# Deachman: Ottawa has a unique opportunity to help seniors age in place

*A lack of options is keeping some seniors in their homes too long, and forcing others out too soon.*

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Debbie Staples fought a renoviction in 2024, but the possibility she may be homeless with nowhere to go remains. PHOTO BY BRUCE DEACHMAN /POSTMEDIA

When Debbie Staples was told she might have to leave the apartment she has lived in for nearly 20 years, she tried to imagine what might come next.

"Is the postman going to deliver the mail to my car?" she recalls thinking. "Because that's where I'd be living."

Ottawa doesn't just have a housing shortage. It has a housing logjam.

It's a problem across the board, but it shows up especially clearly among seniors. Many who might otherwise move - because their homes are larger than they need, for example - are staying put, not because they want to, but because there's nowhere obvious to go, particularly if they're reaching an age where they need some supports. Downsizing is one thing. Leaving behind a neighbourhood - and the community that comes with it - is another. Others don't have the luxury of staying. Older renters on fixed or limited incomes are increasingly being pushed out by rising rents or renovictions, only to find that what comes next is far more expensive, and often out of reach.

Staples, 65, lives on a disability income and pays about $600 a month in rent. She says there is nowhere she could realistically go if forced out of her home. Market rents would eat up all of her income - or more.

She is not an outlier; she's a warning.

According to the Canadian Mortgage and Housing Corporation's 2022 Canadian Housing Survey, slightly more than 11 per cent of households in Canada were in "core housing need," meaning that at least one of these three is true: their rent is unaffordable (30 per cent or more of their pre-tax income); unsuitable (not enough bedrooms); or inade- quate (it needs major repairs); AND the person would need to spend 30 per cent or more of their income for alternative housing in the community.

For renters, that figure is nearly double - 22 per cent - and higher still for renters in social and affordable housing.

Meanwhile, most Canadians say they want to remain in their homes as they age. Among those 65 and older, 96 per cent would do everything they could to avoid going into a long-term care facility, according to a 2020 study by the National Institute on Ageing.
**There is clearly a middle ground between independent and institutional living that isn't getting enough attention.** Many older adults don't need long-term care, but they do need something more manageable than a detached house and more supportive than a conventional apartment. They need housing that is affordable, accessible and connected to community life.

"It's not just about aging in place," says Grace Welch, a member of the Council on Aging of Ottawa's Age-Friendly housing committee. "It's about aging in community." And Ottawa has a unique opportunity now to make that happen for more seniors.

A coalition of Ottawa organizations is proposing Village Canada, an intergenerational community at Confederation Heights that would combine affordable and market housing with on-site health care, recreation, social supports and shared community space for seniors, families, students and adults with disabilities. It's expected that between 1,000 and 2,000 people would live there.

The proposed 23-acre project would form part of the much larger redevelopment of Confederation Heights - nearly 500 acres of federal land being reimagined by Canada Lands Company and Public Services and Procurement Canada as a mixed-use neighbourhood with housing, parks, streets and commercial space.

The area currently includes the RA Centre, the former Revenue Canada data centre, Canada Post, and the Sir Charles Tupper and Sir Leonard Tilley buildings, as well as a great deal of surface parking for those buildings. Under the larger plan, most of the land would be sold or leased to developers at market rates. The coalition, led by the Seniors Health Innovation Hub, is asking Canada Lands to lease the 23 acres and former Revenue Canada buildings at low or no cost.

The parties involved need to make this happen. After all, if the city and feds can't make room for this kind of housing on hundreds of acres of public land, where exactly can they? Carolyn Inch, vice-chair of the Seniors Health Innovations Hub, says models like this are essential if people are to remain independent as they age.

"If we don't create these kinds of options, people are going to end up in more institutional settings sooner than they need to, and that's not what most people want," she says.
She's right. Nearly one in five Canadians already is 65 or older. That figure, according to Statistics Canada, is expected to grow to nearly one in four by 2043. Failing to build these options now will almost certainly cost more later - in hospital and long-term care beds, but also in social capital: loneliness and avoidable decline.

There are other examples of measures that can help. Naturally occurring retirement communities, or NORCs, are buildings or neighbourhoods where many seniors already live and where modest supports, such as transit access, health services and social programming, can help seniors remain independent longer.

But those supports are by far the exception. According to the Council on Aging, there are 170 such communities in Ottawa. Only three have any formal structure in place.

Options such as non-profit retirement homes, meanwhile, are exceedingly rare. Unitarian House and Abbeyfield House are two operating in Ottawa.

Peggy Edwards, also a member of the Council on Aging of Ottawa's Age-Friendly Housing Committee, points to other uncomplicated models, including pairing older adults with students in shared housing, in some cases creating small, intergenerational, community-based hubs similar to that being proposed for Confederation Heights.

She describes the basic principles needed in the seniors housing market as the four As: affordability, accessibility, appropriateness and availability. The last piece - availability - is where the system often breaks down. "That's a huge issue," she says.

We tend to talk about Ottawa's housing challenges in terms of supply: not enough homes, not enough density, not enough built. That's all true.

And, while governments focus on funding long-term care beds or new housing construction, neither addresses the space in between, where many seniors now live and would prefer to remain.

For Staples, staying has meant fighting. With the help of ACORN, the tenant advocacy group she joined two years ago, she and her neighbours organized, sought legal advice and went public. The eviction notice was ultimately withdrawn.

But the uncertainty hasn't gone away, and her angst remains elevated. The landlord could try again, and Staples, who has no family in town nor a pension following a 25-year career as a cleaner, still faces the grim possibility of one day having to live in her 2008 Chevy Aveo.

If Ottawa is serious about affordability, dignity and aging well, it needs far more places where people can live between complete independence and institutional care.

Otherwise, far more of us will be asking the same question Staples did: Where will the mail be delivered?