house more amenable to sharing. On the other hand, she realized that the house had the potential for subdivision because her immediate neighbor had already done so. She was also concerned about what the subdivision of the house would do for its resale value. At the other end of the scale, however, one couple in Old Ottawa South was systematically exploring many options of renovation including a separate entrance to the second floor, improvements to space over the garage or even a reconfiguration of the ground floor. They realized that the level of renovations they were exploring would be expensive but they also seemed to be confident that they could finance them through the sale of some of their properties or by rental recuperation.

In Beacon Hill North, the main priorities, as noted above, were usually stated in terms of completing basements and/or making access to them. As one man put it when asked what he would do: "Well we'd renovate so that the back entrance [to the basement] was separate, entirely separate." In addition, he speculated about extending the basement, in order to make the house bigger. However, he qualified his comment by stating the renovations would largely depend upon how much money he would be willing to spend and whether the City of Ottawa would allow an extension. He also was the only person interviewed in Beacon Hill North who was thinking about an extension, partly because he saw one elsewhere in the neighborhood and wondered if the size of his property would allow him to do the same.

A couple in Beacon Hill North said that they did not think that their house lent itself to subdivision unless "it's to go down to the basement via the [outside]. Then, in order to be specific, one of them added: "I would like to have steps below that window [pointing to the desired location]. [The steps] could go down to the basement; there's room there." Even among the reluctant renovators (the ones who would only renovate if they were financially forced to), the bias was toward improvements in the basement.

The main exception in Beacon Hill North was a house which had already been extensively renovated, including a finished basement. In that case, the owners were thinking of a separate entrance to the second floor as a way of subdividing the house in the future. According to the owner, the basic idea would be to gain separate access to the current master bedroom which, because of its size, lent itself to subdivision, possibly as a granny suite. "The room is big or bigger than most bachelor apartments, plus the walk-in closet is twelve by eleven. So, it's actually a bedroom. We're using it right now because my wife is using our master bedroom as an office; we're using our closet as the bedroom."

(iii) Plans for Renovation/Subdivision

‘Plans’ or planning is probably a strong way of describing the current level of thinking of most residents. Speculation or exploring options might be a better way of expressing the thinking of most of the people to whom we spoke. In fact, it might even be more accurate to state that the study stimulated their thinking about what they might do in the future or whether they even wanted to proceed once they began to think about the complications and expenses. Perhaps the easiest part of future planning to consider was whether they would employ a contractor or try to do the renovations themselves. While there were a couple who said that they could handle the renovations themselves or combine their own efforts with sub-contractors, most stated quite emphatically that they would hire a contractor. This response was uniform across both neighborhoods. Here is how some of them expressed their decision:

- Oh, I would hire a contractor.
- No, I would not do it myself. I would have it done.
- Do you mean me do the work? I wouldn’t do that. Yeah, I would [call someone in].
- We’d have it contracted out.
- Yeah, I would like to have some input about what to do and once we decided, yes that’s what we would like, then it’s in the hands of the contractor. I don’t see we’re handy that way.

People were somewhat divided about whether they would stay around or move out during renovations. Many of the people interviewed in both neighborhoods said that they would likely stay in their house while the renovations were undertaken. In several cases, they had already lived through the mess and disruption of previous renovations and therefore felt that they had a good sense of the complications associated with them. Some, however, were quite clear about not wanting to be living in their house during renovations, particularly if they were extensive, because of the disruption to their lives.

One ambivalent woman stated her preference this way: “I guess it would depend on the extent of the renovations. If it was too much, then I would have to stay somewhere else, with a relative or ---.” Another woman said that the renovations would create problems for her because of allergies: “[Renovations] would be a concern for me, a little bit because I have significant allergies now, that I didn’t use to have, with the dryness and paint and dust and stuff.” One woman, unsure about the extent of disruption, stated her reservation about staying in her home, during renovations, this way: I’d rather get out. I don’t know how they (the renovators) manage. How much stuff would have to be moved and put in storage.” Another, however, was quite emphatic: “I would move out. There’s no way I would live here.”

With respect to the openness of seniors accommodating other seniors, twelve of those interviewed were partial to accommodating strangers but three only wanted to rent to their own family or friends. Among those who were open to renting part of their house to strangers, there did not seem to be any concern about renting to other seniors provided they were independent (in the sense of taking care of themselves). Five stated their

preferences about seniors this way:

- We have a nice family but it would not necessarily be a preference. [As to seniors], if they were healthy enough to take care of themselves, that would be okay. But I don't want to get into a care and nurture situation. But other than that, older people would be perfectly fine.
- It doesn't really make any difference as long as they are decent people and like to live in this neighborhood.
- Yeah I think I would. Now that I have been living with two, I think seniors would be much more preferential to youth.
- I don't think I would want to have somebody sickly and likely to need care. I want somebody vibrant.
- I probably would want [seniors] if they had something in common, something in common with me.

Three interviewees who were partial to their own families or friends stated their preferences this way:

- "[I] have a partnership with my daughter."
- "Well yeah. I would trust family or a friend."
- "I don't know if I would rent it [to strangers]. Probably no. It would probably be for a caregiver."

(iv) Management and Maintenance of Renovated/Subdivided Property

At the time of the interviews, all of the owners in both neighborhoods had managed and maintained their own property either by themselves or with the assistance of family members. If the house were subdivided or renovated in order to accommodate others, however, slightly more than half (8) of the interviewees felt that they would need assistance with maintenance in the future. Some of older interviewees also seemed to be suffering from a certain level of maintenance fatigue since they had been taking care of their property for a very long time. One lady expressed the sentiment of the owners who were reluctant to continue with the maintenance of their property in this way:

> "It's an old house, you know, almost a hundred years old. There is a lot of maintenance. Expense is one of the issues. But just the energy, the strain, ah. Finding the workers, getting the workers, getting them to do what you want, knowing what you want, knowing the priorities. I am not interested anymore, you know. How many years can you keep your interest up on that? Some people, forever. But being a handyman is not my person. It is not [my idea] of a hobby."

Given the relatively modest level of renovation/subdivision which most owners were planning, most felt that maintenance of the property would not be significantly different than it had been in the past. The concern, therefore, was less about the increased amount of maintenance than the challenge of getting older and wondering whether they could continue in the same way. Among those who were uncertain whether they would

continue to maintain the property, one was visually impaired and said that she would need the help of family or outsiders. Another lady talked proudly about her own capacity to maintain her property herself even though she was seventy but she also reminisced fondly about one of her neighbors who lived in her own house until she was ninety without bothering about maintenance. She just let the house go to pieces in her final years and focused on enjoying life with others. That, she mused, was another option.
Some, however, were quite definite about not doing the maintenance and said simply: "I would have to call professionals to do that. That would be how I would handle it."

Still, almost one half of the interviewees (7) said that they would do most of the maintenance themselves. Where there were couples, some of the men fancied themselves as mini-renovators and said they could do most of the maintenance themselves. One man described his ability this way: "Lights and kitchen counters and the window in the bathroom and stuff, I could do [them] myself. His wife cautioned him about taking on heavy tasks but also boasted about his skills in installing roof trusses and wiring. Another woman said that the maintenance would be no problem because her son-in-law, who worked in construction, would take care of everything. A third women, a former employee in the housing sector, said that she preferred to take care of things by herself and would ask family members to maintain the property when she traveled south in winter. One man said that he would continue to do the maintenance on his house because he liked to do certain things himself. Another man distinguished between different levels of maintenance. In general, he said: "I would do it myself. I mean repairs. I can do minor repairs. Major repairs, I'd hire someone else." It is a distinction with which most would likely agree.

Aside from maintenance, we also asked interviewees how they would cope with the management of tenants after renovation. No one seemed to see it as an issue. In fact, few even addressed the issue. One main reason why it was not a concern was related to the amount of renovation/subdivision which they were considering. It was generally small scale and would usually involve one or two tenants. Another reason was a feeling that they could select the tenants and would only select those whom they thought were responsible and friendly.

(v) Financing the Renovation/Subdivision

The purpose of the question on the financing of the renovations was to gain an idea of whether the interviewees would finance through personal savings, loans or grants. While two said that they might draw on their savings if the renovations were modest, no one was willing to rely heavily on them. Either bank loans or mortgages were the preferred option although a few said that they could do little or nothing if they did not have grants. There was no observable difference between residents of Old Ottawa South and Beacon Hill North. The way one lady put it says it for others: "Well, I have some savings. I'm not going to go into financial problems. If I haven't got the money to hire or get a loan, I don't want to end up to my knees in debt."

A couple with four generations of family in their house said that they would finance the

renovations by borrowing against the future value of the house. "We [wouldn't] touch anything in the savings or mutual funds or anything like that." It [will] make us mortgage poor theoretically. When we first bought the house, if we had kept the mortgage with no renovations or anything, we would have been mortgage free next year. That was our original plan and now (because of the renovations), we actually owe more than when we bought the house in the first place."

Mortgaging or taking out a loan against the house was the preferred option of ten interviewees who had sufficient income to absorb the costs or were willing to pass them onto future tenants. However, the idea of a reverse mortgage appealed to only one person. Those who were familiar with the concept reacted quite negatively. One person, who was particularly knowledgeable about finance, summarized what was wrong with a reverse mortgage. The main problem, she said is that "I think that you are gambling with your life. There's a point in which you (potentially) have a negative value in your asset. And if you have a negative value in your asset and somebody else owns it, well you are out on the street, thank you very much. And, yes, they say it can never happen and there's protection, that sort of thing. I just think it's a horrible idea."

Having concluded, as a result of her evaluation, that a reverse mortgage was not in the cards for her, she did, nevertheless, acknowledge that its value might depend upon the age of the person taking out the loan. This is how she put it: "I guess it's a demographic thing. You kind of judge against mortality over the years. I suppose if you are eighty and doing it, it's different from being sixty-five and doing something like that." Perhaps, not surprisingly, the one person considering a reverse mortgage was not thinking about it to finance his own renovations but for his mother in order to give her a little income in order to enjoy her few remaining years. While he and his brother would benefit from the sale of his mother's house when she died, he was not concerned if its value was diminished, or nil, because of the reverse mortgage.

For some, however, the likelihood of self-financing, taking out a loan or re-mortgaging the house seemed to be remote. While one couple initially planned, or speculated about renovations, they began to have reservations when they thought about the financial implications. Without grants, they did not think that they would be able to proceed. One of the spouses responded to the question about financing this way: "Well, I don't think we could afford it. If there were grants available, I'd like to find out how to go about getting one and see if we qualified. I do not suddenly want to be out of pocket for a large sum of money and we don't know if we could get someone to come and live here or not." A woman living alone was more blunt. She could not renovate on her own. "I would certainly need some kind of help with some kinds of expenses." Another woman stated her need for a grant more politely and indirectly but just as emphatically: "If I were to renovate, it would be nice if grants were available." Still another said that self-financing of the renovation was out of the question but that she might do it if there was "a program that let you borrow the money, something like that."

(vi) Managing Operating Costs and Revenues after Renovation

The final question in the interview guide was intended to solicit information about the capacity and/or willingness of people to manage the revenues and costs associated after the renovations were complete and the space was occupied by family or others. By the time we got to the question, some of the interviewees had begun to have second thoughts about undertaking renovations and especially about subdividing the house for occupancy by others.

One of the reasons for a change of mind was due, we think, to the nature of the previous questions which got them to think about the details and complications of renovation. Prior to the interview, renovation was, for many, only a thought, an option for the future or a dream. The interview began, for some, to make the dream more concrete and the financial implications more clear. One woman, as a consequence, even lost interest in the interview and decided she wanted to keep the house to herself. A couple who had been divided about the merits of renovating their house, at the outset of the interview, was even more divided toward the end.

Among interviewees who were keen about renovating and subdividing their houses, most took the idea of managing the costs and revenues in their stride. As one couple succinctly put it, the management of costs and revenues would be possible because they were handling current finances without any major difficulty. The concern was not so much about management but making sure that the costs did not put them into debt or increase the proportion of their total income going into housing. That concern was expressed in the following ways:

- Yeah, I wouldn't want to add on my debt. I would want to pay off the renovation cost with the income [I earn from rental].
- I don't think that I would want to spend more. If it was around the same as it is now, I could manage it.
- No, certainly not. I can't afford it (i.e., to increase the proportion of income going to housing).
- I mean, if I have my preference, I wouldn't want it to go up. I would want to have it the same.
- I think that I would like to do something like that (i.e., to have renovations covered by future earnings). To plan it so that whatever the costs are, it's built into the rent.

For all the interviewees, there was not much weight given to the idea of a partnership with a property or financial manager to take care of costs and revenues. One interviewee said that she might partner with her son-in-law who was an accountant and would help her with finances. One couple said that they would consider the employment of a property manager to take care of a rental property they had in another province – a summer property which they would likely have to mortgage in order to renovate the house in which they were currently living. The advantage of a property manager was also lauded by another owner who said that she would consider hiring someone like that if she could subdivide her house into four or more units. When asked what she considered to be the pros and cons of a property manager, she said the following:

> "One advantage is that it (the property manager) takes care of the house. They have a very rigorous discipline that they apply to asset management. They also have to be qualified. If I were hiring a property manager and if I set them to do a 15 year assets management plan for me, I would expect an annual building management plan. I would expect that plan to say this is how much I spend on heat, light and electricity and on major or minor capital costs. Out of the long term asset management plan, you kind of get what the rough plan is for each year. [As to the disadvantages], well, there is the marginal cost but it's not huge, about 2.4% of the rental stream. [With] a certified property manager, you are pretty well going to be okay."

On balance, though, the management of costs and revenues was not a major concern. Since most, if not all, of the interviewees had already been engaged in some level of renovation, they not only had an idea of what to expect but how to manage. The greater challenge was not the management of the property but the financing of the proposed renovation. In cases where an individual or a couple was still employed, full or part-time, the financial burden of renovation also seemed to be manageable. For some retired people, additional renovations also were manageable as long as they were relatively modest in scope (like adding a bathroom or subdividing a room). For most retired folk, however, and particularly single women living alone (we were unable to include single men in our sample), the costs of undertaking renovations with a view to subdividing a house into two units loomed large. Without grants, the risks associated with renovation seemed great and their initial interest began to wane.

(vii) Assessing Renovation Costs

Six of the seventeen homeowners who were interviewed agreed to an assessment of renovation costs to upgrade their house for multiple uses – four from Beacon Hill North and two from Old Ottawa South. The estimated costs of the renovations varied from a maximum of $43,325 to a minimum of $15,730, exclusive of taxes (Table 9). Five of the six renovations involved modifications of basements in order to create self-contained suites or to complete basements which were partially finished. One renovation involved an extension to the main floor. All homeowners were informed about the need for applications for building permits or applications for variance where that applied. The basement renovations required no major structural changes to the foundation, perimeter drainage, footings, posts or beams. However, they did involve renovations of windows and doors, electrical circuits and panels, plumbing, railings (in several cases), stairs, walls, trim and floor coverings as well as upgrades to the insulation.

Depending upon specifications, some basement renovations also included cabinets, cupboards, heating upgrades and painting. One of the homeowners requesting renovation of the basement also planned to build a carport to accommodate the extra parking which would be required for a tenant. The estimated cost was $17,000 and the owner was informed that the carport would have to be built to code with city inspections. It likely also would necessitate a variance due to a setback requirement. The most expensive

renovation assessment was not for a basement but for an extension on the main floor to enlarge the kitchen and create a room for a laundry, which, in turn, would free up the basement for occupancy. The cost was high because it required the addition of a full foundation and crawlspace. It also would require a minor variance because of setback requirements from the property line.

Objective three: Identify the Regulations and Zoning which affect Conversion

(i) Private Sector Representatives:

Representatives from the private sector were asked to discuss three sets of interrelated issues: (i) property values, (ii) challenges for homeowners and (iii) regulations/zoning. The questions about property values focused on the impact of secondary suites on the price and demand for housing. Since some of the homeowners whom we interviewed were concerned about the cost of renovations or subdividing their property, we asked renovators, builders and real estate specialists what they thought. In general, they confirmed that the full cost of secondary suites was not necessarily reflected in the re-sale value of the home, partly because renovations of old houses were more costly than new construction, partly because tastes and trends in renovation were continually changing.

With respect to the advantage or disadvantage of selling homes with secondary suites, they were similarly cautious in suggesting that many variables, beside the availability of a secondary suite, influenced sales. For example, they thought that secondary suites were more accepted or popular in big cities like Toronto and Vancouver than in Ottawa. They also thought that the value of the secondary suite was greater in some neighborhoods than others. In Ottawa, this meant that resale of units with secondary suites would likely be stronger in older, centralized areas of Ottawa, like the Glebe or Old Ottawa South than in Beacon Hill North. Similarly, they thought that the presence of homes with secondary suites could positively or adversely affect neighborhood housing prices, depending upon whether people were comfortable (or not) in purchasing homes in areas with tenants.

Commenting on the challenges of building secondary suites, renovators, builders and real estate specialists noted that homeowners could probably keep costs down by renovating basements rather than introducing secondary suites into the upper floors of older homes. They also thought that homeowners might not be aware that they could deduct some of the expenses from taxes. In terms of the financing options, they said that, in their experience, senior homeowners did not like the idea of reverse mortgages. They also noted that men and women responded somewhat differently to the idea of a secondary suite, with the men more likely to be open to the possibility. In terms of financial assistance for suites, they thought that while it was useful to bring to the attention of homeowners the availability of grants, like CMHC's Residential Rehabilitation Assistance Program (RRAP), the more important point to emphasize was that the tenants would be eventually paying for the cost of the renovations through their rent payments.

Regarding homeowners' concerns about vacancies or unacceptable tenants, it was noted that the quality of the tenants depended, in part, on the quality of the neighborhoods and

that homeowners living near colleges or universities or hospitals, for example, would find it relatively easy to rent a secondary suite. In their judgment, the concerns of older homeowners about vacancies and tenants could be addressed by one-stop shopping services in order to assure the development and property management of suites under one company or association. They realized, however, that the notion of one-stop shopping services, which assist senior homeowners in matters relating to financing, designing, building, maintaining and managing secondary suites, was not widely recognized and needed to be promoted. As to the notion of 'aging in place', they thought that most seniors would be very cautious about adding secondary suites because of uncertainties associated with financing, dealing with tenants and issues of security. However, they thought that the baby boomer or sandwich generation might be more open to the development of secondary suites.

The renovators, builders and real estate specialists with whom we met were generally positive about the new by-law of the City of Ottawa which permitted the development of secondary suites throughout the city with the exception of one area. At the same time, they thought that it was necessary to have politicians and neighborhood associations on side in order to promote the concept. In order to assure the long term viability of secondary suite development, they also felt that it was necessary to build to high standards to assure adequate privacy and noise abatement. This meant, in some cases, that it might be necessary to build to higher standards than the existing building code. It was recognized that the new by-law did not include garden suites or in-fill housing since both fell under other building regulations. In their own experience, there was not much demand for garden suites but there was a definite need for in-fill housing in older neighborhoods.

The following is a summary of the responses to questions asked of representatives from the private sector with respect to property values, challenges for homeowners and regulations:

Private Sector Comments about Property Values:

Question #1: Do property values increase by more than the cost of adding secondary suites?

- Cost of secondary suites are not necessarily reflected in re-sale value.
- No renovation receives full cost recovery because of differing tastes, trends and obsolescence but some renovations have higher rate of return than others.
- Payback ranges have been estimated by CMHC: Kitchens (68-75%); Bathrooms (64-70%); Painting (62-66%); Finished Basements (50-52%); Central Air Conditioning (38-43%); Energy Efficient Upgrades (33-39%).[23]
- Renovations are more costly than new construction.

Question # 2: Do properties with secondary suites sell faster, slower or about the same

[23] CMHC, Your Money's Worth, http://www.cmhc-schl.gc.ca/en/co/renoho/beyore/beyore_005.cfm

as homes in the same neighborhood without secondary suites?

- Secondary suites seem to be more popular in Toronto and Vancouver than in Ottawa but it is beginning to change here.
- Re-sale value depends upon market niche – in neighborhoods where prices are high, secondary suites can be a positive factor.
- Higher re-sale value in the Glebe than in Kanata.
- When there is a soft rental market (the current case in Ottawa), a secondary suite has to be fairly attractive to entice a buyer.
- If tenants in a particular neighborhood are not perceived to be 'desirable', a secondary suite may not have extra value.

Question # 3: Does adding a secondary suite cause neighboring housing prices to increase, decrease or stay about the same?

- Secondary suites generally do not adversely affect neighboring housing prices unless the poor quality of a house has the effect of attracting undesirable tenants.
- However, some buyers may be wary of purchasing a house if the house is close to housing units with secondary suites.
- It is important to bring the issue of secondary suites out of the closet. Not much is known about the marketing of houses with secondary suites.

Private Sector Comments about Challenges for Homeowners:

Question # 4: How can older homeowners households minimize expenditures when developing/building/renovating secondary suites or in-fill housing?

- Expenses are not as high if a secondary suite is built into new housing as they are in renovating old housing.
- Renovations of basements for family use are less expensive than costs of a secondary suite but may also have less value on resale.
- Homeowner can deduct from taxes some of the expenses associated with the development and maintenance of secondary suites.

Question # 5: What are the options for older homeowner households for financing such expenditures?

- Re-mortgage house to service debt for secondary suite.
- Line of credit from bank.
- Reverse mortgage generally not liked by seniors.
- Financial advisors can examine pros and cons of financing expenditures.
- Tenant is paying off the cost of renovations.
- Generally husbands go for secondary suites because of financial benefits; wives tend to be more reluctant.

- No capital gains tax if a secondary suite is part of an existing house.
- Government grants, such as CMHC's Residential Rehabilitation Assistance Program (RRAP) for Secondary Suites/Garden Suites, help to reduce costs.
- Grants also available for homeowners/seniors who are renovating or building secondary suites to accommodate persons with disabilities.

Question # 6: How can the concerns of homeowners about vacancies or unacceptable tenants be addressed?

- Some homeowners have previous experience with tenants and can deal with the issues.
- Quality of the tenant depends, in part, on the area or the neighborhood.
- Homeowners living near colleges, universities or hospitals will find it relatively easy to rent a secondary unit.
- Homeowner has option to contract with property manager to deal with tenants.

Question # 7: Will an increase in secondary suites or multiple units assist seniors to age in place?

- Seniors generally cautious about adding secondary suites because of uncertainties associated with financing units, dealing with tenants and issues of security.
- Many seniors will have to be 'sold' the advantages of having secondary suites.
- Baby boomer or sandwich generation may prefer to develop secondary suites to accommodate their senior parents rather than locate them in retirement homes

Question # 8: Is it feasible to provide 'one-stop shopping' for homeowner households?

- Property management can provide one-stop shopping.
- Property management generally involves two types of commission: one for marketing and contracting with tenants, one for ongoing management of the unit(s).
- Cost of property management in the range of 8-10% of gross rent.
- Property management of secondary suites is already available in Ottawa (e.g., Homespace Development). More renovators/builders may offer property management in the future if there is sufficient demand.
- Idea of one-stop shopping needs to be promoted

Question # 9: What are the major design, legal, planning, financial, real estate and regulatory challenges in developing secondary suites and in-fill housing?

- Secondary suites now allowed throughout Ottawa except in Rockcliffe Park.
- Secondary suites are only allowed within the main structure of a housing structure. An extension or addition does not fall into same category. Requires

a variance.

- In-fill housing depends upon the zoning by-laws and on the size of lots.
- Secondary suites allow intensification to be invisible. Granny or garden suites are more difficult to develop, particularly if neighbors object.
- There is a need for in-fill housing in older neighborhoods.
- Demand for garden suites is less clear.
- Building-to-code is important for regulatory and insurance reasons.
- To assure high quality suites with adequate privacy and noise abatement, it is necessary to go beyond code.
- Renovations which exceed existing regulations (e.g., extra parking, entry doors for secondary suites or changing building facades) must be cleared with committee for adjustments.
- Need to have politicians and residential/community associations on side.

Question # 10: Can secondary suites be used for home-based businesses as well as for residential purposes?

- Combined business/residential units may develop over time.
- Not clear whether existing regulations encourage/discourage mixed uses.

(ii) Public Sector Representatives:

City of Ottawa officials were asked to comment on a set of questions which arose from earlier phases of the study including findings from the homeowner survey/interviews and from issues identified by representatives of the private sector (renovators, builders and real estate specialists).

City of Ottawa officials confirmed that while there was a new by-law to allow and encourage the development of secondary suites, there was no equivalent by-law for garden suites. Like in-fill housing, the building of garden suites involved a variance in existing by-laws, which would have to be approved by the city's committee of adjustment. They also said that there was, at present, no demand for garden suites but that there were requests for in-fill housing in older neighborhoods from time to time. With respect to secondary suites, they said that they were not aware of a NIMBY (not-in-my back-yard) backlash, perhaps because the impact, to date, had not been high since the demand for secondary suites had not taken off. With increased demand, they recognized that concerns might arise in some high income areas.

Under the new by-law, the development of secondary suites is permitted on condition that the suite encompasses no more than 40% of the gross area of the principal building, that there is a maximum of one per dwelling, that it does not change the character of the street (including the front entrance of the house) and that no additional parking space is required. Officials were asked how realistic these regulations were for areas like Old Ottawa South. They said that they did not anticipate any major problems but they did recognize that additional side access was not always possible for houses built in the early part of the twentieth century. For that reason, interior shared entrances in the front of the

house might have to be provided. Equally, they did not think that mixed uses of secondary suites for business and residence would be a problem provided that the unit was primarily for residential use and neighbors did not complain because of increased traffic due to the business. They said that signage was also possible for home-based businesses provided it was modest and consistent with the character of the area.

While officials thought, and the city documents stated, that the addition of secondary suites would not likely have a significant impact on property taxes, they also acknowledged that many residents of Ottawa were dissatisfied with current methods of assessment. Part of the reason they thought taxes would not increase significantly was due to the fact that the addition of secondary suites did not require changes in the existing house except for adjoining entrances or upgrades in plumbing and electricity, smoke alarms or emergency lighting. However, the new secondary suites had to be built to standard with appropriate fire retardants for the age of the house – 30 minutes if the house was over five years old and 45 minutes if five years or younger.

Two other questions were asked of city officials – whether garden suites (i.e., small prefabricated and self-contained homes that are placed on the lot of an existing single family detached house) and in-fill housing could be built under the new secondary suite by-law and what impact, if any, the multiplication of secondary suites would have on the existing city infrastructure. They stated that the secondary suite by-law did not apply to garden suites and in-fill housing – thereby confirming the understanding of renovators, builders and real estate agents to whom we spoke – and that contractors would have to be aware of the relevant standards and regulations which applied to such development. Also, unlike secondary suites, the building code would apply to all aspects of a housing unit built as a garden suite or for in-fill. As to existing infrastructure, they did not foresee a problem arising because of the addition of secondary suites, partly because the older infrastructure was gradually being replaced in the city, partly because the increase in population was not likely to be significant.

The following is a summary of the responses to questions asked of City of Ottawa officials:

Question # 1: The City of Ottawa seems to accept the importance, and value, of allowing secondary suites to be built throughout the city. What is the situation with regard to garden suites, in-fill housing or renovation of garages for residential purposes?

- While there is a by-law to promote secondary suites, there is no specific by-law directed at garden suites.
- Neither encouraged or discouraged; they would be treated like any other building request for zoning variance and would have to go through the same review process.
- The same for in-fill housing.
- There seems to be little or no demand for garden suites at present. There are requests for in-fill housing in older areas and they follow the regular development process

Questions # 2: To what extent is the NIMBY phenomenon likely to impact on the development of secondary suites?

- The impact is negligible. To date, there does not seem to be an issue.
- The fact that secondary suites are not allowed in one part of the city (Rockcliffe Park) suggests that it might become an issue in some high-income areas.
- The demand for secondary suites has not taken off like a rocket; therefore, the impact is minimal at present.

Question # 3: Under existing regulations, it seems that the development of secondary suites presupposes no additional parking, no parking on front lawns and no changes in the streetscape character of the road including secondary entrances. How realistic are such restrictions in neighborhoods like Old Ottawa South?

- There can be a shared entrance in the front provided it is located in the interior of the house.
- In housing with very limited side access, an applicant can request a variance through the committee of adjustment but the process can take three months or more and costs money; it also requires a survey.
- Parking is not required for a secondary suite so that should not be a problem in areas like Old Ottawa South. At least, it will not be a greater problem than already exists.
- It is recognized that non-conforming parking spaces (e.g., parking on the front lawn) exist in areas like Old Ottawa South. They are investigated if there is a complaint.

Question # 4: Do existing regulations encourage or discourage mixed use secondary suites (i.e., suites which can be used for business and residential purposes)?

- In general, the end use of a unit is not the concern of the City when a secondary suite is being built.
- The city does not classify units as residential or business.
- In general, a mixed use (business/residential) is not a problem provided that it is a home-based business (i.e., the person running the business lives in the unit).
- In principle, there can be only one home-based business per unit.
- Technically, only 20% of the space of the unit can be used for business.
- Some signage is allowed for home-based business but it must be small and attached discretely to the unit

Question # 5: City statements about secondary suites seem to soft pedal their potential impact on property assessment and taxes – implying that the impact will be light? Is that realistic in all cases?

- Municipal property assessment is being reconsidered in Ontario. There is considerable dissatisfaction with it.
- In principle, the impact should be proportional to the space and the extent of renovation

Questions # 6: Will the building of a secondary suite likely be used as an opportunity to encourage/force a homeowner to bring the standard of the rest of the house (not just the suite) up to the standard of the current building code?

- In general, the answer is 'no' but the addition of a secondary suite may require changes in plumbing and electrical panels.
- If part of a house is rehabilitated for a secondary suite, it is not possible to apply the current building code to other parts of the house except the entrance area.
- Another exception is a house that is less than five years old since it should meet the standards of the existing building code.
- It is possible that an inspector would check for smoke alarms and emergency lighting

Question # 7: Is the Ontario Building Code adequate to assure a high quality secondary suite (e.g., fire retardant walls and protective sound barriers between different residential units within the building)?

- Since 2005, all building projects, including the addition of secondary suites, require a Building Code Identification Number (BCIN). This means that the design of the secondary suite has be done by a certified person.
- There is no regulation regarding sound retardants unless the building is less than five years old.
- Fire retardants apply to exit areas. For an older house, the time frame is 30 minutes; for a new house, it is 45 minutes.

Question # 8: Presumably, secondary suites can be built without changes in current by-laws. Is that the case with respect to garden suites or in-fill housing?

- No, garden suites and in-fill housing fall under a different set of by-laws.
- They must meet current building codes.
- A contractor has to be aware of the relevant standards and regulations

Question # 9: If the development of secondary suites is extensive – leading, for example, to a 50% increase in the population of old neighborhoods – what impact will that have on existing infrastructure?

- The assumption is that the existing infrastructure will accommodate additional secondary suites.
- Older neighborhoods had larger families in the past than is the case today; hence, while there may be more units in the future, there may not be more

people.
- The older infrastructure is gradually being replaced across the city.

Conclusion:

The findings of this study complement some of the earlier research undertaken on senior housing and senior preferences. In terms of preferences, for example, we know that seniors generally choose to live in housing and neighborhoods with which they are familiar (CMHC, 1999; Fortin, Després et Vachon, 2002; Clark, 2005). They prefer, if possible, to age in place. We know, too, that the vast majority of seniors live in private households, not collective dwellings, and that most senior-led households reside in owner occupied, detached houses (CMHC, 2002a). Not surprisingly, therefore, CMHC has been responding to the interest of seniors, and others, to remain in their homes through rehabilitation (since 1986) and adaptations for seniors' independence since 1992 (Davis, 1994).

One way in which seniors can afford to stay in their homes is to modify them to include secondary suites. Until recently, however, municipalities in Canada have been slow to facilitate the development of secondary suites (Kinnis and Scherlowski, 1997) and little was known about the intentions of seniors with regard to renovation and adaptation. From earlier studies on residential renovation in general, we know that changes in housing is closely related to changes in the stages of life of families (Teasdale and Wexler, 1993), the financial capabilities of households and the capacity to direct, or contract with trades people to undertake, the necessary renovations (Foster, 1994). It seems also that households like to have access to technical advisory services in order to facilitate their understanding of renovations, associated costs, and time commitments (Filiatrault et Ducharme, 1991). A recent study in Quebec suburbs suggests that households prefer to adapt their homes for other members of the family (Boulianne, 2004). As consultants to this study pointed out, however, the development of secondary suites also provides an opportunity for senior owners to increase their income by renting units to outsiders.

Aside from the personal benefits of subdividing a house, there are also advantages to the community. Richard Florida (2002, 2005), an urban planner in the United States, ranks cities on how well they foster creativity and diversity by promoting technology, tolerance and talent. One advantage of making use of existing housing stock to develop secondary suites among senior and other homeowners is that it helps to generate neighborhood diversity while maintaining stability, part of the condition which make some cities more attractive than others. Older neighborhoods, in which rooming houses and absentee landlords prevail, do not offer the same opportunity or attraction to a creative class of people. According to Bruce Firestone, a consultant to the study, "the key to sound urban planning is diversity, not only across the city but also in each neighborhood. It is not wise to isolate students or seniors or wealthy people in urban ghettoes. Rather it is important to encourage people of different incomes, in different stages of life, to live in the same neighborhood"[24]

[24] Interview with Bruce Firestone, project consultant, Kanata, Ontario, August 2, 2006.

David Hulchanski, another consultant to the study, states that, in his experience in Toronto and other cities in Canada, resistance to secondary suites comes, not from the physical changes or the extra cars which it generates (which are minor), but from concerns about the kind of tenants who will be attracted to the suites. At the same time, Hulchanski also stresses that the success of developing secondary suites depends highly on their rentability, which in turn is closely related to vacancy rates. When vacancy rates are low, secondary suites in any neighborhood will be relatively easy to rent. When vacancy rates are high, their rentability will greatly depend upon the quality of the neighborhoods as well as the quality of the suites.

The findings of this study complement earlier studies. They provide insights into the interest of seniors in converting their homes for purposes of multiple occupancy, the renovation and financial implications of doing so and the regulatory environment which affects conversion. The key findings of the telephone survey were as follows:

- About 19% of respondents showed an openness to multiple occupancy, including the creation of secondary suites in their homes..

- The houses in the two neighborhoods provided plenty of scope for renovation and subdivision into secondary suites because of their size.

- Overall, basements seemed to be the preferred space for the development of secondary suites but upper floors were considered in the older housing stock. Among the households surveyed, 32% had basements which were already finished for recreation or family use; another 40% were partially finished.

- Among those who had finished for partially finished basements, 66% judged them to have potential for renovation and occupancy.

- The houses of the respondents were relatively large, with sixty-one percent having nine rooms. At the same time, the numbers of people in the houses were relatively small – the majority (83%) living in one or two person households.

- Overall, forty percent (40%) of households reporting income had incomes of $60,000 or over. At the other end, twelve percent (12%) reported incomes below $40,000. Hence, while some senior households are capable of financing renovations and subdivisions of their houses, others are likely to need financial assistance.

The key findings from the interviews were that:

- Bank loans and mortgages were the preferred route for undertaking renovations. There was little interest in the idea of reverse mortgages.

- Eight of the interviewees had already renovated their houses primarily for

personal and family use, not with the intent to introduce secondary suites and occupancy by others.

- Among those interviewed, women living alone (three in particular) expressed a general interest in opening their houses to secondary suites in order to have companionship. However, they were, at the same time, very cautious about undertaking renovations which were costly.

- Both Beacon Hill North and Old Ottawa South seemed to be favored by interviewees as good neighborhoods where they would like to stay and age in place.

- In terms of renovation, either for personal use or in order to create a secondary suite, most interviewees indicated a preference for contractors rather than undertaking the renovations themselves.

- Among 12 interviewees who were open to renting to strangers, there did not seem to be any concern about renting to seniors provided they were independent. There was more concern about the quality of the tenant than the age.

- There was not much interest in the idea of partnerships or the hiring of a property manager to undertake renovations and rental management. On the other hand, there was little knowledge of these options until they were raised by the interviewers.

The principal findings regarding regulations and zoning were that:

- During the course of the study, the City of Ottawa changed the by-laws in order to permit secondary suites throughout the city, with the primary exception of Rockcliffe Park. It did not change the regulations with respect to garden suites and in-fill housing.

- Builders and real estate specialists stated that the full-cost of renovations, including renovations for secondary suites, were not necessarily reflected in the resale value of the house. They also said that secondary suites were more acceptable in some areas of the city (e.g., the Glebe or Old Ottawa South) than other parts of the city.

- Builders and real estate specialists thought that homeowners would keep renovation costs down by renovating basements rather than upper floors of a house. The also agreed that most homeowners do not seem to like the idea of a reverse mortgage to finance housing renovations.

- In terms of financing renovations, builders and real estate specialists thought that while it would be useful to inform homeowners of available grants, it was

important to emphasize that tenants would actually pay the bulk of expenses over time.

- In the judgment of builders and real estate specialists, the concerns of senior households about renovating and dealing with tenants could be addressed through one-stop shopping services for total property management, including all aspects of design, development, maintenance and management.

- City of Ottawa officials confirmed the passage of the by-law on secondary suites but noted also that the change had not led, to date, to a large demand for such suites. They did not see any demand for garden suites although there might be a need for in-fill housing.

- City officials did not think that the regulations associated with the by-law change for secondary suites (i.e., that they encompass no more than 40% of the gross area of the principle house; that they do not change the character of the neighborhood, that the additional access required be on the side of the house or in an interior space at the front of the house) would create problems for older neighborhoods like Old Ottawa South (where houses are already closely built on narrow lots).

- City officials thought that existing infrastructure would be able to accommodate intensification of both neighborhoods without the necessity to upgrade or change.

5. Recommendations:

The following recommendations are based on the survey and interviews with senior households (demand), focus group discussions with builders and real estate specialists (supply) and city officials (regulation):

Recommendations # 1: That further study be undertaken to determine the potential for the development of secondary suites among seniors in different cities in Canada

Rationale: The current study undertaken by the Council on Aging indicates that about 15% to 19% of the senior homeowner population in two neighborhoods had some interest in renovating their houses for occupancy of others (family members or strangers), including secondary suites. There is a need, however, to obtain a more accurate count of the potential for the development of secondary suites in senior homes in major cities.

Recommendation # *2*: That municipal governments educate and inform senior homeowners of the opportunities and advantages of developing secondary suites.

Rationale: Homeowners whom we surveyed and interviewed were ill-informed about the City of Ottawa's by-law changes regarding secondary suites, the opportunities which they provide for them to age in place, and the ways and means of making the necessary

renovations without causing undue financial hardship or having to deal with difficult tenants.

Recommendation # 3: That federal and provincial governments take a more active role than they do at present to inform senior homeowners about the grants which are currently available to develop secondary suites.

Rationale: Senior homeowners whom we interviewed were not knowledgeable about CMHC grants until they were informed by interviewers from the Council on Aging. The grants need to be more widely promoted than at present. During the study, one builder in Ottawa, who participated in the private sector focus group, offered two seminars to residents in the city who wished to learn about CMHC grants. Both seminars were well attended and several residents, as a consequence, submitted applications.

Recommendation # 4: That builders and renovators promote the development of one-stop shopping services that can assist senior homeowners in matters related to financing, designing, building, maintaining and managing secondary suites.

Rationale: While a significant percentage of senior homeowners in the study indicated some interest in adapting their homes for secondary suites, they also expressed concern about the challenges of financing the necessary renovations, overseeing them and managing tenant relationships. One-stop shopping would provide a vehicle for combining all aspects of residential construction and maintenance with property management.[25]

[25] One developer in Ottawa already provides such a service. See Homespace Developments: Tranforming Home Space into Home Income (2006), *Professional Property Management*, http://www.homespacedev.ca/

Figure 1
Seniors' Housing for Seniors
Old Ottawa South
And
Beacon Hill North
Telephone Survey Sample Guide

1. **In total, six hundred (600) households are to be contacted.**

2. **Hopefully about 200-225 will be households whose owner occupants are 55+.**

3. **Of the 600, 246 will be drawn from Old Ottawa South and 354 from Beacon Hill North. The difference is due to differences in size of the relative populations.**

4. **Of the 246 in Old Ottawa South, 22 should be francophone households, representing roughly 9% of the base. The remaining households will be 224.**

5. **Of the 354 in Beacon Hill North, 89 should be francophone households, representing 25% of the base. The remaining households will be 265.**

6. **In Old Ottawa South, call every tenth name, starting with the tenth name in the list.**

7. **In Beacon Hill North, call every seventh name, starting with the seventh name in the list.**

8. **Apartments and rental town houses have been deleted from the lists (marked with an X). However, some may have been missed. If you come across names which are in apartments or in marked townhouses, do not call them. Proceed to the next name that is not in an apartment or rental townhouse and continue to call every tenth (Old Ottawa South) or every seventh (Beacon Hill North) name from that point on.**

9. **Scratch out or tick the names you have actually contacted on the list so that they are not called inadvertently a second time. Some, of course, will require follow-up calls.**

10. **To assure confidentiality, a separate coding sheet has been provided. Provide only the name, address and telephone number of the households you actually contact. Do Not list the names of all those whom you call but do not reach.**

11. **Do not leave a message on a machine. Just continue to call until you reach someone.**

Table 1 Seniors' Housing for Seniors Overview of Responses Telephone Survey Old Ottawa South								
Type of Response	Respondents Total		Francophone Respondents		Anglophone Respondents		Respondents 55+	
	#	%	#	%	#	%	#	%
Completed Survey	76	30	0	0	76	33	76	53
Did Not Complete Survey	67	27	7	29	60	27	67	47
Not 55+ or Owner	108	43	17	71	91	40	NA	
Total	251	100	24	100	227	100	143	100

Table 2 Seniors' Housing for Seniors Overview of Responses Telephone Survey Beacon Hill North								
Type of Response	Respondents Total		Francophone Respondents		Anglophone Respondents		Respondents 55+	
	#	%	#	%	#	%	#	%
Completed Survey	111	30	33	39	78	27	111	43
Did Not Complete Survey	148	39	21	25	127	44	148	57
Not 55+ or Owner	116	31	30	36	86	29	NA	
Total	375	100	84	100	291	100	259	100

Figure 2
Type of housing - %
Beacon Hill North and Old Ottawa South

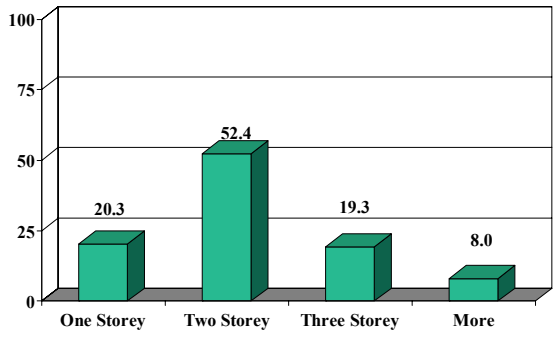


Figure 3
Basement finished, partially finished or unfinished - %
Beacon Hill North and Old Ottawa South

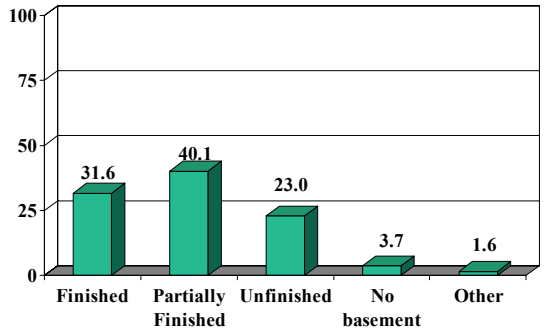


Figure 4
Age of respondents - %
Beacon Hill North and Old Ottawa South

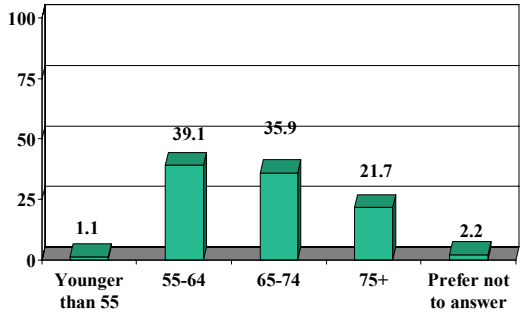


Figure 5
Number of people currently living in household - %
Beacon Hill North and Old Ottawa South

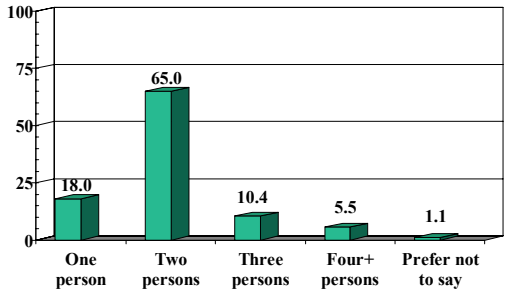


Figure 6
Household income - %
Beacon Hill North and Old Ottawa South

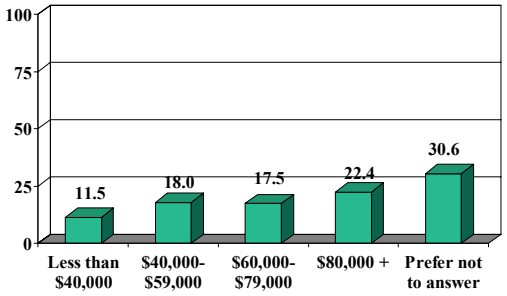


Table 3 Completed Telephone Survey Beacon Hill North and Old Ottawa South							
Question	***Responses***	**Old Ottawa South**		**Beacon Hill North**		**Total**	
		N	**%**	**N**	**%**	**N**	**%**
Language of survey	*1 English*	76	100.0	78	70.3	154	82.4
	2 French	0	0.0	33	29.7	33	17.6
	3 Other	0	0.0	0	0.0	0	0.0
	Total	76	100.0	111	100.0	187	100.0
Q3.1 Is the housing in which you are currently living, one, two , three or more stories	*1 One Storey*	3	3.9	35	31.5	38	20.3
	2 Two Storey	44	57.9	54	48.6	98	52.4
	3 Three Storey	29	38.2	7	6.3	36	19.3
	4 Other	0	0.0	15	13.5	15	8.0
	Total	76	100.0	111	100.0	187	100.0
Q3.2 Is the basement of your house finished, partially finished or unfinished?	*1 Finished*	16	21.1	43	38.7	59	31.6
	2 Partially Finished	28	36.8	47	42.3	75	40.1
	3 Unfinished	26	34.2	17	15.3	43	23.0
	4 No basement	4	5.3	3	2.7	7	3.7
	5 Other	2	2.6	1	0.9	3	1.6
	Total	76	100.0	111	100.0	187	100.0
Q3.3 If your basement is partially finished or unfinished, do you think it can be renovated for everyday purposes?	*1 Can be renovated*	37	63.8	43	67.2	80	65.6
	2 Only for storage/laundry	14	24.1	16	25.0	30	24.6
	3 Other	7	12.1	5	7.8	12	9.8
	Total	58	100.0	64	100.0	122	100.0
Q3.4 How many rooms, including kitchens and bathrooms are in the house?	*1 Five rooms or less*	3	3.9	2	1.8	5	2.7
	2 Six to eight rooms	37	48.7	31	28.2	68	36.6
	3 Nine rooms or more	36	47.4	77	70.0	113	60.8
	Total	76	100.0	110	100.0	186	100.0
Q3.5 Is your house currently subdivided into two or more units for purpose of occupancy?	*1 Yes*	4	5.3	2	1.8	6	3.2
	2 No	72	94.7	107	98.2	179	96.8
	Total	76	100.0	109	100.0	185	100.0
Q3.6 Are you willing to consider the subdivision of your house into two or more units in the near or distant future in order to share or complement your income?	*1 Yes*	9	12.5	12	11.1	21	11.7
	2 No	57	79.2	94	87.0	151	83.9
	3 May be	6	8.3	2	1.9	8	4.4

Table 3 Completed Telephone Survey Beacon Hill North and Old Ottawa South							
Question	***Responses***	**Old Ottawa South**		**Beacon Hill North**		**Total**	
		N	**%**	**N**	**%**	**N**	**%**
	Total	72	100.0	108	100.0	180	100.0
Q3.7 Would you be willing to be interviewed by housing consultants to discuss the advantage/disadvantage of converting your house into two ore more units	*1 Yes*	11	16.4	2	2.1	13	8.1
	2 No	56	83.6	92	97.9	148	91.9
	Total	67	100.0	94	100.0	161	100.0
Q4.1 Into how many units did you subdivide your house?	*1 Two units*	4	100.0	2	100.0	6	100.0
	2 Three units	0	0.0	0	0.0	0	0.0
	3 Four units	0	0.0	0	0.0	0	0.0
	4 Five + units	0	0.0	0	0.0	0	0.0
	Total	4	100.0	2	100.0	6	100.0
Q4.2 Are you planning future changes to your house?	*1 Yes*	2	50.0	1	50.0	3	50.0
	2 No	2	50.0	1	50.0	3	50.0
	Total	4	100.0	2	100.0	6	100.0
Q4.3 Would you be willing to be interviewed by housing consultants?	*1 Yes*	1	33.3	0	0.0	1	25.0
	2 No	2	66.7	1	100.0	3	75.0
	Total	3	100.0	1	100.0	4	100.0
Q4.4 If you are one of the respondents selected by the council of aging for free assessment, do you have a preferred time to meet?	*1 Yes*	1	100.0	0	0.0	1	100.0
	2 No	0	0.0	0	0.0	0	0.0
	3 Other	0	0.0	0	0.0	0	0.0
	Total	1	100.0	0	0.0	1	100.0
Q5.1 Into how many units did you subdivide your house?	*1 Two units*	5	100.0	9	90.0	14	93.3
	2 Three units	0	0.0	1	10.0	1	6.7
	3 Four units	0	0.0	0	0.0	0	0.0
	4 Five + units	0	0.0	0	0.0	0	0.0
	Total	5	100.0	10	100.0	15	100.0
Q5.2 Would you be willing to be interviewed by housing consultants?	*1 Yes*	5	83.3	9	81.8	14	82.4
	2 No	1	16.7	2	18.2	3	17.6
	Total	6	100.0	11	100.0	17	100.0

Table 3 Completed Telephone Survey Beacon Hill North and Old Ottawa South							
Question	***Responses***	**Old Ottawa South**		**Beacon Hill North**		**Total**	
		N	**%**	**N**	**%**	**N**	**%**
Q5.3 If you are one of the respondents selected by the Council on Aging for free assessment, do you have a preferred time to meet?	*1 Yes*	3	60.0	5	62.5	8	61.5
	2 No	2	40.0	3	37.5	5	38.5
	Total	5	100.0	8	100.0	13	100.0
Q6.1 What is your age?	*0 Younger than 55*	0	0.0	2	1.9	2	1.1
	1 55-64	32	42.1	40	37.0	72	39.1
	2 65-74	18	23.7	48	44.4	66	35.9
	3 75+	25	32.9	15	13.9	40	21.7
	4 Prefer not to answer	1	1.3	3	2.8	4	2.2
	Total	76	100.0	108	100.0	184	100.0
Q6.2 How many people are currently living in your household?	*1 One person*	16	21.1	17	15.9	33	18.0
	2 Two persons	45	59.2	74	69.2	119	65.0
	3 Three persons	10	13.2	9	8.4	19	10.4
	4 Four+ persos	5	6.6	5	4.7	10	5.5
	5 Prefer not to answer	0	0.0	2	1.9	2	1.1
	Total	76	100.0	107	100.0	183	100.0
Q6.3 What is the household income?	*1 Less than $40,000*	14	18.4	7	6.5	21	11.5
	2 $40,000-$59,000	11	14.5	22	20.6	33	18.0
	3 $60,000-$79,000	10	13.2	22	20.6	32	17.5
	4 $80,000 +	24	31.6	17	15.9	41	22.4
	5 Prefer not to answer	17	22.4	39	36.4	56	30.6
	Total	76	100.0	107	100.0	183	100.0

Table 4 Annual Income and Language of Survey Beacon Hill North and Old Ottawa South				
Language of Survey	Annual Income under $60,000		Annual Income $60,000 plus	
English	50	93%	57	78%
French	4	7%	16	22%
Total	54	100%	73	100%
Chi-square 4.926 P-Value 0.029				

Table 5 Annual Income and Basement Renovation Beacon Hill North and Old Ottawa South				
Basement Renovation	Annual Income Under $60,000		Annual Income $60,000 plus	
Finished/Partially Finished	43	80%	43	59%
Unfinished/No Basement	11	20%	30	41%
Total	54	100%	73	100%
Chi-square 6.099 P-Value 0.021				

Table 6 Age and Number of Persons in House Beacon Hill North and Old Ottawa South				
Number of Persons	Age Under 65		Age 65 plus	
One Person	7	10%	26	25%
Two Persons +	66	90%	79	75%
Total	73	100%	105	100%
Chi-square 6.564 P-value 0.011				

Table 7 Age and Number of Rooms in House Beacon Hill North and Old Ottawa South				
Number of Rooms/ House	Age Under 65		Age 65 plus	
8 or less	23	31%	49	46%
9 plus	51	69%	57	54%
Total	74	100%	106	100%
Chi-square 4.165 P-Value 0.046				

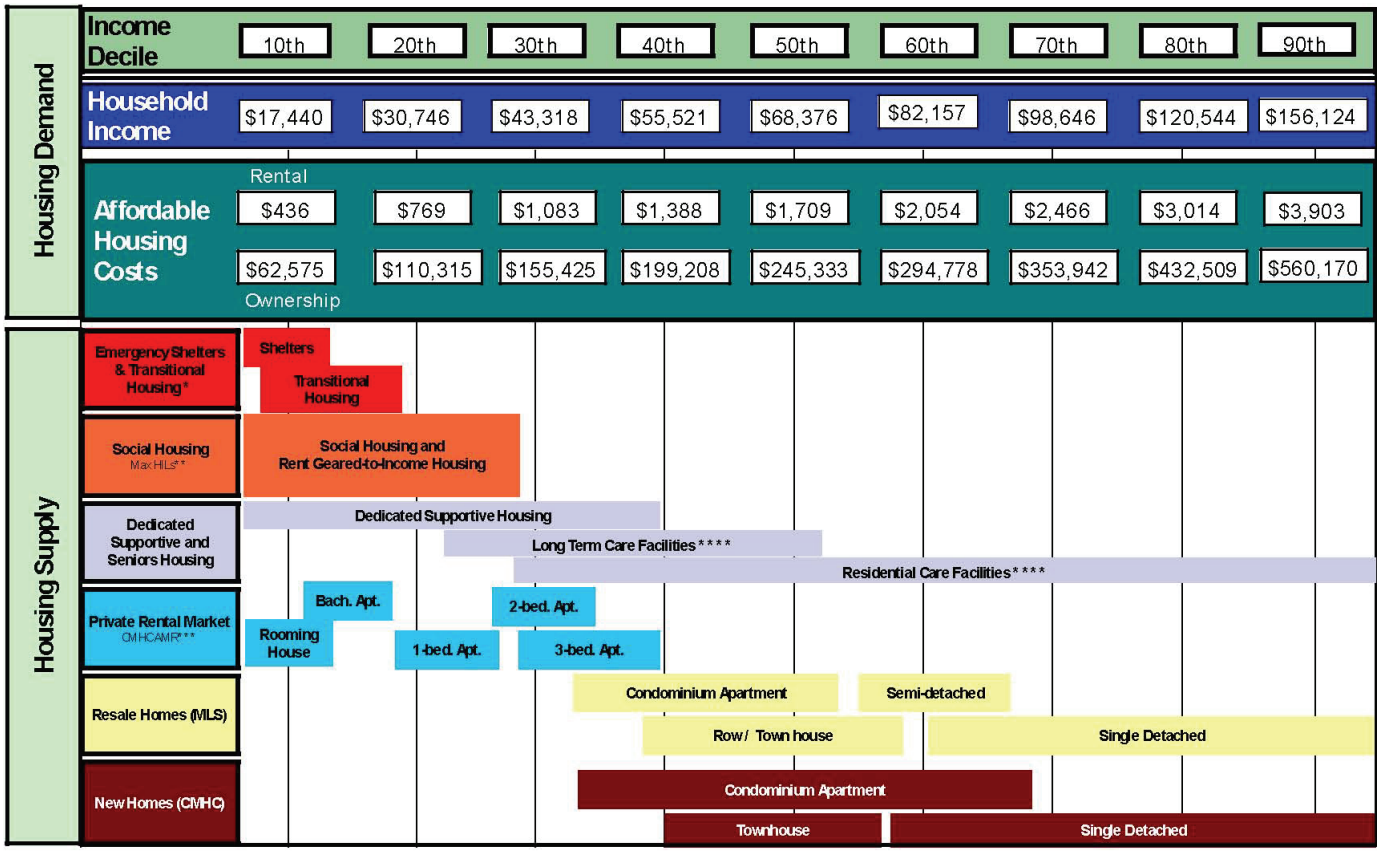
Table 8 Renovation/Subdivision Plans by Homeowner Type	
Single Woman	Has already renovated and subdivided house in order to accommodate son. Since he may move out, she is thinking of alternative uses of space.
Couple	Open to different renovation possibilities and subdivision of home in order to supplement income. No pressing urgency however.
Single Woman	Raised her family after divorce. Thinking about possibility of renovating the basement for purposes of rental to supplement income.
Couple	Couple living alone, husband interested in subdividing house, wife not interested. Impasse.
Couple	Have already undertaken minor renovations for themselves. Had planned to renovate and upgrade the basement for daughter and son-in-law but son-in-law died. No immediate plans to subdivide.
Single Woman	She lives alone and would like to renovate home in order to share the accommodation rather than subdivide.
Couple	One of the couple has a physical disability which has already required some adaptation of the house. Possibility of renovating basement in the future in order to supplement income.
Single Woman	House is currently shared with daughter and son-in-law. Main interest in renovation of basement to provide private space for herself and continue to share home with family.
Single Woman	Recently moved into house after retirement. When she did, she renovated for herself. Interested in finishing basement but mainly for personal use or family/friends.
Single Woman	Has been in house for thirty years. She still has one son living with her to help him out. Mainly interested in minor reservations to upgrade house. No interest in subdividing for people outside family.
Single Woman	Has been living on her own for about twenty-five years since her husband died. She is speculating about finishing basement but not sure it is realistic to do at her age.
Single Woman	Professional woman who has assumed care of her mother who has limited mobility. Has already renovated home to make it accessible/safe for mother. Thinking about subdivision in order to accommodate caregiver.
Couple	Thinking about renovating but house difficult to subdivide unless a separate entrance to the basement is built. If they renovate, open to rental to anyone provided they are independent.
Couple	Both still employed. Have already renovated/enlarged house to accommodate children and in-laws (parent and grandparent. Thinking about separate entrance to second floor which would allow for independent unit.
Couple	Have made minor renovations (e.g., bathroom) but no concrete plans to subdivide.

Table 9 Assessment of Renovation Costs Beacon Hill North and Old Ottawa South		
House Location	Type of Renovation	Estimated Cost
Beacon Hill North	Basement	$15,730
Old Ottawa South	Basement	$16,220
Old Ottawa South	Basement	$21,500
Beacon Hill North	Basement	$34,000
Beacon Hill North	Addition	$38,600
Beacon Hill North	Basement	$43,325

Table 10 Affordable Housing Targets By Tenure and Price				
Income Percentiles	**2005 Dollars**		**Tenure**	
	Affordable Rent	**Affordable Purchase Price**	**Rental**	**Ownership**
10th and under	$446 and lower	$65,296 and lower	5% to 10%	0% to 5%
11th-30th	$447-1,108	$65,297-162,184	10% to 15%	5% to 10%
31st-40th	$1,109-1,420	$162,185-207,871	3% to 7%	3% to 7%
41st-60th	$1,421-2,101	$207,872-307,597	7% to 8%	12% to 13%
60th and over	$2,102 and higher	$307,598 and higher	5% to 10%	30% to 35%
Overall Tenure			**30% to 50%**	**50% to 70%**

Source: Ottawa, 2006, 61

Figure 7: Housing Supply by Income
City of Ottawa



Notes:
* Ontario Works Maximum Shelter Allowance
** HILs refers to 'Household Income Limits' as defined by the Social Housing Reform Act
*** CMHC AMR refers 'Average Market Rents'
**** Costs of Long Term & Residential Care Facilities include meals and other support services

Sources: CMHC, OREB, OCHBA, City of Ottawa

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Appendices

1. Telephone Survey

2. Interview Orientation and Guide
Part 1 Orientation

3. Interview Orientation and Guide
Part 2: Interview Guide

4. Interview Consent Form

5. Focus Group Guide: Private Sector

6. Focus Group Guide: Public Sector

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Seniors' Housing for Seniors
Telephone Survey

Part One: Interviewer Information

1.1 Code Number: _____

1.2 Name of Interviewer: _____

1.3 Date of Interview: _____

1.4 Time Interview Began: _____

1.5 Time Interview Ended: _____

Part Two: Opening Narrative and Permission

(Interviewer: The opening introduction is very important so please talk slowly and take time to chat with the person on the other end of the phone in order to encourage participation in the study).

Good morning (afternoon, evening). My name is _____. I am calling on behalf of the Council on Aging of Ottawa. The Council is a bilingual, non-profit, voluntary organization dedicated to enhancing the quality of life for all seniors in Ottawa.

The Council is currently conducting a study into housing options for older adult households in Old Ottawa South and Beacon Hill North. The Council is examining whether it will be possible to convert existing owner occupied housing units into two or more units. The study is being done in order to learn (1) whether older adult households wish to live in their current residence in the future (age-in-place) and (2) whether they see any advantages in renovating or subdividing their house into two or more units.

The Council is particularly interested in exploring the opinion of someone in the household who is fifty-five or older about the possibility or feasibility of modifying the house - either for current occupants and family members or maybe even others. The survey will only take a few minutes (ten minutes or less) to complete.

2.1 Would it be possible. now or sometime later, to speak to a member of the household who is 55+and who owns the housing unit in which you are living?

2.1.1 Yes, at this time _____ Proceed to Next Paragraph

2.1.2 Yes, at a later time _____ Arrange for call back time/date:

Call back time/date: _____

Telephone Number: _____

2.1.3 No person 55+ is owner ___ Thank caller and hang-up.

2.1.4 No one is interested _____ Thank caller and hang up.

(Interviewer: Again, at this stage of the interview, it is important to take time to chat with the person on the phone. You could, for example, ask if the person has any questions about the Council on Aging or the study before you proceed with the following statement and record the response)

Thank you very much for taking time for this very important study. The Council on Aging of Ottawa wants to assure you that your answers to the questions will remain confidential and your name will be only known to the researchers at the Council. Any verbal or written reports of this study will be presented in such a way to assure and maintain your anonymity. No personal information will be released. The overall results of the study will be eventually made public and will be available on the Council on Aging of Ottawa website (http://www.coaottawa.ca/) which you can visit anytime you wish. We can also send you a complementary copy of the report if you would like to have it.

2.2 Is it okay to proceed with the survey on this basis?

2.2.1 Yes _____ Proceed to Part Three of the Survey. If yes, ask whether s/he would like to have a complementary copy of the report. Yes _____ No _____

2.2.2 No _____ Thank caller and hang-up.

Part Three: Characteristics of Housing Unit and Intentions

3.1 Is the housing in which you are currently living one, two, three or more storeys (excluding the basement and an attic with crawl space but including an attic which can be occupied – even if it is currently unfinished and unoccupied)?

3.1.1 One Storey: _____

3.1.2 Two Storey: _____

3.1.3 Three Storey: _____

3.1.4 More (specify): _____

3.2. Is the basement of your house finished, partially finished or unfinished (i.e., finished means that it is properly insulated, plumbed and wired for occupancy and fit with a bathroom so that it can be used for recreation, family room, bedrooms or other everyday purposes)?

3.2.1 Finished _____ (Go to question 3.4)

3.2.2 Partially Finished _____ (Go to question 3.3)

3.2.3 Unfinished _____ (Go to question 3.3)

3.2.4 No basement _____ (Go to question 3.4)

3.2.5 Other (specify) _____ (Go to question 3.4)

3.3 If your basement is partially finished or unfinished (i.e., used primarily for storage and laundry) do you think that it could be renovated for everyday living purposes or is it, in your judgment, only useful for storage, laundry and other occasional uses?

3.3.1 Can be renovated _____

3.3.2 Only for storage/laundry _____

3.3.3 Other (specify) _____

3.4 How many rooms, including kitchens and bathrooms, are in the house (a room does not include closets, hallways and similar storage or access spaces)?

3.4.1 Five rooms or less: _____

3.4.2 Six to eight rooms: _____

3.4.3 Nine rooms or more: _____

3.5 Is your house currently subdivided into two or more units (e.g., the main part of the house) for purposes of occupancy (e.g., everyday living by adults with or without children)?

3.5.1 Yes _____ Go to Part Four of the Survey

3.5.2 No _____ Go to Next Question

3.6 Are you willing to consider the subdivision of your house into two or more units units in the near or distant future in order to share with other members of the family, rent part of the house or to complement your income?

3.6.1 Yes _____ Go to Part Five of Survey

3.6.2 No _____ Go to Next Question

3.6.3 Maybe _____ Go to Next Question

3.7 According to housing research findings, homeowners change their minds over time. To help weigh the pros and cons of renovating or subdiving a house, the Council on Aging of Ottawa will be providing some of the respondents of this survey with a free assessment of the architectural and financial implications of subdividing a house into two or more units for purpose of occupancy by the owner and others. Would you be willing to be interviewed by housing consultants from the Council on Aging to discuss the advantages/disadvantages of converting your house into two or more units?

3.7.1 Yes _____ Go to Next Question

3.7.2 No _____ Go to Part Six of Survey

3.8 The Council on Aging of Ottawa will call you within one month to discuss with you the possibility of a meeting. If you are one of the respondents selected by the Council on Aging of Ottawa for a free assessment, do you have a preferred time to meet (i.e., morning, afternoon, evening and/or day of the week)?

3.8.1 Yes (specify)_____ Go to Part Six of Survey

3.8.2 No _____ Go to Part Six of Survey

3.8.3 Other (specify) _____ Go to Part Six of Survey

Part Four: Existing Subdivision of Housing Unit

4.1 Into how many units have you subdivided your house?

4.1.1 Two Units _____
4.1.2 Three Units _____
4.1.3 Four Units _____
4.1.4 Five + Units _____

4.2 Are you planning any further changes to your house?

4.2.1 Yes _____ Go to Part Five of Survey
4.2.2 No _____ Go to Next Question

4.3 According to housing research findings, homeowners change their minds over time. To help weigh the pros and cons of renovating or subdiving a house, the Council on Aging of Ottawa <u>will be providing some of the respondents of this survey</u> with a <u>free</u> assessment of the architectural and financial implications of subdividing a house into two or more units for purpose of occupancy by the owner and others. Would you be willing to be interviewed by housing consultants from the Council on Aging to discuss the advantages/disadvantages of converting your house into two or more units?

4.3.1 Yes _____ Go to Next Question

4.3.2 No _____ Go to Part Six of Survey

4.4 The Council on Aging of Ottawa will call you within one month to discuss with you the possibility of a meeting. If you are one of the respondents selected by the Council on Aging of Ottawa for a free assessment, do you have a preferred time to meet (i.e., morning, afternoon, evening and/or day of the week)?

4.4.1 Yes (specify)_____ Go to Part Six of Survey

4.4.2 No _____ Go to Part Six of Survey

4.4.3 Other (specify) _____ Go to Part Six of Survey

<u>Part Five: Planned Subdivision of Housing Unit</u>

5.1 Into how many units (e.g., apartments, duplexes which include kitchen and washrooms) do you think that you can divide your house?

5.1.1 Two Units _____
5.1.2 Three Units _____
5.1.3 Four + Units _____
5.1.4 Undecided _____
5.1.5 Don' know _____

5.2 To help weigh the pros and cons of renovating or subdiving a house, the Council on Aging of Ottawa <u>will be providing some of the respondents of this survey</u> with a <u>free</u> assessment of the architectural and financial implications of subdividing a house into two or more units for purpose of occupancy by the owner and others. Would you be willing to be interviewed by housing consultants from the Council on

Aging to discuss the advantages/disadvantages of converting your house into two or more units?

5.2.1 Yes _____ Go to Next Question

5.2.2 No _____ Go to Part Six of Survey

5.3 The Council on Aging of Ottawa will call you within one month to discuss with you the possibility of a meeting. If you are one of the respondents selected by the Council on Aging of Ottawa for a free assessment, do you have a preferred time to meet (i.e., morning, afternoon, evening and/or day of the week)?

5.3.1 Yes (specify)_____ Go to Part Six of Survey

5.3.2 No _____ Go to Part Six of Survey

5.3.3 Other (specify) _____ Go to Part Six of Survey

Part Six: Socio-economic Characteristics of Respondent

Finally, I would like to ask you a bit of information about you and your household. The Council on Aging of Ottawa realizes that people are sometimes hesitant to answer personal questions. If you are uncomfortable with any of these questions, a non-response is quite appropriate so please feel free to say that you prefer not to answer if that is the case.

6.1 Can you tell me into which of the following age categories you fall?

6.1.1 55-64 _____
6.1.2 65-74 _____
6.1.3 75 + _____
6.1.4 Prefer not to answer __

6.2 How many people are currently living in your household?

6.2.1 One Person _____
6.2.2 Two Persons _____
6.2.3 Three Persons _____
6.2.4 Four + Persons _____
6.2.5 Prefer not to answer _____

6.3 Please tell me into which of the following categories the total household income falls (i.e., the household with primary responsibility for the expenses of the house)?

6.3.1 Less than $40,000 _____
6.3.2 $40,000 to $59,000 _____

6.3.3 $60,000 to $79,000 _____
6.3.4 $80.000 + _____
6.3.5 Prefer not to answer _____

Thank you for your co-operation. Please remember that you can contact the Council on Aging of Ottawa any time you wish if you have further questions about this study. It is located at 1247 Kilborn Place, Suite 101. Telephone 789-3577. (If the respondent asks for the name of a person, you can give the name of the executive director (Al Loney). A call to the Council will be initially answered by one of two staff, both of whom are bilingual. _____.

Have a good day (evening).

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Study of Seniors Housing for Seniors
Interview Orientation and Guide

PART 1: ORIENTATION

Introduction of Interview:

The purpose of the interview is to obtain information on the renovation and financial needs of households who have some interest in subdividing their houses into multiple units.

Interview Guide:

The interview guide is intended to assist the interview process. There are six thematic questions or categories of enquiry: (i) information on housing preferences; (ii) renovation priorities; (iii) planning/development of renovation; (iv) administration of property after renovation; (v) financing the renovation; and (vi) financial management after completion of the renovation.

Within each of these thematic questions or categories of enquiry, there are probes. While all categories of enquiry must be addressed in each interview, the probes may or may not be used. They are there to guide the interview around the basic thematic categories. Each of the interviews will be unique and the personal/housing circumstances will be different. Therefore, it is important to flow with the conversation and use the questions which seem most pertinent. It is not necessary to ask each of the probes.

Interview Team:

There will be two people undertaking the interview: the interviewer and a recorder. The key interviewer will take the lead in asking questions but the recorder may add supplemental questions in order to clarify the terms or responses. During the interview, arrangements will be made for a renovation specialist to visit the family in order to prepare an assessment of renovation priorities and costs.

Interview Strategies:

It is important that the interviewer establish a good rapport with the respondent(s). This means putting the respondent(s) at ease. The main responsibility of the interviewer is to listen and guide the conversation, not to dominate it. About 80% of the talk should come

from the respondent(s). To assure that the interview is focused on the respondent(s), it is important to be patient and allow the respondent(s) to speak freely, to be open to slight deviations from the main themes and questions, and to engage in active listening by rephrasing from time to time what you understand.

Recording/Transcribing the Interview:

The recorder is responsible for keeping track of the content of the interview. With permission, each of the interviews will be recorded by audiotape. If the interview does not wish to have the interview recorded by audiotape, the recorder will take notes and write up the interview within twelve hours of completing it. If the interview is recorded by audiotape, the information will be transcribed from the tape. Either way, it is important to provide as much detail as possible.

Timing of the Interview:

Each interview will be arranged in advance with the respondent(s) at a time which is mutually convenient. It is estimated that the interview will last 1 to 1.5 hours.

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Study of Seniors Housing for Seniors
Interview Orientation and Guide

PART 2: INTERVIEW GUIDE

1. Code:
Time:
Date:
Interviewer:
Length of Interview

2. Interviewer's Introductory Notes: (feel free to express in your own words)

Before starting the interview, please explain briefly (1) the purpose of the study; (2) the purpose and content of the interview; (3) the length of the interview; and (4) the ethical code of the interview.

(i) Purpose of Study: The Council on Aging of Ottawa is conducting a study into housing options for older adult households in Old Ottawa South and Beacon Hill North. Specifically, it is examining whether there is an interest in converting existing owner occupied houses into two or more units, either for members of the family or others. The study is being done in order to learn (1) whether older adult households wish to live in their current residence in the future (age-in-place) and (2) whether they see any advantages in renovating or subdividing their house into two or more units.

(ii) Purpose and Content on Interview: The purpose of the interview is to explore the renovation interests and financial implications of renovation with the respondents. The content is divided into six major questions or themes. They are: (i) information on housing preferences; (ii) renovation priorities; (iii) planning/development of renovation; (iv) administration of property after renovation; (v) financing the renovation; and (vi) financial management after completion of the renovation.

(iii) Length of the Interview: Please explain that the interview will normally last about one hour to one and a half hours.

(iii) Ethical Code of Interview: Please tell the respondents that they do not have to answer every question; the choice is theirs. Also, note that any information provided during the interview will be kept strictly confidential and the identity of the respondent(s) will remain anonymous. Upon completion of the study, all records that contain personal information will be shredded.

NB: *After explaining the above, pause and ask the respondents if they have any questions before you begin. Also, ask if it is acceptable to record the interview on an audiotape. If not, ask if it is acceptable to write down what is being said. After discussion, please ask the respondent to sign a consent form (attached).*

3. Thematic Categories of the Interview:

(i) Can you please tell me what you like about this house and why you would like to continue living here?

Probes: How long have you owned this house?
What are the advantages/disadvantages of the house?
How long do you plan to live in this house?
Does the house meet any special needs which you may have?

(ii) Can you explain what your priorities would be if you were to renovate the house in order to subdivide it into two or more units in the future?

Probes:
Specifically, what is the general scope of the renovations you would like to make in order to subdivide the house?
What do you see as the advantages/disadvantages of renovating?
How much of the existing house do you want to continue to use after renovation?
Do you want the subdivided units to be for rent or purchase?

(iii) If you go ahead with the renovation in order to subdivide the house into different units, how would you plan it?

Probes: Will you try to do most of the renovation yourself or will you contract to have it done?
Since renovation usually causes some disorder in your current living space and in your life, how do you think that you will cope?
During the period when the work is being done, will you live here or will you move out?

Aside from the unit which you will occupy after the renovation is complete, do you have any preference about whom (e.g., family members, friends, older adults) you would like to have in other units of the house?
Are you open to older adults or seniors who are not relatives?

(iv) How will you manage (e.g., tenant if rented) and maintain (e.g., repairs) the property after renovation?

Probes: Will you manage and maintain the property yourself or ask someone to do it after it is renovated?
Have you thought about contracting the management of the property to a non-profit or private company?
Have you ever thought of a partnership arrangement where you undertake some of the management responsibility (e.g., general maintenance) and delegate the rest (e.g., rentals/sales, major repairs)?

(v) How do you plan to finance the renovation/subdivision?

Probes: Will you finance through savings, equity loan, mortgage, reverse mortgage or government assistance such as CMHC grants (if necessary, explain the different options to the respondents)?
If you use some outside source of financing, what would be your preference (e.g., banks, credit unions, mortgage brokers)?

(vi) How will you manage operating costs and revenues after the renovations are complete?

Probes: Have you thought about the operating costs and revenues after the renovation is complete?
Is your goal to make money after the renovations or just break even?
Have you considered a financial partnership (other family members, banks, financial organizations) in which you undertake some of the finances and share the rest

What portion of current income of the principal owners of the house are currently spent on housing (ball-park estimate in percent terms)?
What proportion of income would you hope to spend after renovation is complete (same, more, less - again a ball-park estimate)?

Closing Remarks:

(i) Explain to the respondents that (i) you have asked the respondent(s) all that you wish to know but that you would be glad to answer any questions which they may have about the study or the interview; (ii) you would be glad to send to the respondents a transcript of the interview or a copy of the study report if they would like to have either or both; and (iii) they can also check the website of the Council on Aging of Ottawa to obtain the completed study (in about six months) if they wish.

(ii) Thank the respondents for their interest and cooperation.

(iii) Arrange for the renovation specialist to tour the house. Give the respondents a card of the renovator so that the name of the person is known. The renovator will call and arrange a mutually convenient time.

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Study of Seniors Housing for Seniors
Interview Consent Form

I (We) _____understand the general purpose of the housing study being undertaken by The Council on Aging of Ottawa and agree to be interviewed by members of the research team in order to discuss my (our) renovation priorities and plans. I (we) also understand that I (we) can terminate the interview at any time I (we) wish.

Signed: _____ Date: _____

Address: _____ Telephone: _____

Seniors Housing for Seniors:
Focus Group: Private Sector

Background to Meeting:

The Council on Aging of Ottawa is currently engaged in a pilot study in two areas of the City of Ottawa to determine the interest of mature homeowner residents (55+) in creating multiple units in existing housing by:

1 creating basement, above-garage or attic apartments,
2 building attached in-law suites,
3 adding in-fill housing (for example, 'granny flats') to existing, larger lots,
4 in-fill housing on larger lots.

The City of Ottawa broadly refers to this sort of development as secondary dwelling units. Effective September 2005, secondary suites are permissible in all areas of the city except Rockcliffe Park.

Two parts of the study (a random survey of all households in Old Ottawa South and Beacon Hill North and in-depth interviews of selected households in the same neighborhoods) have been completed. Based on preliminary findings, there is interest on the part of residents and homeowners in these types of changes to existing housing stock. Next, the challenges facing individuals directly involved in renovating, building and developing secondary suites and in-fill housing in existing neighborhoods are to be studied.

Purpose of the Meeting:

The purpose of the meeting is to learn first-hand the challenges which experts in the private sector (e.g., builders, realtors, renovators, mortgage brokers, financial advisors, urban planners, lawyers, architects and property managers) have when they are engaged in promoting, advising on, renovating, building or developing secondary suites and in-fill housing in older neighborhoods. A separate meeting will be held with City of Ottawa Staff.

Agenda Questions:

The meeting will explore ten key questions which arose from earlier phases of the study. They can be grouped into three sets of questions: (1) Standards and Regulations; (2) Homeowner Concerns; and (3) Property Values.

Standards and Regulatory Questions

- What are the major design, legal, planning, financial and real estate challenges in developing/building/renovating secondary suites and infill housing and what are some of the specific City of Ottawa regulatory and by-law hurdles such as the risk of multiple or new Development Charges facing renovators, builders, developers of secondary suites and infill housing?
- Can secondary suites be used for home-based businesses as well as for residential purposes giving elder homeowners another option in terms of renting out such suites?

Homeowner Questions

- How can older homeowner households minimize expenditures when developing/building/renovating secondary suites or infill housing?
- What are the options for older homeowner households for financing such expenditures?
- How can the concerns of the older homeowner such as financial risk, vacancies or unacceptable tenants be addressed?
- Will the increase in multiple dwelling units assist elders with: a) aging in place (not being forced to leave their existing communities due, in part, to financial considerations such as increased property taxes and other operating costs), b) creating a viable business for them without undue financial risk, c) lowering income taxes by allowing them to write off part of their housing and related costs as a business expense, d) coping with loneliness and isolation.
- Is it feasible to provide a 'one-stop shop' for older homeowner households interested in developing/building/renovating secondary suites or infill housing?

Property Value Questions

- Do property values increase by more than the cost of adding secondary suites?
- Do properties with secondary suites sell faster, slower or about the same as homes in the same neighborhood without secondary suites?
- Does adding a secondary suite cause neighboring housing prices to increase, decrease or stay about the same?

Seniors Housing for Seniors
Focus Group: Public Sector

Background to Interviews:

The Council on Aging of Ottawa is currently engaged in a pilot study in two areas of the City of Ottawa to determine the interest of mature homeowner residents (55+) in subdividing older housing units into multiple units either through basement/attic apartments, in-law suites, or infill housing on larger lots. Since September 2005, secondary suites are permissible in all areas of the City of Ottawa except Rockcliffe Park.

Two parts of the study (a random survey of all households in Old Ottawa South and Beacon Hill North and in-depth interviews of selected households in the same neighborhoods) have already been completed. In addition, we have held meetings with builders and renovators to identify issues and challenges which they face in renovating, infilling or building secondary suites.

Based on preliminary findings, we have some idea of the interest on the part of resident homeowners as well as builders and renovators. Now, we would like to learn from City of Ottawa staff how current by-laws and regulations encourage the renovation/building or development of secondary suites and infill housing in older areas of the city.

Purpose of the Interviews:

The purpose of the interviews is to learn first-hand the policy issues and challenges which City of Ottawa staff, including planners, building inspectors, by-law officers, and others, consider key in the development of secondary suites and in-fill housing in older neighborhoods.

Interview Questions:

The following interview questions will be addressed to City staff for purposes of discussion. However, it is recognized that other questions might emerge as a result of the interviews. Some questions will be more appropriately addressed to some staff than others.

- The City of Ottawa seems to accept the importance, and value, of allowing secondary suites to be built throughout the city. What is the situation with regard to garden suites, in-fill housing or renovation of garages for residential purposes?

- To what extent is the NIMBY phenomenon likely to impact on the development of secondary suites?

- Under existing regulations, it seems that the development of secondary suites presupposes no additional parking, no parking on front lawns and no changes in

the streetscape character of the road including secondary entrances. How realistic are such restrictions in neighborhoods like Old Ottawa South?

- Do existing regulations encourage or discourage mixed use secondary suites (i.e., suites which can be used for business and residential purposes)?

- City statements about secondary suites (i.e., FAQs) seem to soft pedal their potential impact on property assessment and taxes – implying that the impact will be light? Is that realistic in all cases?

- Will the building of a secondary suite likely be used as an opportunity to encourage/force a homeowner to bring the standard of the rest of the house (not just the suite) up to the standard of the current building code?

- Is the Ontario Building Code adequate to assure a high quality secondary suite (e.g., fire retardant walls and protective sound barriers between different residential units within the building)?

- Presumably, secondary suites can be built without changes in current by-laws. Is that the case with respect to garden suites or in-fill housing?

- If the development of secondary suites is extensive – leading, for example, to a 50% increase in the population of old neighborhoods – what impact will that have on existing infrastructure?

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