

Municipality of Chatham-Kent

Need and Demand Analysis for Affordable Senior / Supportive Housing in Chatham-Kent

FINAL

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POLICY • RESEARCH • COMMUNITY DEVELOPMENT

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1.0 Overview of Report

1.1 Purpose of Report

This affordable housing need and demand analysis was prepared for the Municipality of Chatham-Kent as part of the work funded by the Canada Mortgage and Housing Corporation (CMHC) Seed Funding Program. The Municipality is proposing to build affordable rental supportive housing for seniors and others requiring supports, and this report is an assessment of the need and demand for this type of housing in the community.

1.2 Background Information on the Proposed Project

Within its service area, the Municipality of Chatham-Kent has the financial and administrative responsibility for social housing, owns and manages the municipally-owned housing stock, and administers new funding programs including the *Canada-Ontario Affordable Housing Program* (AHP).

The Municipality is looking to develop a two or three-storey building comprised of about 35 to 40 rental units on municipally-owned land at Tecumseh Road and Robertson Avenue in Chatham. One and two-bedroom units, including a proportion that are fully accessible, will be available to seniors[1] and others requiring supportive services. The majority of the units will have rents at an affordable level, and there will be a smaller number of market rent units. The Municipality of Chatham-Kent intends to secure a private or non-profit partnership to build, operate and manage the facility under a long-term lease agreement.

1.3 Overview of Housing Need and Demand Analysis

This report examines the trends in housing demand and supply in Chatham-Kent, with a particular focus on housing for seniors and others requiring supports. It looks at trends in population and household growth, household characteristics and income, and characteristics of older adults.

1.4 Sources of Information

A number of different sources of information were used to provide details on the current need and demand for housing for seniors in Chatham-Kent. These include the following:

- **Statistical Data:** Statistics Canada's Community Profiles from 1991, 1996, 2001 and 2006 were used to obtain data on the current population, households, economic characteristics, and housing supply.

[1] In this report, "seniors" or "senior population" refers to those individuals aged 55 years or older.

- **CMHC Data:** CMHC's annual Rental Market Reports from 2005, 2006, 2007 and 2008 provided information on the current status of the rental sector in Chatham-Kent while the Retirement Homes Report provided data on retirement homes in the community.

- **Housing Preference Survey:** Surveys were sent out to households in Chatham-Kent in February 2009; 275 surveys were completed and returned. The survey requested information on current housing and support service arrangements, as well as and future housing plans and support service needs.

- **Other Materials and Resources:** Other materials and resources were also consulted in the preparation of this report and a complete list of these is included in the bibliography.

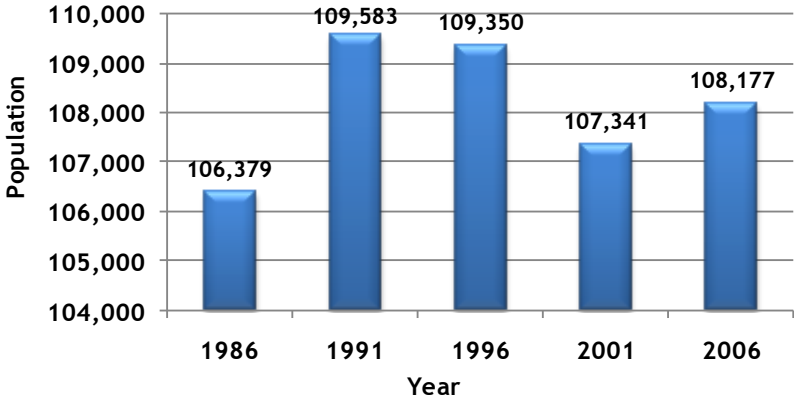
2.0 Demographic Analysis

Population and household characteristic trends are important determinants of housing demand within a community. The following sections focus on population and household characteristics and trends in Chatham-Kent. They also provide forecasts of future growth and change, as well as the impact of these changes on housing demand.

2.1 Population Growth

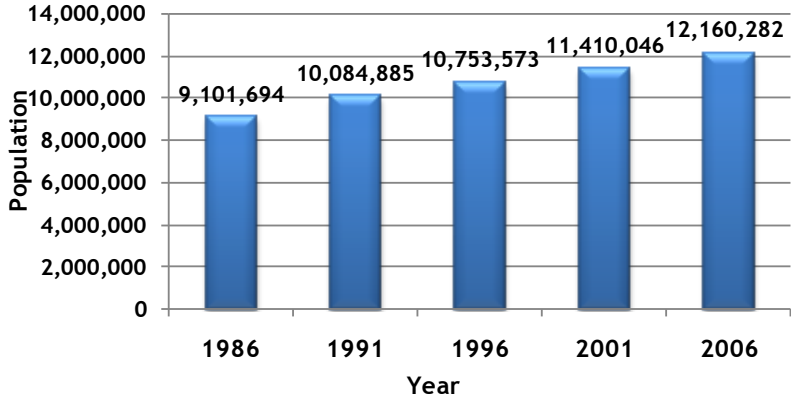
The following two figures show the trends in population growth in the Municipality of Chatham-Kent and in the Province of Ontario. While the population of Ontario increased steadily from 1986 to 2006, the population of Chatham-Kent shows significant variation over the same period. More specifically, the population of Chatham-Kent increased by 3.0% from 1986 to 1991, decreased by 2.0% from 1991 to 2001, and then increased by 0.8% in 2006.

Figure 1: Population Trends in Chatham-Kent, 1986-2006



Source: Statistics Canada, Community Profiles, 1986-2006

Figure 2: Population Trends in Ontario, 1986-2006

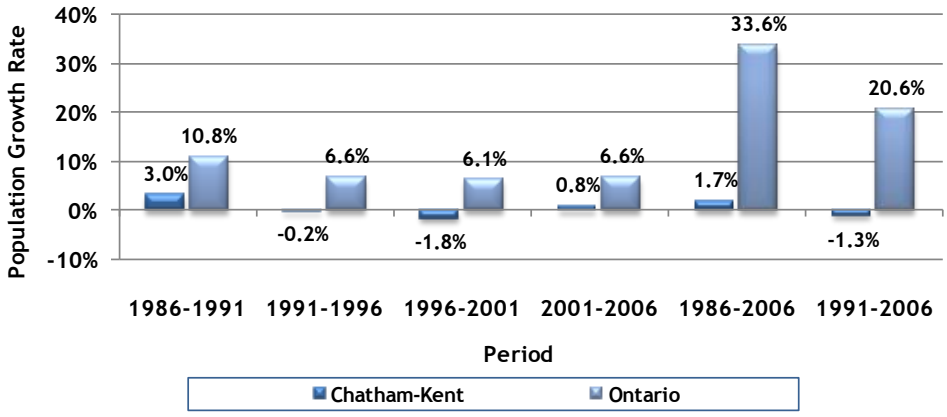


Source: Statistics Canada, Community Profiles, 1986-2006

In the period from 1986 to 2006, Ontario's population experienced an overall increase of 33.6% compared to only 1.7% for Chatham-Kent's population for the

same period. In addition, the population of Chatham-Kent saw a decrease of 1.3% from 1991 to 2006.

Figure 3: Population Growth Rates in Chatham-Kent, 1986-2006

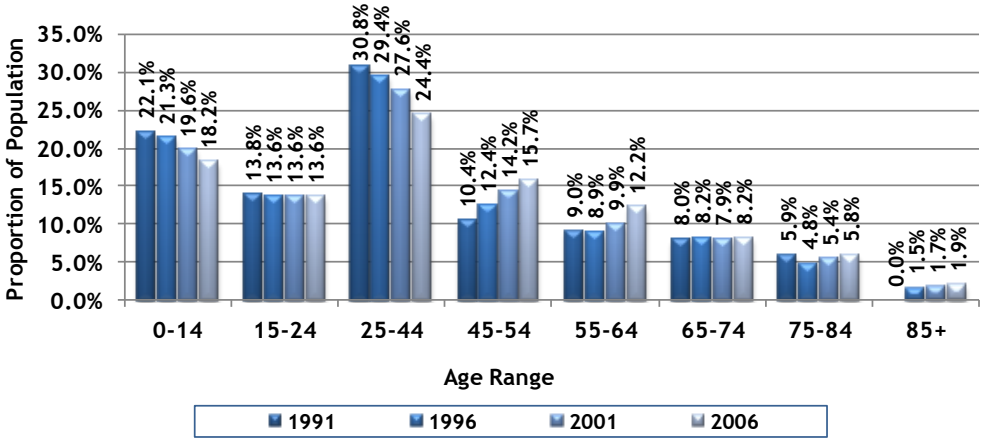


Source: Statistics Canada, Community Profiles, 1991-2006

While the statistics presented above indicate an overall slow or negative growth of the population of Chatham-Kent, a more in-depth look at trends within the population indicate that the population is aging and that the number and proportion of individuals aged 55 years and older is on the rise.

The following figure illustrates that the population in Chatham-Kent aged 0 to 44 years saw a decrease in their share of the population from 66.8% in 1991 to 56.2% in 2006, representing a decrease of 15.9%. In contrast, the population aged 45 to 54 years saw a significant increase from 10.4% in 1991 to 15.7% in 2006, an increase of 51.3%. The population aged 55 years and older also saw an increase in their share of the total population from 22.8% in 1991 to 28.1% in 2006, a change of 23.0%. This shows that the population in Chatham-Kent is aging.

Figure 4: Trends in Age Distribution by Age Range in Chatham-Kent, 1991-2006

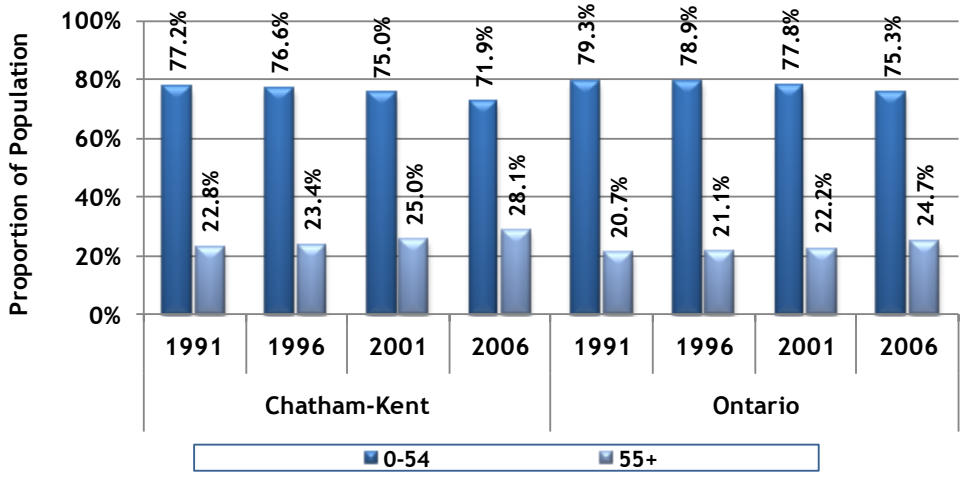


Source: Statistics Canada, Community Profiles, 1991-2006
Note: The proportion of 75-84 in 1991 is for population aged 75 years and older

The trend in the senior and non-senior population in Chatham-Kent mirrors that of Ontario. From 1991 to 2006, the proportion of the population aged 54 years and younger in Chatham-Kent declined from 77.2% of the total population to 71.9%. In Ontario as a whole, individuals aged 54 years and younger decreased from 79.3% in 1991 to 75.3% in 2006.

Correspondingly, the population in Chatham-Kent aged 55 years and older increased from being 22.8% of the total population in 1991 to being 28.1% in 2006, while for Ontario as a whole this went from 20.7% to 24.7%.

Figure 5: Trends in Population of Seniors and Non-Seniors in Chatham-Kent and Ontario, 1991-2006



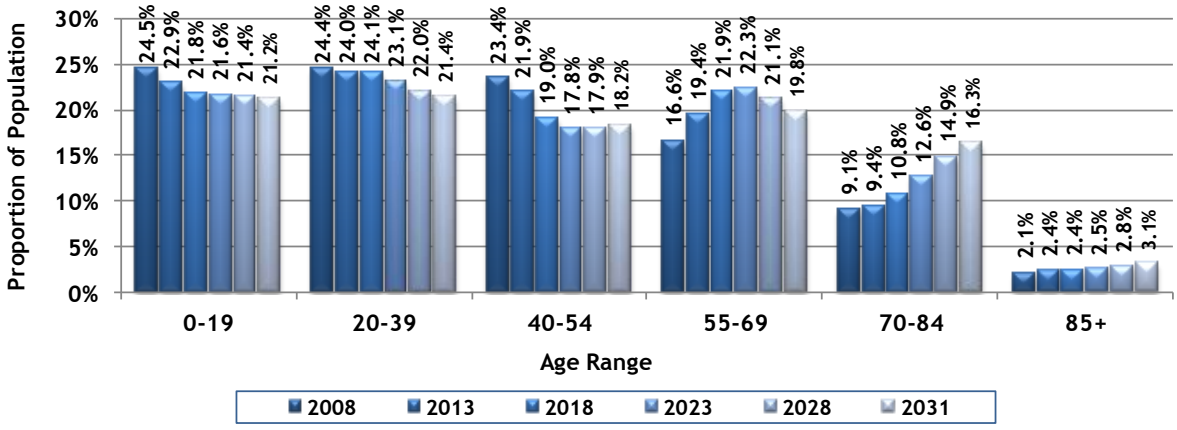
Source: Statistics Canada, Community Profiles, 1991-2006

Looking at the same information from the perspective of the rate of change, from 1991 to 2006, the population aged 54 years and younger in Chatham-Kent experienced a decline of 6.8% while the population aged 55 years and older increased by 23.0%. These rates of change are actually more significant than what has been experienced in the province as a whole. Between 1991 and 2006, Ontario's population aged 0 to 54 years decreased by 5.0% while the population aged 55 years and older increased by 19.2%. This data further suggests that the population in Chatham-Kent is aging at a slightly higher rate than the provincial average.

2.2 Projected Population Growth

The following figure shows that, based on Ontario Ministry of Finance population projections for the Chatham-Kent Census Division, the population aged 0 to 54 years in Chatham-Kent is expected to continue to experience a decrease in its share of the total population from 2008 to 2031. By contrast, an overall increase is anticipated for the population aged 55 years and older.

Figure 6: Population Forecast by Age Range, Chatham-Kent, 2008, 2013, 2018, 2023, 2028, and 2031

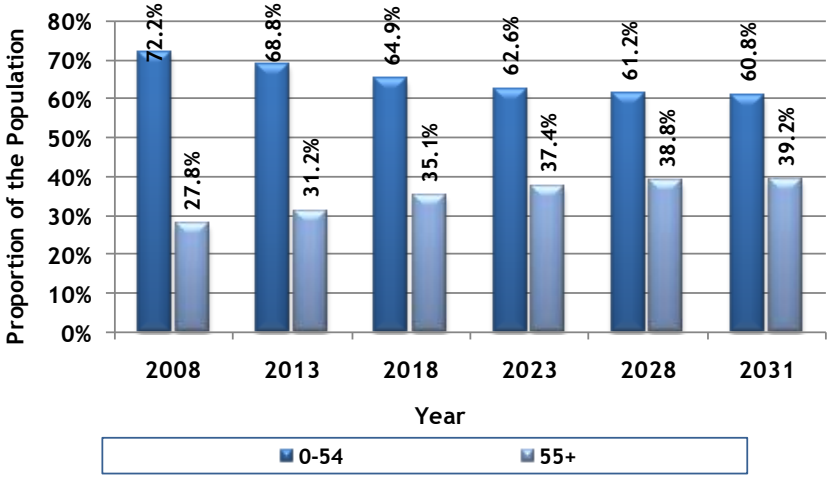


Source: Ontario Ministry of Finance based on Statistics Canada data, 2008

More specifically, the population aged 55 to 69 years of age is expected to peak in 2023 then experience a slight decline in their share of the population to 2031. The population aged 70 to 84 years is projected to increase steadily from 9.1% in 2008 to 16.3% in 2031 while the population aged 85 years and over will increase slightly from 2008 to 2031.

The figure below compares the projected population trend of the population of seniors and non-seniors in Chatham-Kent. The forecast indicates that the population of Chatham-Kent will continue to age and that older adults will form an increasing proportion of the total population of the area.

Figure 7: Population Forecast for Seniors and Non-Seniors in Chatham-Kent, 2008, 2013, 2018, 2023, 2028, and 2031



Source: Ontario Ministry of Finance based on Statistics Canada data, 2008

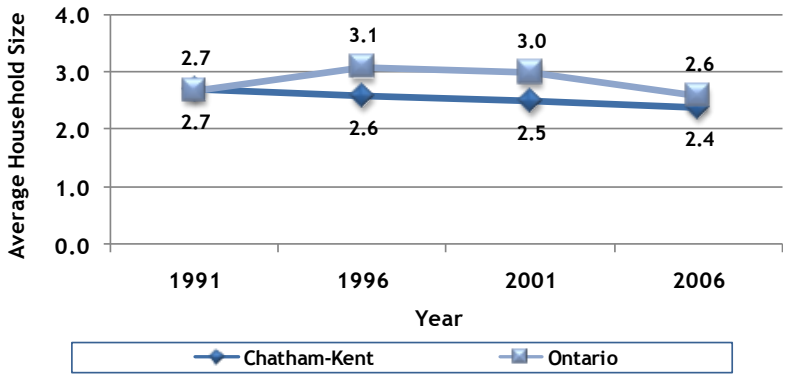
More specifically, the population in Chatham-Kent aged 55 years and older is expected to increase from being 27.8% of the total population in 2008, to being

39.2% in 2031. Similar to the previous section on trends over the past 15 years, this forecast of an aging population emphasizes the importance of focusing on housing options and support services that are appropriate for an aging population.

2.3 Household Size

In the period from 1991 to 2006, the average household size in Chatham-Kent decreased steadily from 2.7 persons in 1991 to 2.4 persons in 2006. This decline in the average size of households, which is at a greater rate than the province as a whole, suggests a need for housing options suitable for smaller households.

Figure 8: Trends in Average Household Size of Households in Chatham-Kent and Ontario, 1991-2006

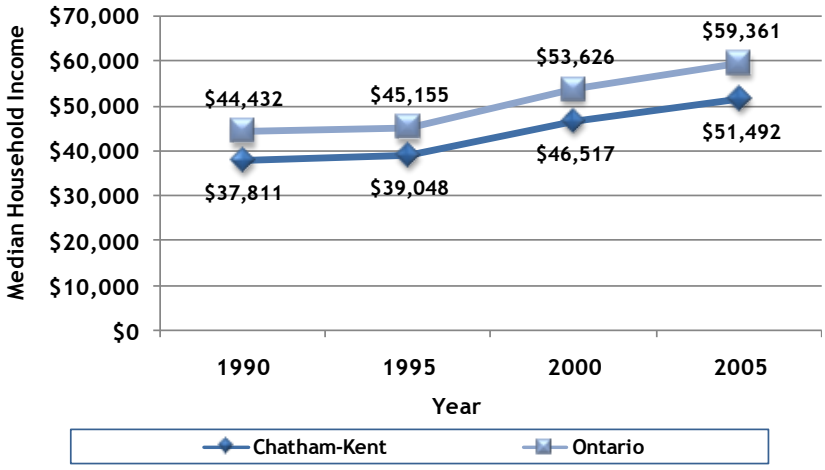


Source: Statistics Canada, Community Profiles, 1991-2006

2.4 Household and Individual Income

The income levels of a community are an important measure when assessing the need for affordable housing. In Chatham-Kent, the median household income between 1990 and 2006 increased at a rate similar to that of Ontario. That being said, the amount of this median income is lower in Chatham-Kent than it is for the province as a whole. This can be seen in the figure below. In 1990, the median household income for Chatham-Kent was $37,811 whereas it was $44,432 for the province as a whole. In 2005, the median income for Chatham-Kent was $51,492, or $7,869 less than what it was for Ontario.

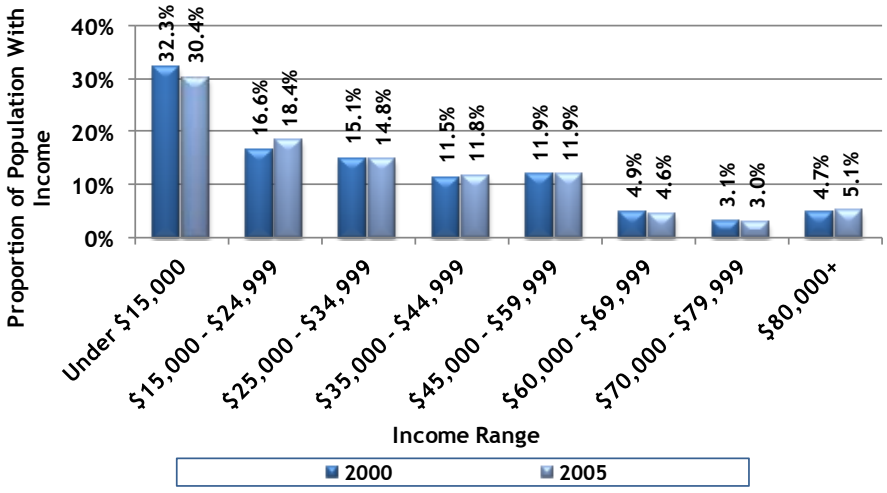
Figure 9: Trends in Median Household Income in Chatham-Kent and Ontario, 1990-2005



Source: Statistics Canada, Community Profiles, 1991-2006

While the figure above provides an overall picture of the income levels in Chatham-Kent, a look at individual incomes by income range is perhaps more informative in an analysis of affordability. In both 2000 and 2005, the largest proportion of individuals having an income in Chatham-Kent earned less than $15,000 annually. Since income is directly linked to housing affordability, this suggests a need for more affordable housing options for this population group.[2]

Figure 10: Individual Incomes by Income Range in Chatham-Kent, 2000 and 2005



Source: Statistics Canada, 2006 Census Catalogue no. 97-563-XCB2006005

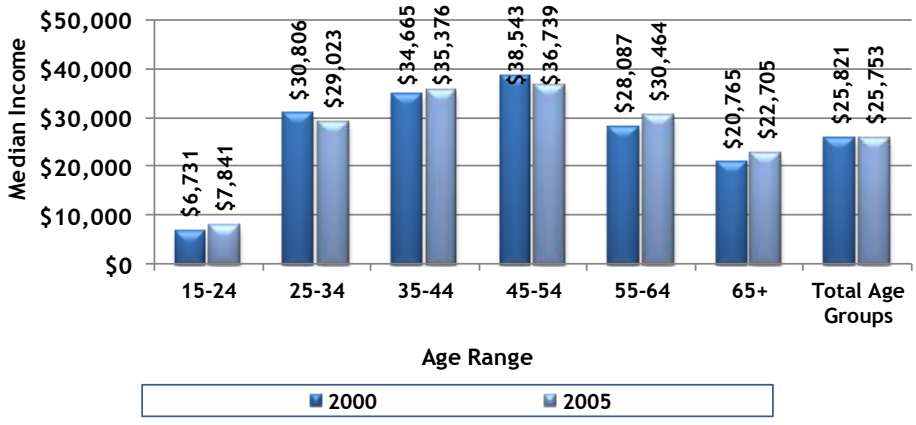
2.4.1 Trends in Income of Seniors

In 2005, individuals in Chatham-Kent aged 55 to 64 years had a median income of $30,464; for individuals 65 years and older, this was $22,705. All age groups combined had a median income of $25,753. This indicates that incomes

[2] Note that a more in-depth analysis of housing affordable is discussed in Section 3.0 of this report.

decrease as the population ages, suggesting the need for more affordable housing options for seniors.

Figure 11: Trends in Individual Median Income in Chatham-Kent, 2000 and 2005

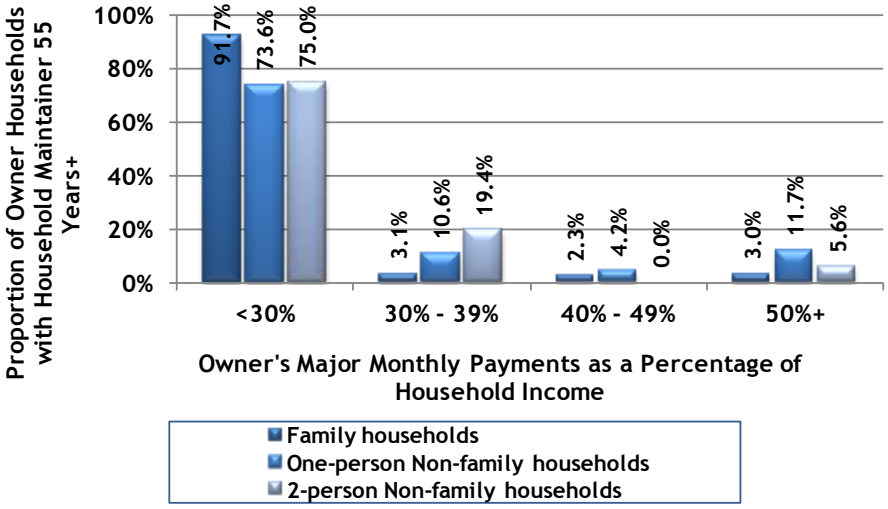


Source: Statistics Canada, 2006 Census Catalogue no. 97-563-XCB2006005

2.5 Housing Affordability

In 2005, one-person households in Chatham-Kent spent the most on housing costs with 26.5% of all one-person non-family households with maintainers aged 55 years and older spending 30% or more of their household income on housing costs. This compares to only 8.4% of family households with maintainers aged 55 years and older spending 30% of more of their household income on housing costs, and clearly illustrates a need for affordable housing for seniors living alone.

Figure 12: Major Monthly Payments of Owners 55 Years and Older as a Percentage of the Average Monthly 2005 Household Income by Household Type in Chatham-Kent

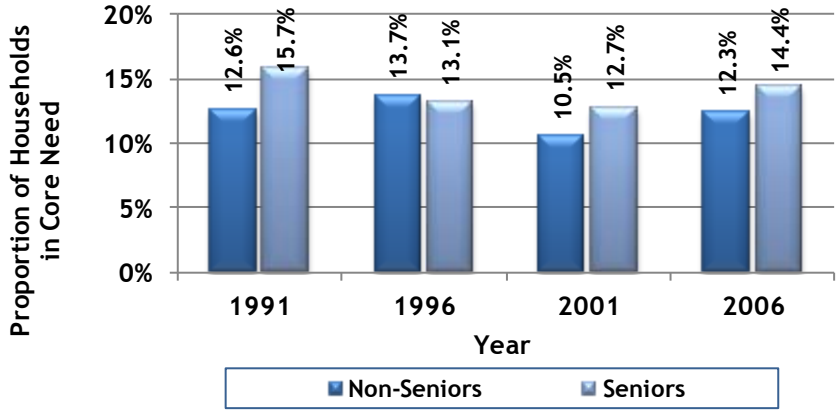


Source: Statistics Canada, 2006 Census Catalogue no. 97-554-XCB2006050

2.6 Core Housing Need

A household is said to be in core housing need if its housing falls below at least one of the adequacy, affordability or suitability standards and if that household must spend 30% or more of its total gross income to pay the median rent of alternative housing that meets all three housing standards (CMHC, 2006). The figure below identifies the trends in core housing need for senior and non-senior households in Chatham-Kent. On average since 1991, a larger proportion of senior households were in core housing need compared to non-senior households. In 2006, 14.4% of senior households were in core housing need compared to 12.3% of non-senior households.

Figure 13: Trends in Core Housing Need of Households for Senior and Non-Senior Households* in Chatham-Kent, 1991-2006



Source: CMHC, Housing in Canada Online, 2006
*Note: CMHC HICO data defines seniors as persons aged 65 years and older

The data also shows that the number of households in core housing need increased in the period from 1991 to 2006. In this period, the number of non-senior households in core need experienced an increase of 145.5% from 1,550 households in 1991 to 3,805 households in 2006. The number of senior households in core need increased by 177.1%, from 545 senior households in core need in 1991 to 1,510 households in 2006. This increase was experienced in spite of the fact that households in core need as a proportion of total households decreased by 0.2% for non-senior households, and decreased by 1.4% for senior households.

2.7 Summary of Demographic Analysis

Although the population of Chatham-Kent saw a mere 1.7% increase of its overall population between 1986 and 2006, the number of individuals aged 55 years of age and older has increased dramatically in recent years both in number and as a proportion of the population. Moreover, this trend is expected to continue until at least 2031. This significant increase in the number of seniors expected in the next few decades is perhaps the most

compelling indication of a need to focus on seniors housing today and in the near future, but other demographic facts and trends, as outlined in this section, are also convincing.

The median household income in Chatham-Kent is lower than the average for Ontario, and as individuals approach their senior years – particularly after the age of 65 years - their median incomes decreases. In addition, a greater proportion of senior households were in core housing need compared to non-senior households and faced greater housing affordability challenges. This data supports the development of more affordable housing options for senior households.

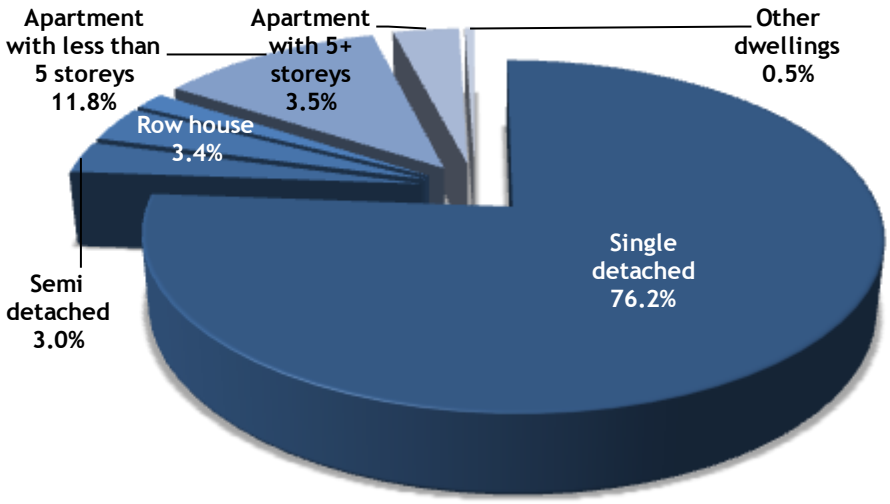
3.0 Current Housing Supply

This section provides an overview of the housing supply for both rental and ownership housing in Chatham-Kent. The supply of alternative housing options for seniors, such as long-term care homes, supportive housing, and retirement homes, is also discussed. This information will provide insight into the choices available to residents of Chatham-Kent, particularly for seniors and other persons requiring supports.

3.1 Overview

The following figure shows that more than three quarters (76.2%) of the total housing stock in Chatham-Kent is made up of single detached homes. Since the first section of this report revealed an increase in the older adult population in Chatham-Kent, the fact that most of the housing stock is composed of single detached homes may suggest limited housing options for these individuals.

Figure 14: Housing Stock in Chatham-Kent, 2006



Source: Statistics Canada, Community Profiles, 2006

Seniors may find it a challenge to cope with the day-to-day upkeep of detached homes and may be forced to relocate to another community offering a more varied selection of housing options, including apartment units. To meet the current and future housing needs of an aging population, it is essential to provide a range of housing options that are more suitable to seniors.

3.2 Market Rental Housing Supply

The following table shows the number of rental housing units for each unit type, as well as the vacancy rates, in Chatham-Kent in the period from 2005 to 2009. This data shows that vacancy rates have been greater than 3.0% which is considered the benchmark of a healthy rental market by housing market

analysts. This may suggest that there is a greater supply of market rental units than is required in the area. It could also suggest that although there are available rental units, these are unaffordable to many households that require them.

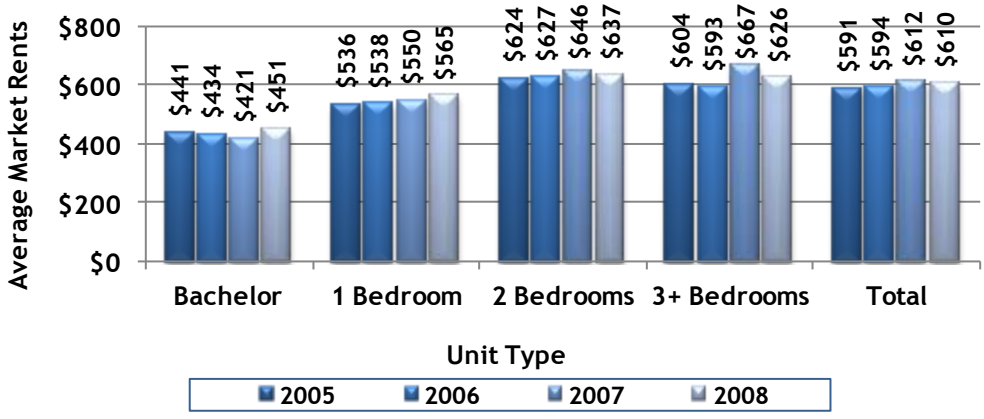
Table 1: Rental Housing Total Units and Vacancy Rates by Unit Type in Chatham-Kent, 2005-2009*

Unit Type		2005	2006	2007	2008	2009*
Bachelor	Vacancy Rates	**	**	3.2%	**	**
	Total Units	**	57	85	89	52
1 Bedroom	Vacancy Rates	6.5%	6.1%	5.3%	7.3%	7.3%
	Total Units	1,451	1,477	1,637	1,467	1,473
2 Bedroom	Vacancy Rates	7.2%	6.6%	5.7%	6.2%	7.0%
	Total Units	2,618	2,620	2,470	2,493	2,481
3+ Bedroom	Vacancy Rates	**	2.8%	5.6%	7.2%	9.4%
	Total Units	597	551	516	535	606
Total	**Vacancy Rates**	**6.9%**	**5.2%**	**5.0%**	**6.9%**	**7.5%**
	Total Units	**4,740**	**4,704**	**4,708**	**4,584**	**4,613**

Source: CMHC Rental Market Report: Ontario Highlights, 2005-2009
*Note: 2009 data is for Spring 2009
**Data not available

The following figure shows the trends in average rents by unit type in Chatham-Kent. The average rents of two and three-bedroom unit types increased from 2005 to 2007, and then decreased from 2007 to 2008. One-bedroom units, however, saw a steady increase from 2005 to 2008, and after declining slightly between 2005 and 2007, bachelor units also increased in 2008. The overall increasing trend of bachelor and one-bedroom unit rents suggest a growing demand for this type of rental unit.

Figure 15: Trends in Average Rents by Unit Type in Chatham-Kent, 2005-2008



Source: CMHC Rental Market Report: Ontario Highlights, 2006 & 2008

3.2.1 Income Required for Market Rental Housing

A comparison of affordable rents to the CMHC Average Market Rent amounts in Chatham-Kent shows that these rents are unaffordable to households earning less than $18,000 per year. With a gross annual household income of $18,000, a household would only be able to afford a bachelor unit. A household would have to earn at least $25,500 annually to be able to afford all types of rental housing units in Chatham-Kent. The previous section of this report showed that 30.4% of individuals in Chatham-Kent earn less than $15,000 a year. Thus, this data shows that 30.4% of individuals in Chatham-Kent would not be able to afford any type of market rental housing.

Table 2: Comparison of Affordable Rents to Average Rents by Income Range in Chatham-Kent

Household Income	Affordable Rents*	CMHC Average Market Rents			
		Bachelor	1 Bedroom	2 Bedroom	3+ Bedroom
		$451	$565	$637	$626
Under $15,000	<$375	*Not Affordable*	*Not Affordable*	*Not Affordable*	*Not Affordable*
$15,000-$24,999	$375 - $625	Affordable at $18,000	Affordable at $22,600	*Not Affordable*	*Not Affordable*
$25,000-$34,999	$626 - $875	Affordable	Affordable	Affordable at $25,500	Affordable
$35,000-$44,999	$876 - $1,125	Affordable	Affordable	Affordable	Affordable
$45,000-$54,999	$1,126 - $1,375	Affordable	Affordable	Affordable	Affordable
$55,000-$64,999	$1,376 - $1,625	Affordable	Affordable	Affordable	Affordable
$65,000-$74,999	$1,626 - $1,875	Affordable	Affordable	Affordable	Affordable
$75,000+	>$1,875	Affordable	Affordable	Affordable	Affordable

Source: CMHC Rental Market Report: Ontario Highlights, 2008; SHS Calculations based on 30% of household income spent on housing costs
*Note: Affordable Rents are calculated to be 30% of the households' gross annual income.

Section 2.4 of this report shows that the median income of the population aged 65 years and older is $22,705. Based on the data in the table above, this would mean that fully half of the population aged 65 years and older would only be able to afford bachelor and one-bedroom units. They would not be able to afford larger rental units in Chatham-Kent.

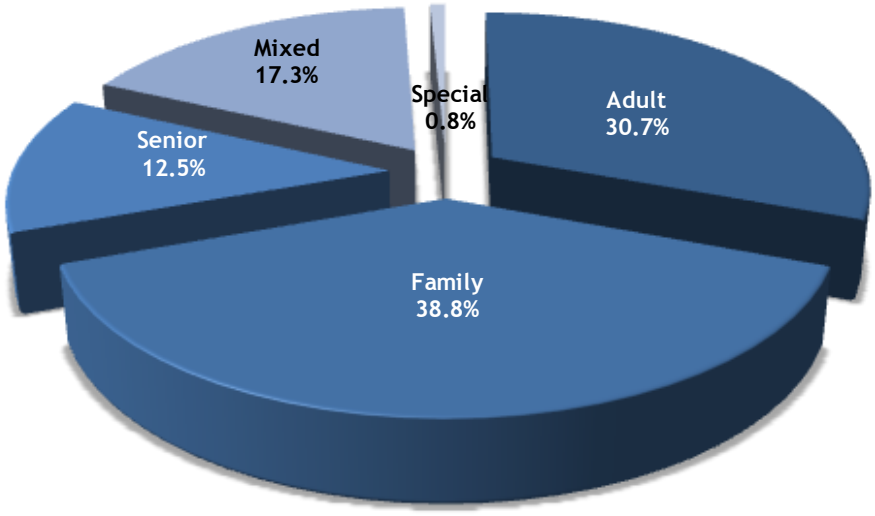
Although the average rents reported in CMHC's Rental Market Survey provide a sound indication of the amount that tenants pay for their unit, no adjustments are made for the inclusion or exclusion of amenities and services such as heat, hydro, parking and hot water. When the utilities are not included in the rent but are instead an additional household expense, market rent may in fact be unaffordable.

3.3 Social Housing

Social housing is permanent rental accommodation that is owned and/or administered by a not-for-profit housing corporation that receives financial assistance towards the capital and/or operating costs of the project. It includes both rental accommodation where rents are geared to the tenants' income (RGI units), and market rent units.

There are a total of 1,592 social housing units in Chatham-Kent of which 199 (12.5%) are specifically designated for seniors (Municipality of Chatham-Kent Health and Family Services, Social Housing Division, 2009). The largest proportion of social housing units in Chatham-Kent is designated for families (38.8%) while the next largest proportion is for adults (30.7%), as is noted in the figure below.

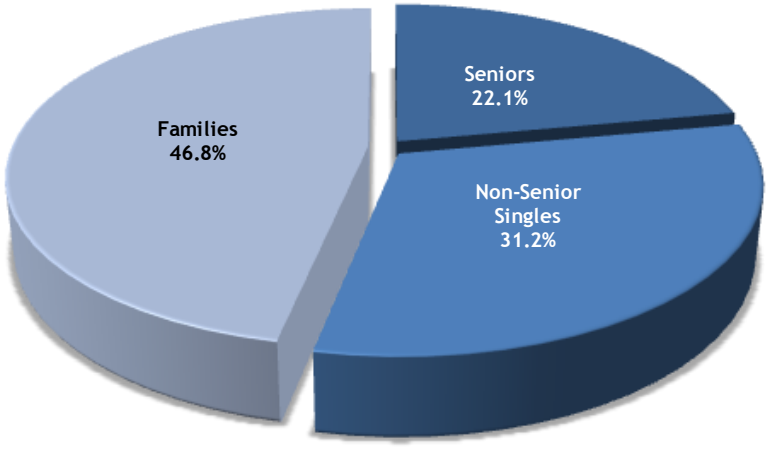
Figure 16: Social Housing Portfolio by Mandate



Source: Municipalitiy of Chatham-Kent Health and Family Services, Social Housing Division

Although the proportion of the social housing portfolio that is set aside for senior households in Chatham-Kent is less than 14%, seniors make up 22.1% of the social housing waiting list. The following figure shows the breakdown of the waiting list by household type.

Figure 17: Wait List for Rent-Geared-to-Income Housing Units by Type of Household in Chatham-Kent, January 2009



Source: Municipality of Chatham-Kent Social Housing Divison, January 2009

Wait times for senior rent-geared-to-income (RGI) units range from two to twelve months depending on the location and type of housing unit required (Municipality of Chatham-Kent Health and Family Services, Social Housing Division, 2009).

3.4 Supportive Housing

Supportive housing provides a combination of housing and support services that enables seniors and other individuals requiring assistance to live independently, and promotes aging in place (Jones, 2007). Support services normally include on-site personal care as well as such supports as routine hygiene, dressing and washing, daily visits or phone check-ins. They can also include assistance with shopping, meals, and transportation (MOHLTC, 2002).

Accommodation costs for supportive housing are typically based on market rents for similar apartments and can range from $600 to $1,200 per month. If eligible, a resident can receive a government subsidy so that they pay no more than 30% of their household monthly income towards rent. Personal care and support costs are funded by the Ministry of Health and Long-Term Care, although residents/clients may have to pay an additional fee for optional services, such as transportation, recreational outings, or hairdressing (MOHLTC, 2002).

As noted in the following table, there are just 26 supportive housing units in Chatham-Kent and support services are provided by the Red Cross, Ontario March of Dimes, Community Living, and the Canadian Mental Health Association.

Table 3: Overview of Supportive Housing Facilities in Chatham-Kent, 2008

Provider	Location	Number of Units	Support Agency
Chatham-Kent Social Housing	99 McNaughton	3	Red Cross Services
Chatham-Kent Social Housing	555 Richmond Street	12	Ontario March of Dimes
Chatham-Kent Social Housing	130 Sheldon	1	Community Living
Riverway Court Non-Profit Housing Corporation	65 Riverview Drive	10	Canadian Mental Health Association
Total		**26**	

Source: Municipality of Chatham-Kent Social Housing Division, 2009

3.5 Retirement Homes

Retirement homes are privately owned rental accommodations for seniors who are able to manage and pay for their own care. Retirement homes are usually designed for seniors who need minimal to moderate support with their daily living activities. Medical evidence is not required when applying to a retirement home although the home may assess the applicant's needs to ensure that it can provide the latter with the appropriate support (MOHLTC, 2002).

Most retirement homes offer meals, housekeeping, laundry, and recreational and social programs. The types and levels of these services vary significantly as do their costs (MOHLTC, 2002).

There are currently 679 retirement home rooms or units in Chatham-Kent within 12 retirement homes. A large majority of these retirement spaces are private rooms.

Table 4: Number of Retirement Spaces and Homes in Chatham-Kent, 2008

Accommodation Type	Number
Ward	3
Semi-Private	72
Private	568
Suite	36
Total Spaces	**679**
Homes	12

Source: CMHC Retirement Homes Report, Ontario, 2008

The following table shows the vacancy rates of retirement homes in Chatham-Kent. The data shows a significant decline in the overall vacancy rates of all the units from 2006 to 2008 and suggests that the need for retirement spaces in Chatham-Kent is increasing. This assumption is supported by the data

presented earlier in this report which demonstrates the growth in the senior population in Chatham-Kent.

Table 5: Vacancy Rates of Retirement Homes by Unit Type in Chatham-Kent, 2005-2008

Year	Semi Private	Private	Suite	Total
2005	28.8%	12.0%	20.0%	16.7%
2006	30.8%	13.5%	25.0%	17.5%
2007	13.3%	10.3%	20.5%	11.6%
2008	5.7%	5.8%	5.6%	5.8%

Source: CMHC Retirement Homes Report, Ontario, 2006 & 2008

The table also shows that type of accommodation that has the lowest vacancy rates is the suite. As of 2008, there were only 36 retirement home suites; the low vacancy rates suggest a growing demand for this type of accommodation. This assumption is also supported by the increase in occupied suites in Ontario which is specifically noted in the CMHC Retirement Homes Report (2008). Retirement homes are not subsidized by the government so residents are responsible for the entire cost of both the accommodation and care. That being said, retirement home rates are often flexible, allowing the resident to opt in or out of certain services and thereby increasing or reducing their accommodation rate.

The following table shows the average monthly rates for retirement home spaces in Chatham-Kent and the proportion of a senior's median income this represents. It should be noted that these retirement home rates generally include meals and access to recreational activities. This data shows that the average monthly rate for a suite is 145.0% of the median income of a person 65 years and older, suggesting that this would be unaffordable to half of the population aged 65 years and older in Chatham-Kent.

Table 6: Retirement Home Rates by Type and Proportion of Individual Median Income of Seniors* in Chatham-Kent, 2008

Accommodation Type	Average Monthly Rate	% of Individual Median Income**
Ward	$1,000	52.9%
Semi Private	$1,465	77.4%
Private	$1,884	99.6%
Suite	$2,743	145.0%

Source: Erie St. Clair Community Care Access Centre, LTC Home Information Package, July 2008; SHS Consulting Calculations

*Note: In this case, seniors are those aged 65 years and older
**Note: Median income is $22,705

3.6 Long-Term Care Facilities

Long-term care homes are designed for people who require the availability of 24-hour nursing care and supervision within a secure setting. Typically, long-term care homes offer higher levels of care and support than those offered by retirement homes or supportive housing (MOHLTC, 2002).

The basic package for a long-term care home includes furnishings, meals, bed linens, laundry, personal hygiene supplies, medical/clinical supplies and devices, housekeeping, pastoral services, social and recreational programs, medication administration, and assistance with the essential activities of daily living. Nursing, personal care on a 24-hour basis, and access to a physician and other health professionals are also included (MOHLTC, 2002).

The following table provides an overview of the supply of long-term care facilities in Chatham-Kent. This shows that there are currently a total of 849 regular long-term care beds in Chatham-Kent.

Table 7: Overview of Long-Term Care Facilities in Chatham-Kent, 2008

Name of Facility	Community	Number of Beds	
		Regular	Short Stay
Blenheim Community Village	Blenheim	65	N/A
Copper Terrace Long-Term Care Facility	Chatham	151	2
Fairfield Park	Wallaceburg	99	N/A
Meadow Park Nursing Home	Chatham	99	N/A
Riverview Gardens	Chatham	320	3
Tilbury Manor Nursing Home	Tilbury	75	N/A
The Village, Ridgetown	Ridgetown	40	N/A
Total		**849**	**5**

Source: Erie St. Clair Community Care Access Centre, LTC Home Information Package, July 2008

The Ministry of Health and Long-Term Care (MOHLTC) provides funding for long-term care homes. The amount paid by residents for their accommodation is called a co-payment. The MOHLTC sets accommodation co-payment rates (MOHLTC, 2002). The following table shows the rates for long-term care homes as of July 2008.

Table 8: Long-Term Care Homes Accommodation Rates, 2008

Accommodation Type	Daily Rate*	Monthly Rate*
Basic	$51.88	$1,578.02
Semi Private	$59.88	$1,821.35
Private	$69.88	$2,125.52
Short Stay	$33.75	$1,026.56

Source: Ontario MOHLTC, Seniors' Care: Long Term Care Homes
*Note: Rates are effective as of July 1, 2008

3.7 Ownership Housing Supply

In the home ownership market, detached bungalows and condominium apartments may be the most suitable housing options for seniors who have difficulty climbing stairs or other mobility issues. Moreover, it's not a viable alternative for seniors of low-income and/or with little equity.

In Chatham-Kent, the average price for a detached bungalow in 2008 was $150,000 and the average price for a condominium apartment was $76,000. When average house prices are compared to affordable house prices, the following table shows that a detached bungalow in Chatham-Kent is not affordable to households earning a gross annual income of less than $42,400. Standard condominium apartments would only be affordable to households earning at least $21,500 annually. As the median income of the population aged 55 to 64 years is $30,464 and the median income of those aged 65 years and older is $22,705, home ownership of any type of housing except for some of the less expensive condominium apartments would be unaffordable to the senior population of Chatham-Kent.

Table 9: Comparison of Affordable Home Ownership to Average Home Prices by Household Income in Chatham-Kent

Household Income	Affordable Home Ownership	Average House Prices			
		Bungalow	2-Storey	Townhouse	Condominium
		$150,000	$195,000	$220,000	$76,000
Under $15,000	<$53,100	*Not Affordable*	*Not Affordable*	*Not Affordable*	*Not Affordable*
$15,000-$24,999	$53,100 - $88,496	*Not Affordable*	*Not Affordable*	*Not Affordable*	Affordable at $21,500
$25,000-$34,999	$88,497 - $123,896	*Not Affordable*	*Not Affordable*	*Not Affordable*	Affordable
$35,000-$44,999	$123,897 - $159,295	Affordable at $42,400	*Not Affordable*	*Not Affordable*	Affordable
$45,000-$54,999	$159,296 - $194,695	Affordable	*Not Affordable*	*Not Affordable*	Affordable
$55,000-$64,999	$194,696 - $230,095	Affordable	Affordable at $55,100	Affordable at $62,150	Affordable
$65,000-$74,999	$230,096 - $265,494	Affordable	Affordable	Affordable	Affordable
$75,000+	$265,498	Affordable	Affordable	Affordable	Affordable

Source: Royal LePage, Survey of Canadian House Prices, 4th Quarter 2008; SHS calculations based on 30% of household income spent on housing costs, 10% down payment, 25-year amortization period, & 6.1% mortgage rate

3.8 Summary of Current Housing Supply

More than three-quarters of the total housing stock in Chatham-Kent is made up of single detached homes. Since older adults may find it a challenge to cope with the day-to-day upkeep of detached homes, particularly those with

stairs, the housing options of this population group may be limited in Chatham-Kent.

Vacancy rates in Chatham-Kent have remained higher than the 3.0% benchmark for a healthy rental market in the period from 2005 to 2008. This may suggest that there is a greater supply of market rental units than is required although the more likely explanation is that the available rental units are unaffordable to many households who require this type of housing. To support this assumption, a comparison of affordable rents to average rents shows that rents are unaffordable to households earning less than $18,000 and to be able to afford all types of rental housing, a household would have to earn at least $25,500 annually.

Since the median income of individuals aged 55 to 64 is $30,464 and the median income of seniors (aged 65 years and older) is $22,705, homeownership of any type of housing except for condominium apartments would be unaffordable to these population groups.

Aside from market rental and homeownership, there are other housing options for residents, particularly seniors, in Chatham-Kent. Approximately 14% of the total of 1,449 social housing units are set aside for seniors and another 33.7% set aside for adults generally. There are also 26 supportive housing units with support services provided by various agencies. Retirement homes and long-term care homes are other options for seniors and those requiring a higher level of supports in Chatham-Kent: there are currently 679 retirement spaces and 849 long-term care spaces in Chatham-Kent.

Of all the housing options available to seniors in Chatham-Kent, there are very few supportive housing units. This is unfortunate as supportive housing, with its combination of housing and support services, enables seniors and other individuals requiring assistance to live independently and delay or avoid having to be admitted into hospitals or long-term care facilities. Additional supportive housing units in Chatham-Kent would enable seniors and others requiring supports to live independently in their own communities and better allow aging in place.

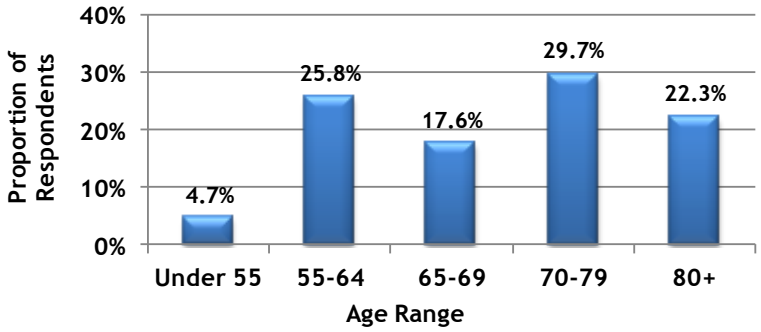
4.0 Housing Preference Survey

As part of the analysis of the need and demand for affordable rental accommodation for seniors and others requiring supports in the community of Chatham-Kent, a housing preference survey was conducted in early 2009. The survey was designed to solicit general information about the demographic characteristics of seniors and others in need of support services, about their current living arrangements, and about their housing preferences for the future. Surveys were distributed to households throughout Chatham-Kent in February 2009, and 275 surveys were completed and returned. This section provides a summary of the responses.

4.1 Demographic Characteristics of Survey Respondents

The following figure shows that the vast majority of the survey respondents were 55 years of age or older. The largest proportion of respondents (29.7%) were within the 70 to 79 years category, 25.8% were 55-64 years of age, and 22.3% were 80 years or older. Only 4.7% of the respondents of the survey were under 55 years of age.

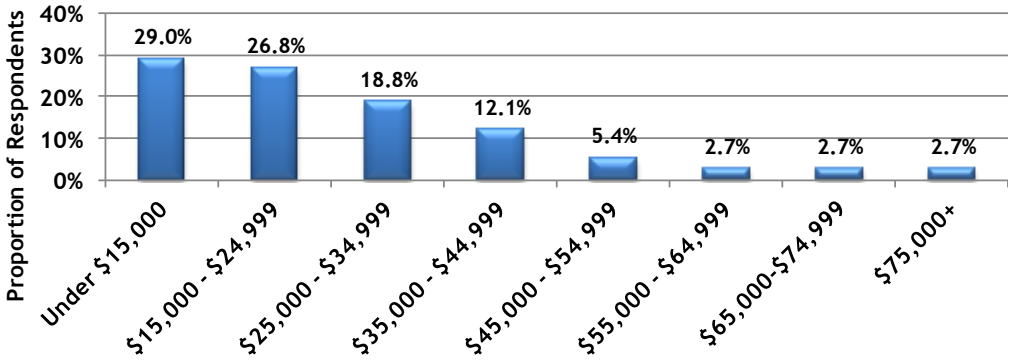
Figure 18: Age Distribution of Survey Respondents



Source: Chatham-Kent Housing Preference Survey, 2009

In terms of respondents annual household income, the largest proportion of respondents (29.0%) had gross incomes of less than $15,000 per year. The second largest proportion of respondents (26.8%) had annual household incomes within the $15,000 to $24,999 range. This spread is similar to the trend seen for the entire population of Chatham-Kent, with the largest proportion of individuals were earning less than $15,000. In terms of seniors, the largest proportion of individuals (35.5%) who were 65 years and older earned $15,000 to $24,999. The annual household income of survey respondents is shown in the figure below.

Figure 19: Annual Household Income of Survey Respondents

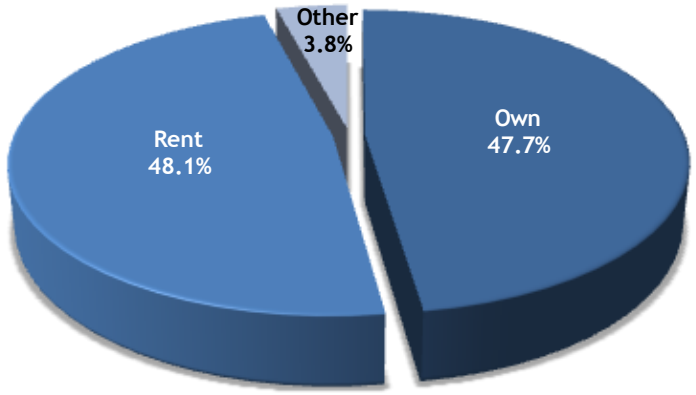


Source: Chatham-Kent Housing Preference Survey

4.2 Current Living Arrangements of Survey Respondents

The following graph shows that survey respondents are almost equally divided between owners and renters with renters being slightly more represented (48.1% of respondents) than owners (47.7% of respondents).

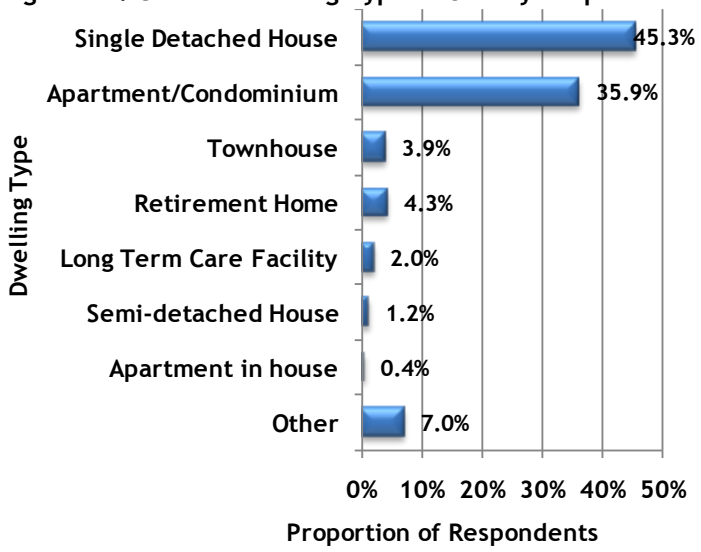
Figure 20: Current Housing Tenure of Survey Respondents



Source: Chatham-Kent Housing Preference Survey, 2009

The largest proportion of survey respondents currently live in single detached homes (45.3%) while the second largest proportion live in apartments or condominiums (35.9%). Combined, these represent the vast majority of the respondents.

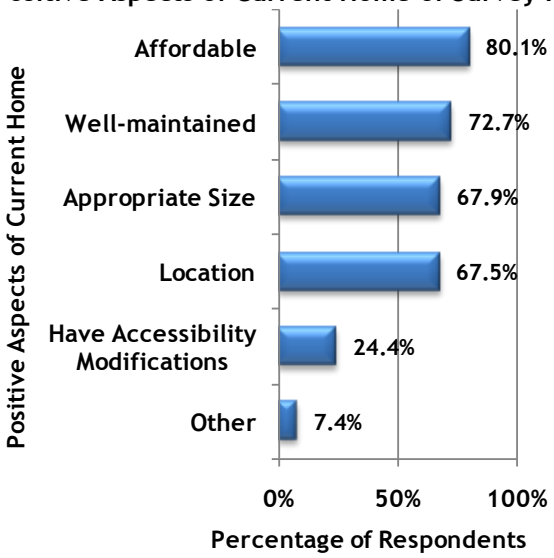
Figure 21: Current Housing Type of Survey Respondents



Source: Chatham-Kent Housing Preference Survey, 2009

Survey respondents were asked to identify the positive aspects of their home. Over 80% of respondents cited affordability as being a positive aspect of their home, with almost 73% noting the fact that their home was well-maintained. Almost 68% of respondents noting they appreciated that their home was appropriately sized for their household, and liked its location. These features, including affordable, adequate and suitable housing which is located close to services and amenities, must be considered when developing housing for this population group.

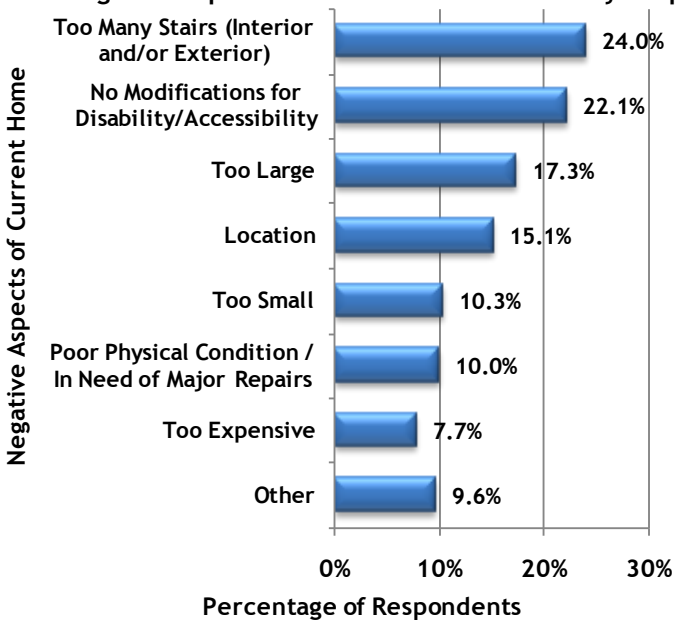
Figure 22: Positive Aspects of Current Home of Survey Respondents



Source: Chatham-Kent Housing Preference Survey, 2009

Survey respondents were also asked to identify aspects of their home that they disliked. The largest proportion of respondents (24.0%) cited having too many stairs and having no modifications for disability/accessibility (22.1%) as features that they disliked in their current homes. Other negative aspects identified by respondents were having a home that was too large (17.3%) and the location of their current home (15.1%).

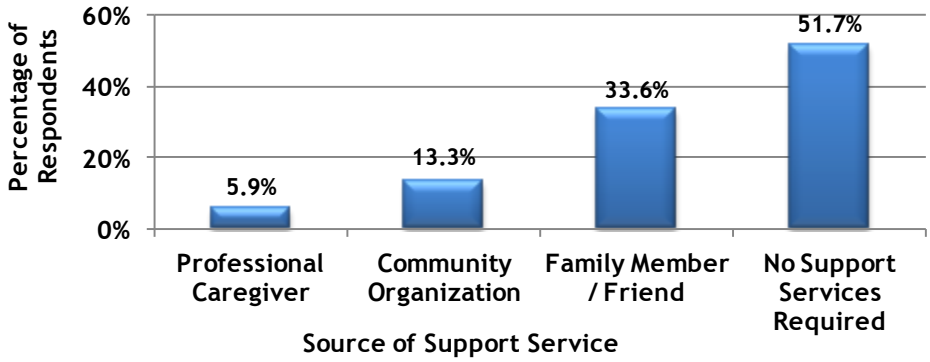
Figure 23: Negative Aspects of Current Home of Survey Respondents



Source: Chatham-Kent Housing Preference Survey, 2009

When asked about supportive services, more than half (51.7%) of survey respondents indicated that they do not require support services while 33.6% said that they currently receive support services from a family member of a friend. While more than half of respondents do not require support services, as this population ages, the need for support services will increase. Additionally, respondents who are currently receiving supports from a family member or friend may need support services from other sources in the future as these family members and friends age or as their situation changes. The figure below identifies the support service provider of survey respondents.

Figure 24: Current Support Service Providers of Survey Respondents

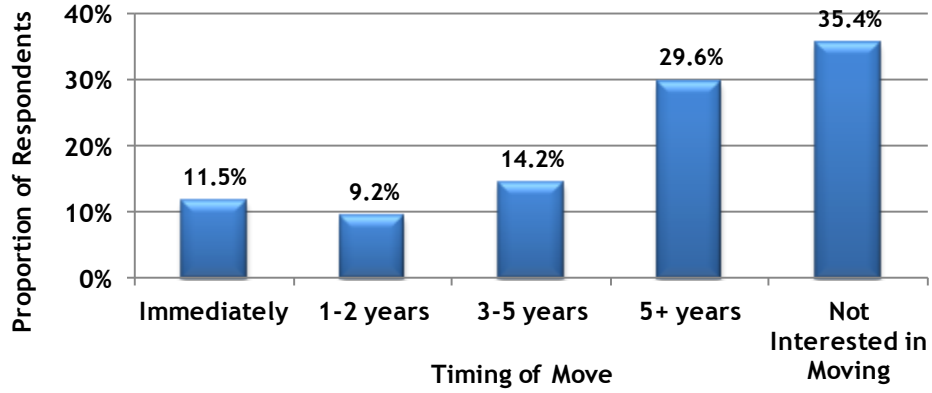


Source: Chatham-Kent Housing Preference Survey, 2009

4.3 Future Housing Plans

Survey respondents were asked whether they had any plans to move and if they had, when they planned to move. The following figure shows that 35.4% of respondents are not interested in moving while 64.6% are planning to move. Of those planning to move, 11.5% would like to move immediately, 9.2% would like to move within the next year or two, and 14.2% would like to move three to five years from now.

Figure 25: Proportion of Survey Respondents Planning to Move, by Time of Move



Source: Chatham-Kent Housing Preference Survey, 2009

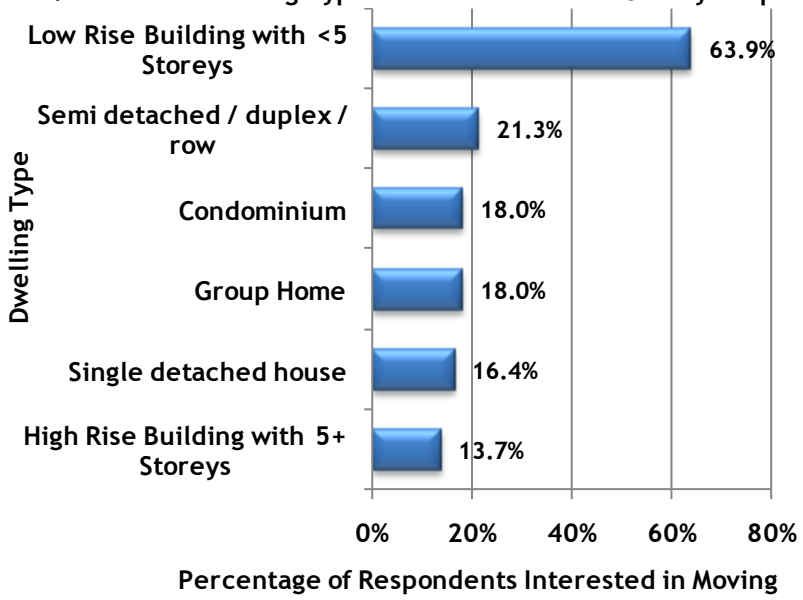
With close to 100 respondents indicating an interest in moving within the next 5 years, this survey data indicates that there is a need for seniors and supportive housing in the near future.

4.4 Housing Type, Size and Price Range

The following figure shows that more than half of respondents (63.9%) who indicated that they had plans to move would like to live in a low rise building with less than five storeys. Since almost half of all survey respondents (45.3%) indicated that they currently live in a single detached home, the preference for a housing unit in a low rise building for a future home may indicate that the

respondents who are planning to move are beginning to find it a challenge to maintain their current, single detached homes.

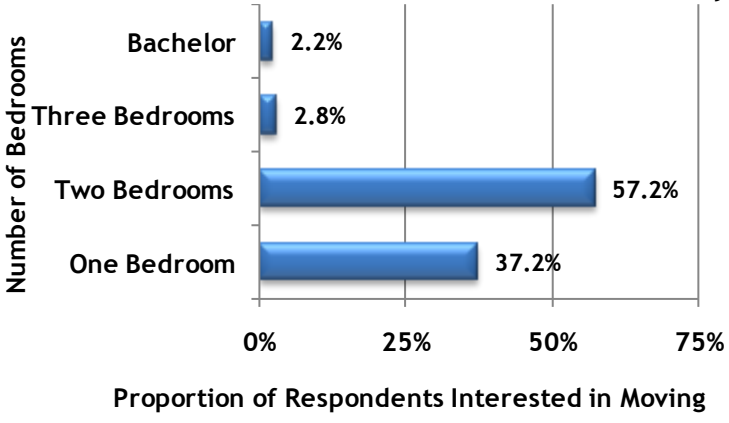
Figure 26: Preferred Housing Type for Future Home of Survey Respondents



Source: Chatham-Kent Housing Preference Survey

Of those respondents planning to move, more than half (57.2%) would like to have two bedrooms in their future home while 37.2% would like a one-bedroom housing unit. Of those respondents who would like a two-bedroom home, 65.0% indicated that they were moving into their new home with another person which may explain the preference for a second bedroom. For those individuals who plan to live alone but want a second bedroom, the design of a new affordable rental project might consider including a small den rather than a second bedroom.

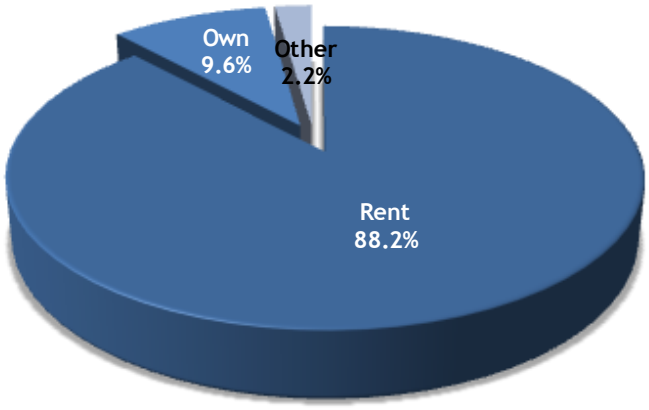
Figure 27: Number of Bedrooms Preferred for Future Home of Survey Respondents



Source: Chatham-Kent Housing Preference Survey, 2009

Despite the fact that survey respondents are almost equally divided between those renting and those owning their current homes, a very significant proportion of respondents who are planning to move (88.2%) would prefer to rent their future home. This strongly supports the development of new rental accommodation in Chatham-Kent.

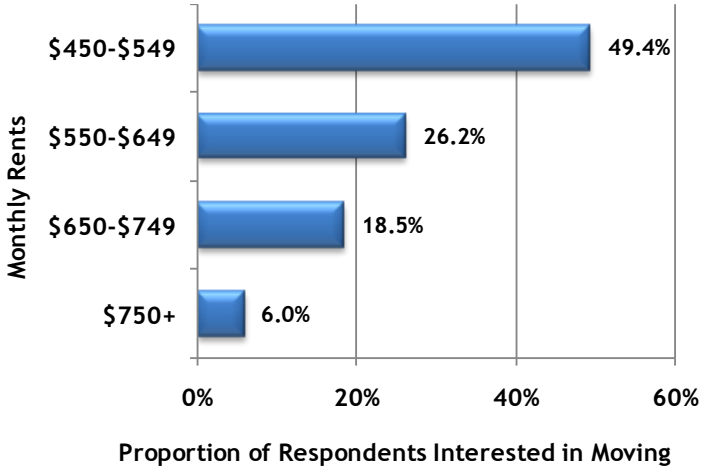
Figure 28: Preferred Tenure for Future Home for Survey Respondents



Source: Chatham-Kent Housing Preference Survey, 2009

Of those respondents who are planning to move, almost half (49.4%) would like to have monthly rents for their future home within the $450 to $549 rent range. This desire for affordable rents may be partly explained by the fact that more than half of all survey respondents (55.8%) had annual household incomes of less than $25,000 and 29.0% had incomes of less than $15,000.

Figure 29: Preferred Monthly Rents for Future Home for Survey Respondents

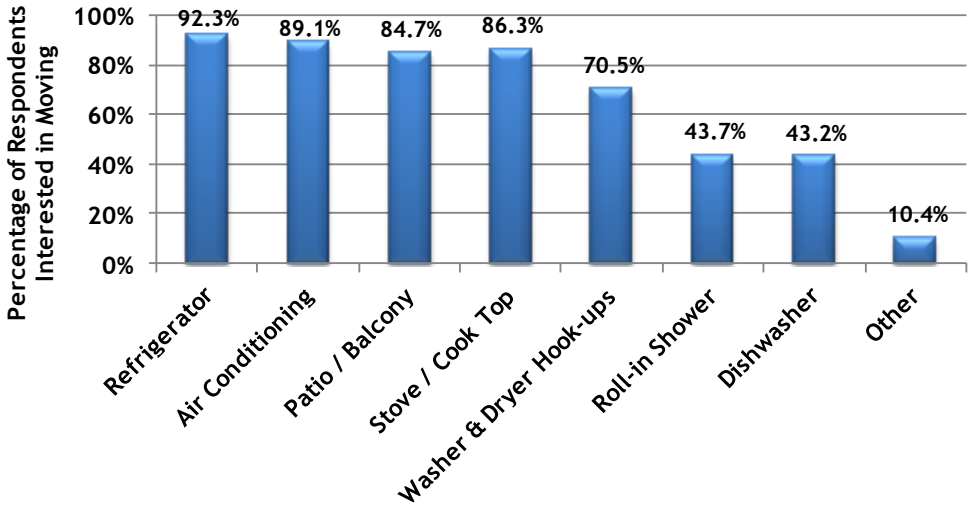


Source: Chatham-Kent Housing Preference Survey, 2009

4.5 Need for Appropriately Designed Housing

The following figure shows that the survey respondents who are planning to move would like to have the following features in their future home: refrigerator (92.3% of respondents); air conditioning (89.1%), a stove/cook top (86.3%); a patio/balcony (84.7%); and, washer and dryer hook-ups (70.5%).

Figure 30: Preferred Features within Housing Unit for Survey Respondents

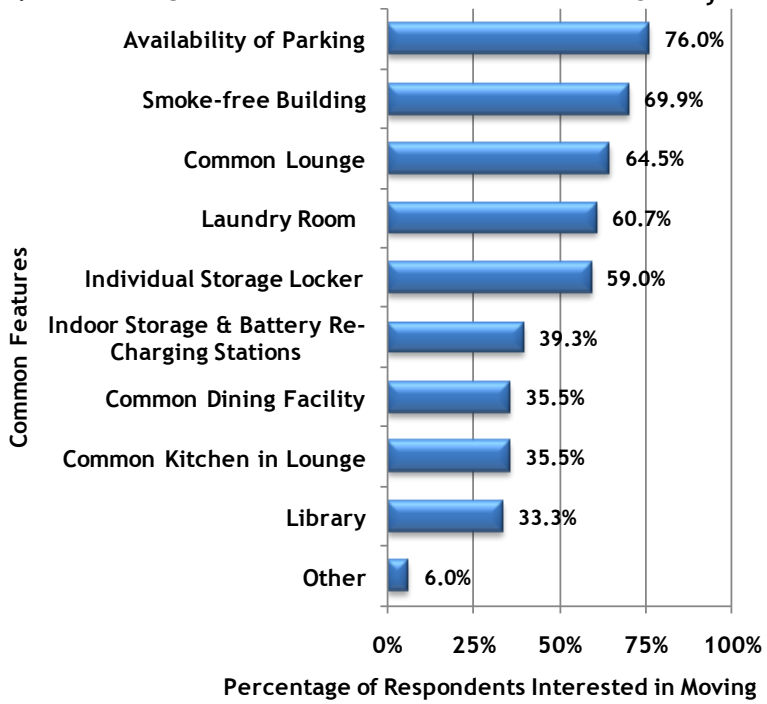


Source: Chatham-Kent Housing Preference Survey, 2009

While refrigerators and stoves/cook tops are common features in most rental accommodation, the design of any new affordable rental housing for seniors and others requiring supports should take into consideration the desire noted in the housing preference survey for air conditioning in the individual units, balconies and patios, and even the possibility of plumbing and electrical hook-ups for en suite washing machines and dryers. That being said, these design considerations will have to also be balanced with the financial feasibility of the project in terms of on-going utilities costs and possible revenue from a common laundry facilities in the building.

Survey respondents who are planning to move also identified a number of common features that they would like to have access to in their future home, including: availability of parking (76.0%); a smoke-free building (69.9%); a common lounge (64.5%); a laundry room (60.7%); and, individual storage lockers (59.0%). These preferred common features are noted in the following figure.

Figure 31: Preferred Common Features in Future Home of Survey Respondents



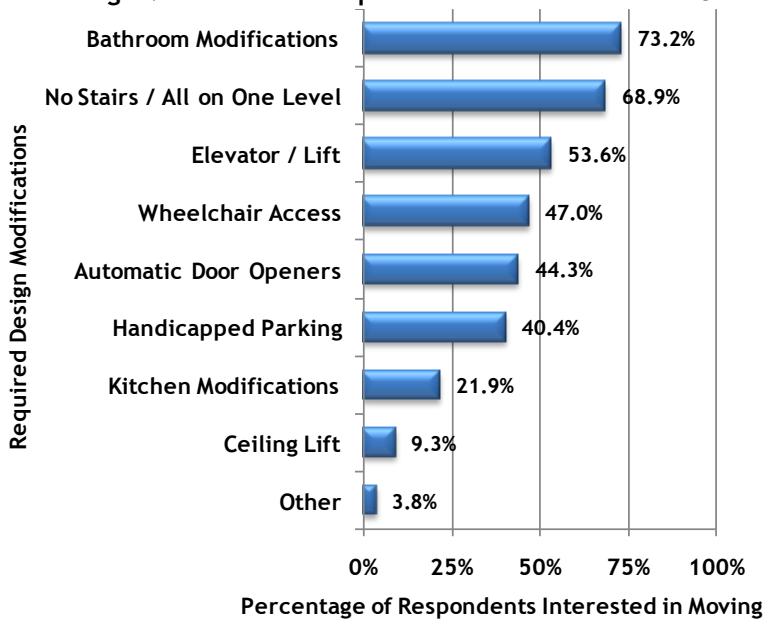
Source: Chatham-Kent Housing Preference Survey, 2009

4.6 Required Design Modifications

Survey respondents were also asked what design modifications they would require in their future home. The respondents who indicated that they had plans to move identified the following design modifications as being important features of their new home: bathroom modifications (73.2%); no stairs or having the housing unit on only one level (68.9%); an elevator/lift (53.6%); wheelchair access (47.0%); automatic door openers (44.3%); handicapped parking (40.4%); kitchen modifications (21.9%); and a ceiling lift (9.3%).

Since a large proportion of survey respondents indicated that some of the negative aspects of their current home included having too many stairs (24.0%) and having no modifications for accessibility (22.1%), the design of a supportive housing facility must ensure that these aspects, and others that have been identified, are addressed in the final design. The following figure shows the home design modifications required by survey respondents in their future home.

Figure 32: Home Design Modifications Required for Future Home for Survey Respondents

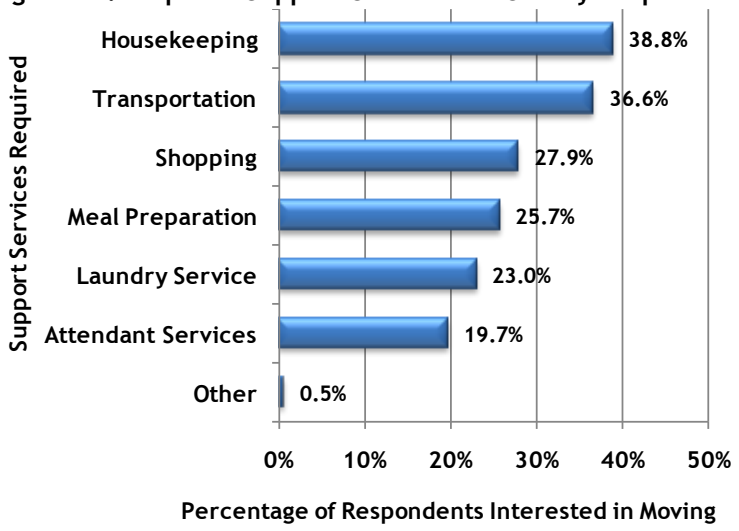


Source: Chatham-Kent Housing Preference Survey, 2009

4.7 Need for Support Services

Although 51.7% of all survey respondents indicated that they currently did not need support services, a large proportion of respondents were also receiving support services from family members/friends, community organizations, and professional caregivers. Of those respondents who had plans to move, 38.8% of them indicated that they would require housekeeping services. Other necessary support services noted included transportation (36.6% of respondents planning to move); shopping (27.9%); meal preparation (25.7%); laundry service (23.0%); and, attendant services (19.7%). These needs are shown in the following figure.

Figure 33: Required Support Services for Survey Respondents



Source: Chatham-Kent Housing Preference Survey, 2009

4.8 Summary of Housing Preference Survey Results

The majority of the survey respondents were 55 years of age or older. More than half had annual household incomes of less than $25,000, with more than a quarter having incomes of less than $15,000. The results of the survey also show that over 50% of respondents currently do not require support services. Of those who do require support services, 33.6% receive these from a family member or friend.

Of the survey respondents who indicated that they had plans to move, the preference was for a two-bedroom housing unit in a low rise building with less than five storeys. Almost all of these respondents would prefer to rent their future home, and almost half of those planning to move would like to have monthly rents within the $450 to $549 monthly rent range.

Some of the more common features that survey respondents indicated they would like in the building housing their future home included: parking, a smoke-free environment, a common lounge, a laundry room, and individual storage lockers. These respondents also indicated they would require a number of design modifications to enhance the accessibility of their housing units, including bathroom modifications, no stairs, an elevator or lift, wheelchair access, automatic door openers, handicapped parking, kitchen modifications and a ceiling lift.

Respondents who were planning to move indicated that they may need the following support services in their new home: assistance with housekeeping, transportation, shopping, and meal preparation, laundry service, and attendant services. Although more than half of the respondents are not currently

receiving support services, they may require them in the future as they continue to age.

In summary, the survey results support the development of affordable and supportive housing for seniors and others requiring supports. They also provide more specific suggestions in terms of the design of such housing.

These results reinforce issues that were identified in the Municipality of Chatham-Kent's Housing Needs Assessment and Strategy report of June 2006. In 2006, the study found that a range of housing and support service options are needed for the aging population, especially those at the lowest income ranges. Similarly, the current study found that average market rents were unaffordable to a large proportion of the population in Chatham-Kent, particularly the older adult and senior population.

The survey data also showed that many older adults and seniors found that their current living arrangements no longer met their needs and that they required housing options that were more suitable to their changing physical needs including, for example, having smaller units with design modifications for physical limitations. Similarly, the 2006 study found a need for more accessible units throughout Chatham-Kent.

The results of this study support many of the findings and recommendations of the 2006 study and suggest that concrete steps should be taken to address the issues that have been identified, particularly those concerning the provision of affordable and appropriate housing and support services for the aging population in Chatham-Kent.

5.0 Overall Summary of Needs Assessment

The information gathered on the housing need and demand of the general population of Chatham-Kent, and seniors in particular, supports the need for additional supportive housing units that are affordable to lower income households in Chatham-Kent.

Chatham-Kent's Population is Expected to Continue to Age

The population of Chatham-Kent aged 54 years and younger experienced a decline of 6.8% from 1991 to 2006 while the population aged 55 years and older saw an increase of 23.0%. This trend is expected to continue to 2031 with the population aged 54 years and younger seeing a decline in their share of the total population from 72.2% in 2008 to 60.8% in 2031. In contrast, the population aged 55 years and older will see their share of the total population increase from 27.8% in 2008 to 39.2% in 2031.

Need for Smaller Housing Units

The average household size in Chatham-Kent decreased from 2.7 persons in 1991 to 2.4 persons in 2006. This suggests the need for smaller housing units and this is confirmed by the survey results that show a strong preference for one and two-bedroom housing units.

Affordable Rental Units Required to Meet the Needs of Many Senior Households

Statistics data shows that in 2005, the largest proportion (30.4%) of individuals with incomes in Chatham-Kent earned less than $15,000 annually. This is similar to the survey results with the largest proportion of respondents (29.0%) having annual household incomes of less than $15,000. Considering that average market rents for all types of units in Chatham-Kent are only affordable to households earning $25,500 or more, there is a need for more affordable housing options for low-income households, particularly for senior households who may require additional features, such as having no stairs, in their housing units.

Limited Affordable Housing Options for Seniors in Chatham-Kent

There are currently some housing options for seniors in Chatham-Kent but since there is still a significant number of senior households waiting for rent-geared-to-income housing units (22.1% of total number on the RGI wait list), this suggests that there is still a need for additional housing options for seniors. Also, the data shows that the majority (76.2%) of the housing stock in Chatham-Kent is composed of single detached homes while the survey results show a preference for self-contained housing units in a low rise building of less than five storeys. This indicates a need for more housing options, particularly for an aging population who may find it difficult to deal with the day-to-day upkeep of a single detached home.

A Range of Accessible Design Features Required

The design of the proposed supportive housing facility and the provision of appropriate support services are essential to successfully meeting the needs of an aging population. The survey results show the need for bathroom modifications; having no stairs; an elevator/lift; wheelchair access; automatic door openers; handicapped parking; kitchen modifications; and ceiling lifts in the units.

A Range of Support Services Required

Survey respondents also indicated that they would need the following support services to continue to live independently as they age: housekeeping; transportation; shopping; meal preparation; laundry service; and attendant services such as taking medication, toileting, transferring, and range of motion service.

Conclusion

In conclusion, the analysis supports the development of a supportive housing facility in Chatham-Kent for seniors and others requiring a combination of affordable housing and support services to live independently. The ideal facility would be an apartment building with less than five storeys with mostly one- and two-bedroom units. Rents should be affordable to lower income households. The facility should be fully accessible to allow residents to remain integrated into the building's and neighbourhood's community life. Support services should include housekeeping, transportation, shopping, meal preparation, laundry service, and attendant services.

Providing such a facility would help to meet the current and future needs of the population of Chatham-Kent. It would also address several of the recommendations previously noted in the Municipality's comprehensive Housing Needs Assessment and Strategy report of June 2006. For instance, the development of a seniors and supportive housing project on municipally-owned land follows the recommendation that the Municipality consider the use of surplus government lands for the development of affordable housing projects on a case-by-case basis. In addition, this updated need and demand analysis for affordable senior/supportive housing in Chatham-Kent contributes to the recommended task of re-examining housing projections based on 2006 Census data on population and household information. More generally, the project touches on the strategic housing directions identified in the Municipality's 2006 report, including ensuring that there is an appropriate supply and mix of housing for all household types, including persons with special needs, and continuing on-going efforts to expand the range of available housing supports and access to required services.

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