



Innovative Housing Models for Diverse Older Adults in Canada

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Executive Summary

In June 2021, the Federal, Provincial and Territorial Ministers Responsible for Seniors (FPT Seniors Forum) identified Supportive Housing for a Diverse Seniors Population as a key priority for the Forum's 2022-2025 work cycle. The objective of this report under the Supportive Housing for a Diverse Seniors' Population priority is to provide a better understanding of the housing needs of Canadian seniors, referred to as older adults, and to identify innovative housing models to help diverse older adults age, and thrive, in place and in community.

The report begins by prefacing that diverse and intersectional needs are important factors that need to be considered in supporting the growing population of older adults in Canada. It also identifies current barriers to aging in place, driven by the national housing crisis and challenges with conventional housing models available to older adults.

As part of this project, a scan of existing Canadian and international housing legislations, regulations, policies, programs, and frameworks affecting older adults was conducted. Based on these findings, Chapter 2.0 identifies key themes and gaps in Canadian approaches to housing older adults. It looks specifically at initiatives supporting conventional housing models, age-friendly home modifications, core community supports, housing supply and affordability, and age-friendly innovation. Looking abroad, it identifies a sample of novel approaches in other developed nations that have integrated aging in place with appropriate supports into housing policy. Policy approaches in Nordic countries, Japan, and Ireland provide applicable lessons in diversifying housing options, improving the accessibility to core community supports, and standardizing age-friendly design. Based on this policy analysis and supplemented by existing literature, it identifies best practices related to housing in the Canadian context that allow diverse older adults to age in place and in community with appropriate supports.

Following this study, Chapter 3.0 identifies options for innovative housing models applicable to the Canadian context to help older adults age in their homes and communities. It provides a checklist that defines what constitutes innovative housing based on the best practices identified in Chapter 2.0. These models analyzed are distributed across the housing continuum from independent living to assisted living to entry into long-term care, collectively providing a cross-section that covers a broad spectrum of needs. Case studies of built and proposed precedents in Canada and abroad provide evidence on the benefits as well as gaps in each model, highlighting design features and testimonies from older residents.

Glossary

Accessible Housing: Accessible housing refers housing that has been built, renovated, or modified to enable independent living for persons with diverse abilities.

Activities of Daily Living (ADLs): ADLs are basic activities necessary for survival and health, such as eating, bathing, and personal hygiene.

Adequate Housing: The indicator for housing adequacy is the dwelling condition, meaning whether or not the dwelling is need of major repairs (Statistics Canada 2023b). According to the CMHC, housing adequacy is defined by the residents (Canada Mortgage and Housing Corporation, n.d.-d).

Affordable Housing: In Canada, affordable housing is a broad term used to describe housing across all forms of tenure that costs up to 30% of the total before-tax household income (Canada Mortgage and Housing Corporation 2018a).

Age-Friendly: Age-friendly is a term used to describe an environment that supports aging. According to the World Health Organization, an age-friendly city or community as a place that is designed to support the needs and quality of life of its population as they age (World Health Organization, n.d.-a). The Government of Canada defines age-friendly communities as physical and social environments that are designed to help older adults “age actively,” accounting for their safety, health, and participation (Government of Canada 2025a). This report uses age-friendliness as a criteria for supportive housing and communities, marked by features such consideration for accessibility, health, well-being, and independence, improving the connection between housing and care, and building in flexibility to support the evolving changes to the aging body.

Aging in Place: Aging in place means having the health and social supports and services you need to live safely and independently in your home or your community for as long as you wish and are able (FPT Seniors Forum 2015).

Aging in the Right Place: Building upon the concept of aging in place, ‘aging in the right place’ recognizes that the ‘right’ place to age is dependant on individual factors and considerations, such as culture, identity, needs, and preferences (Canham et al. 2022, 1252). It is recognized that this might be achieved in an environment other than the currently occupied home, through means such as downsizing, living in a multigenerational household, or relocating to a supportive housing environment (National Seniors Council 2024, 11).

Cohousing: Cohousing refers to an intentional housing community that incorporates a participatory decision-making process, deliberate neighbourhood design, extensive common facilities, complete resident management, non-hierarchical structure, and separate income sources (Durrett 2009, 206). Cohousing communities can be established exclusively for older adults or be intergenerational.

Collective Dwellings: Collective dwellings refer to housing that is commercial, institutional, or communal, including housing for older adults and LTC homes (Statistics Canada 2023b).

Co-operative Housing: Co-operative housing, referred to as co-op housing for short, are membership-based corporations that are collectively owned and operated by residents, who are

considered members rather than tenants. Considered a form of tenure between rental housing and private ownership (Canada Mortgage and Housing Corporation 2018c, 1), members pay a monthly housing charge, which they determine.

Core Community Supports: Core community supports is an umbrella term used to describe both medical and non-medical supports. It includes home and community care services; home supports; and financial supports (Carver et al. 2019, 1).

Core Housing Need: Core housing need describes if a private household meets at least one of the indicator thresholds for inadequate, unaffordable, or unsuitable housing, and would have to spend 30% or more of before-tax household income on the median shelter cost to access local adequate housing (Statistics Canada 2023b).

Diverse: This report is aligned with the perspective that the older adult population in Canada is highly diverse. Diversity is defined by factors such as age, gender, ethnicity, culture, sexual orientation, health, well-being, income, and geography.

Home and Community Care: Home and community care are health care services delivered to people in need of care in their home, allowing them to remain in their homes for longer as opposed to in a hospital or LTC home (Government of Canada 2016). Home care services can be provided by professional caregivers, such as nurses, or informal or unpaid caregivers, such as family members or neighbours.

Homesharing: Homesharing is a shared, short-term, and often intergenerational living arrangement based on a mutually beneficial rental agreement between a home provider and home seeker. The home provider offers a room in their home, typically at a lower cost, in exchange for support from the home seeker.

Home Supports: Home supports are non-medical supports that include assistance with IADLs, such as housekeeping and transportation, social participation and companionship programs, and physical activity and educational/recreational programs (Carver et al. 2019, 1).

Intergenerational: Intergenerational is used to describe the interaction between different generations in multigenerational settings.

Intentional Intergenerational Communities: Intentional intergenerational communities, also known as all-age neighbourhoods, are mixed-used developments purpose-built by residents or public or non-profit organizations to house residents of all ages and support intergenerational connection.

Instrumental Activities of Daily Living (IADLs): IADLs are more complex activities that support well-being and independent living, such as food preparation, shopping, using transportation, cleaning, and managing finances.

Multigenerational: Multigenerational is used to describe housing that enables multiple generations to live together, including both related and unrelated persons.

Naturally Occurring Retirement Communities (NORCs): NORCs are geographic areas with a high concentration of older adults that has developed naturally over time. This phenomenon can

result from older residents aging in place or congregating to a particular area after retirement or downsizing (UHN OpenLab 2018, 60).

Naturally Occurring Retirement Community Supportive Service Programs (NORC-SSPs):

NORC-SSPs are collaboratively developed programs that support existing NORCs on-site or in-community. Features of NORC-SSPs include participatory decision-making, social well-being, common spaces, and integrated health and supportive services (National Institute on Ageing and NORC Innovation Centre 2022, 13).

Long-Term Care (LTC): While this report does not cover long-term care, it is important to distinguish between it and other housing models for older adults. LTC homes provide long-term medical and socio-health services to residents, which may vary across Canada. Alternative terms for LTC such as nursing homes, continuing care homes, and personal care homes are used in different provinces and territories.

Secondary Suites: Secondary suites, also commonly referred to as accessory dwelling units or apartments, are self-contained housing units built in an existing home to increase its density. The units can be attached or detached from the main dwelling.

Seniors or Older Adults: Seniors and older adults are terms often used interchangeably to refer to adults aged 65 years and older in Canada. This report uses the preferred term, older adults, which is expanded to include pre-seniors, to describe adults aged 55 years and over.

Smart Home Technologies: Smart home technologies are devices that assist with monitoring health and well-being and supporting communication for older adults. They can be installed within an existing home or integrated during construction.

Social Determinants of Health: Social determinants of health are non-medical factors that influence health outcomes (World Health Organization, n.d.-b) and relate to an individual's place in society, such as income, education, employment (Government of Canada 2024c). For equity deserving groups in Canada, such as Indigenous peoples, 2SLGBTQIA+, and Black Canadians, factors such as discrimination, racism, and generational trauma are considered important social determinants of health (Government of Canada 2024c).

Suitable Housing: Suitable housing is defined as housing which has enough bedrooms according to National Occupancy Standard (NOS) requirements based on the household size and composition.

Supportive Housing and Assisted Living: Supportive housing refers to housing with on-site supports, including services to assist with daily tasks such as meal preparation, housekeeping, and assistance with medication, which vary across provinces and territories. Supportive housing is often used interchangeably with assisted living, however, in certain provinces and territories they are distinct.

2SLGBTQIA+: 2SLGBTQIA+ is an evolving acronym for diverse gender identities, gender expressions, and sexual orientations. The acronym is comprised of 2S: Two-Spirit (or Two-Spirited), a culturally-specific term used by some Indigenous peoples; L: Lesbian; G: Gay; B: Bisexual; T: Transgender; Q: Queer; I: Intersex, a term that considers various sex characteristics beyond sexual orientation, gender identity and gender expression; A: Asexual; +: is inclusive of

people who identify as part of sexual and gender diverse communities, who use additional terminologies (Government of Canada 2024a).

1. Introduction

1.1. Diversity, Intersectionality, and Growth Among Older Adults in Canada

Seniors or older adults aged 55 and over constitute a highly diverse and rapidly growing population in Canada. While the experiences of aging are shown to vary based on factors such as age, gender, ethnicity, culture, sexual orientation, health, well-being, income, and geography (DeAngelis, Jones, and Whitzman 2024, 8), they are additionally influenced by the built environment, including one's housing, living arrangement, and community. Housing plays an important role in meeting and adapting to the level of support that older adults require, as well as their individual preferences, which vary with age and other aspects of their identity and lifestyle. The connection between housing and health must also be considered. Housing is recognized as an important social determinant of health given the influence of housing affordability, stability, quality, and neighbourhood factors on health outcomes (Hu and Hasdell 2024, 350).

Recognizing that older adults are not a homogeneous group is foundational to responding effectively to their housing needs, particularly those that have not been accounted for in conventional housing models. As observed by DeAngelis et al., overlooking the diversity and unique intersectional experiences of older adults in Canada can result in the production of housing that is not inclusive of diverse needs, such as accessibility (DeAngelis, Jones, and Whitzman 2024, 11). These understandings of diversity and intersectionality underpin the approach of this report as it examines housing futures for older adults across the country in relation to a broad range of experiences and complexities of aging.

In addition to being highly diverse, Canada's population is rapidly aging. In 2021, the population of older adults aged 65 and over was 7,021,430, representing 19% of the total population in Canada (Statistics Canada 2023a). It is projected to increase to 25% of the total population between 2036 and 2041, with the most rapid growth among the oldest adults (Federation of Canadian Municipalities 2015, 9; Statistics Canada 2020). By this time, older adults are anticipated to constitute more than 25% of the population in rural and remote communities as well as in urban communities that do not experience large influxes of immigration (Rosenberg, Puxty, and Crow 2022, 5). Given these trends, there is a growing urgency to identify, invest in, and implement age-friendly housing solutions that can address diverse needs.

1.2. Housing Crisis and Challenges with Existing Models

It is widely acknowledged that older adults prefer to live independently for as long as possible and to age in place and in their communities. Yet Canadians across the country have been experiencing a housing crisis for a number of years due to the rising cost of living and shortage of adequate housing¹, which is impacting the ability of many older adults to do so. There has been an increase in housing insecurity among older adults, with 2021 data showing that 32% of people using shelters were above the age of 50 (Alston et al. 2024, E662). Older adults are also facing

¹ In the housing context, the term 'adequate' is used to describe the dwelling condition (Statistics Canada 2023b). Adequate housing is defined as housing that does not require major repairs, according to the resident (Canada Mortgage and Housing Corporation, n.d.-d).

challenges to access housing that is adequate and affordable. According to the 2021 census, affordability² continues to be the largest issue with 16.9% of older adults 65 and over living in unaffordable housing, followed by 8.9% in core housing need, 4.7% in inadequate housing, and 2.8% in unsuitable housing (Statistics Canada 2023c). These issues are more pronounced among older adults who rent their homes and those who are living in a dwelling provided by the local government, First Nation band or Indian band (Statistics Canada 2023c).

On top of these concerns, the ability of housing to support aging in place and in community in relation to diverse needs and preferences should be considered. Research on aging in place has also emphasized the importance of aging in the *right* place (Golant 2015; Canham et al. 2022, 1252) and the agency of older adults to determine what that may be (Fenton et al. 2024, 8–9). It is not only the level of care that an older adult requires, but the individual markers of their identity and lifestyle, such as the daily practices they engage in, their income, and preferences for living arrangement, that influence how they would like to live as they age.

Currently, there is a shortage of housing options that can support aging in place with the appropriate supports by design. Older adults are facing challenges to age in place in conventional housing options available to them and being forced to age out of their homes prematurely. Growing waitlists for long-term care (LTC) homes across the country mean that many older adults are not receiving the care they need. For example, in Ontario alone, approximately 50,000 people are waiting for long-term care as of 2025 (Ontario Long Term Care Association 2025), while in British Columbia between 2016 and 2025, the number grew by 200% to 7,212 (Office of the Seniors Advocate British Columbia 2025). In the early 2000s it had been estimated that between 20% and 50% of individuals on LTC waitlists could potentially be diverted safely and cost-effectively to independent living with available and affordable community and housing services (Williams et al. 2009, 13). According to more recent data from the Canadian Institute for Health Information, about 1 in 10 newly admitted LTC residents potentially could have been cared for at home with formal home care supports (Canadian Institute for Health Information 2024). But given the rising number of people in such circumstances, this remains a significant factor to consider.

Creating an age-friendly housing future for older adults in Canada hinges on recognizing diverse and intersectional needs. As identified by Puxty et al., evidence has suggested that there is no single housing option that is preferable to older adults (Puxty et al. 2019, 23–31). Rather than defining a singular approach, this report proposes a multiplicity of evidence based, alternative housing options and best practices to support diverse older adults across the country to age, and thrive, in place and in community with the appropriate supports.

² In Canada, affordable housing is a broad term used to describe housing across all forms of tenure that costs up to 30% of the total before-tax household income (Canada Mortgage and Housing Corporation 2018a).

2. Housing Approaches Affecting Older Adults

2.1. Canadian Approaches

As part of this research, an inventory of Canadian legislations, regulations, policies, programs, and frameworks related to housing for older adults was developed. This inventory highlights laws and regulations that support conventional housing models for older adults. It also describes initiatives that could support aging in place and in community by improving the supply and access to housing that is adequate, suitable, affordable, age-friendly, accessible, supportive, sustainable and energy efficient, as well as the design and construction of new housing and modification to existing housing to meet these criteria. This broad scan provides a comprehensive overview of the realities of housing and housing related resources available to older adults across the country. The sections below summarize the key themes.

Despite the growing and diverse population of older adults in Canada, government-driven initiatives specifically targeting their housing needs have been somewhat limited and focused on conventional housing models, thus falling short of addressing a broad spectrum of needs. Based on our findings, considerations for aging in place have been integrated into housing initiatives both nationally and regionally, such as the creation of programs that assist with age-friendly home modifications and access to core community supports, and age-friendly community guidelines. Other government housing initiatives identified in our study, while not exclusive to older adults, tackle overlapping concerns such as housing supply, affordability, sustainability, and design innovation.

Beyond these government initiatives, Canadian organizations such as AGE-WELL, Collaborative Aging, and University Health Network (UHN) OpenLab focus on research that supports aging, including research related to housing for older adults. Additionally, housing providers, such as Abbeyfield, and resident-driven organizations, such as Harbourside Cohousing and Oasis Senior Supportive Living Inc., have proven experience with developing and operating innovative and alternative housing models. Understanding that public policy can have a significant influence on supporting Canada's aging population, all levels of government may want to consider opportunities for collaborative approaches to strategizing with aging focused researchers, housing providers, and resident-driven organizations.

2.1.1. Conventional Housing Models for Older Adults

Conventional supportive housing models for older adults in Canada, such as retirement homes and assisted living facilities, include both publicly and privately owned facilities that are governed at the provincial and territorial level. For example, BC's *Community Care and Assisted Living Act* regulates the licensure and registration for assisted living residences (Government of British Columbia 2021). Ontario's *Retirement Homes Act* sets standards and requirements for licensed retirement homes (*Retirement Homes Act, Statutes of Ontario 2010, c. 11*, n.d.). Some provincial and territorial governments also offer funding to assist older adults with accessing affordable options in conventional models, such as the Social Housing Assisted Living (SHAL) program through Manitoba Housing (Government of Manitoba, n.d.-b).

2.1.2. Age-Friendly Home Modifications

Several government programs provide grants, loans, and tax credits, for age-friendly home modifications to support older adults to remain in their homes and communities for longer. Programs such as Alberta's Seniors' Home Adaptation and Repair Program (SHARP), Saskatchewan's Home Repair and Emergency Home Repairs Programs, Manitoba's Safe and Healthy Home for Seniors' Program, Newfoundland and Labrador Housing Corporation's Home Modification Program (HMP), PEI's Seniors Safe @ Home Program, Nunavut's Elders Housing Program, and Ontario's Home & Vehicle Modification Program and Ontario Renovates program assist with the costs of home accessibility and safety upgrades (Government of Alberta, n.d.-a; Newfoundland and Labrador Housing Corporation, n.d.-a; Government of Prince Edward Island, n.d.-a; Nunavut Housing Corporation, n.d.; Government of Ontario 2022; County of Simcoe, n.d.). Other programs target home modifications more broadly but include applications for older adults. For instance, the On-Reserve Residential Rehabilitation Assistance Program (RRAP), through the Canada Mortgage and Housing Corporation (CMHC), assists with home repairs and adaptations in First Nations reserves, including those that improve the independence of older adults (Canada Mortgage and Housing Corporation 2024).

Another type of age-friendly home modification, secondary suites, support aging in place through the construction of a new unit that can be attached or detached from the main dwelling. Though the construction of secondary suites is governed by municipalities, they can receive national and regional support. Initiatives such as the national Multigenerational Home Renovation Tax Credit (MHRTC), Saskatchewan's Secondary Suite Incentive Grant Program, and Newfoundland and Labrador Housing Corporation's Secondary Basement Suite Incentive Program have been created to assist with the costs of constructing a new self-contained secondary unit or basement suite within the home (Government of Canada 2025e; Government of Saskatchewan, n.d.-a; Newfoundland and Labrador Housing Corporation, n.d.-c).

In addition to these funding avenues, a CMHC-developed self-assessment guide on age-friendly home modifications, [Maintaining Seniors' Independence Through Home Adaptations: A Self-Assessment Guide](#), can be used by older adults to assess if their home is in need of modification based on their needs. Despite the benefits of these resources, national and regional laws and standards that regulate age-friendly home modifications, and design more broadly, are limited.

Home modifications can also play an important role in supporting the emergency preparedness of older adults, including considerations for ease of evacuation, emergency communication systems, disaster-resistant housing features, and climate resilience. Nunavut's Emergency Repair Program, for instance, offers funding for upgrades that improve the health and safety of the home (Nunavut Housing Corporation, n.d.). To support the construction of climate-ready infrastructure and housing, Housing, Infrastructure and Communities Canada provides codes, standards, and guidance for climate resilience and is implementing a Climate Toolkit for Housing and Infrastructure (Government of Canada 2024b).

2.1.3. Core Community Supports

Related to aging in place, medical and non-medical core community supports, including home and community care services and home supports, are delivered in all provinces and territories to

provide older adults with at-home support. Core community supports can be accessed through provincial or territorial home and community care programs, non-profit organizations, and for-profit providers (Rosenberg, Puxty, and Crow 2022, 8). Challenges with the affordability and access to core community supports persist across geographic contexts in Canada, but are particularly pronounced in small, rural, remote, Northern, and Indigenous communities due to issues such as capacity barriers and distance (Rosenberg, Puxty, and Crow 2022, 8).

Programs have been created to facilitate the access to and support for both professional and informal or unpaid caregivers assisting older adults in need of care. The Canada caregiver credit and employment insurance (EI) caregiving benefits and regional programs, such as PEI's At Home Care Giver Benefit, provide financial assistance to informal caregivers (Government of Canada 2025b; 2025c; Government of Prince Edward Island 2025). Professional home care service expenses, such as employing an attendant or a nurse, can be claimed through programs like the Ontario Seniors Care at Home Tax Credit and Québec's Tax Credit for Home-Support Services for Seniors (Government of Ontario 2024a; Revenu Québec, n.d.).

Other programs provide financial assistance to pay for home supports that assist with instrumental activities of daily living (IADLs), such as housekeeping, meal preparation, and yard work. Examples include PEI's Seniors Independence Initiative, Québec's Financial Assistance Program for Domestic Help Services, and Alberta's Special Needs Assistance for Seniors (Government of Prince Edward Island, n.d.-b; Régie de l'assurance maladie du Québec, n.d.; Government of Alberta, n.d.-b). Home supports may also be dispatched through senior centres in some provinces and territories. In Manitoba for example, Multi-purpose Senior Centres and Community Senior Resource Councils are located throughout the province and offer a range of services, such as meal delivery, transportation, shopping, and daily phone check-ins (Government of Manitoba, n.d.-a).

2.1.4. Housing Supply and Affordability

Various national and regional strategies and programs have been established to improve Canada's housing supply and affordability. Introduced in 2017, the National Housing Strategy (NHS) is an over 10-year plan intended to provide over \$115 billion in funding to address diverse needs across the housing continuum in partnership with provinces and territories (National Housing Strategy, n.d.-b; n.d.-a). Following the introduction of the NHS, most provinces and territories have developed their own action plans that narrow in on their housing context and priorities while defining actions. Another overarching framework is *Solving the Housing Crisis: Canada's Housing Plan*, which offers strategies and funding to build more homes, facilitate the ownership or rental of a home, and improve housing affordability in response to the housing crisis (Housing, Infrastructure and Communities Canada 2024, 3).

Funding options have been created for renting and buying homes, such as Québec's Rent Supplement Program, Nova Scotia's Down Payment Assistance Program, and Newfoundland and Labrador Housing Corporation's First-time Homebuyers Program (Société d'habitation du Québec, n.d.; Government of Nova Scotia, n.d.-b; Newfoundland and Labrador Housing Corporation, n.d.-c). Programs have also been created to support and increase the supply of affordable housing. Public and private affordable housing providers can apply to programs such

as Newfoundland and Labrador's Partner-Managed Housing Program (Newfoundland and Labrador Housing Corporation, n.d.-b). The CMHC's Apartment Construction Loan Program assists with financing the construction of affordable rental housing, including a funding stream for rental homes for older adults (Canada Mortgage and Housing Corporation, n.d.-a; n.d.-c).

There are also land and property tax credits and associated laws specifically for older adults, such as Ontario's Provincial Land Tax Deferral Program for Low-Income Seniors and Low-Income Persons with Disabilities, Saskatchewan's Seniors Education Property Tax Deferral Program, BC's Property Tax deferral program for eligible seniors (home owners must have a minimum equity of 25% of the assessed value), and the Yukon's *Seniors Property Tax Deferment Act* (Government of Ontario 2024b; Government of Saskatchewan n.d.-b; Government of Yukon 2002). Generally, the majority of these financial assistance programs are geared towards low-income households, creating a gap in support for middle-income older adults.

2.1.5. Age-Friendly Innovation

National research awards and programs provide funding opportunities to study and implement housing innovation in Canada, which can be used towards advancing alternative housing models for older adults. For example, the CMHC's Housing Research Scholarship Program provides funding to support early-career academic research that demonstrates excellence, advances knowledge on housing, and expands the housing research community (Canada Mortgage and Housing Corporation, n.d.-b). Beyond academic research, the National Housing Strategy Research and Planning Fund supports not-for-profit organizations, registered charities, and Indigenous partners with projects related to affordable housing planning, research, and knowledge mobilization (Canada Mortgage and Housing Corporation, n.d.-e).

There has also been national and regional interest in age-friendly communities, which includes considerations for housing. Following the World Health Organization's (WHO) development of its [Global Age-Friendly Cities Project](#), all Canadian provinces and territories, with the exception of the Yukon and Nunavut, have taken steps to promote age-friendly community initiatives (Government of Canada 2025a). For instance, the District of Saanich, a community located on Vancouver Island and one of the original Global Age-Friendly Cities Project participants, has introduced adaptable housing guidelines for all new residential developments and certain new multi-family residential construction (Government of British Columbia, n.d.).

Supporting these initiatives, the Public Health Agency of Canada has developed a five-step milestone process and [guidelines](#) for communities to become more age-friendly (Government of Canada 2025a). Funding for the planning and implementation of age-friendly communities is available in some jurisdictions through programs such as Nova Scotia's Age-friendly Communities Grant and Newfoundland and Labrador's Age-Friendly Newfoundland and Labrador Communities Program (Government of Nova Scotia, n.d.-a; Government of Newfoundland and Labrador, n.d.).

2.2. International Approaches

Examining how housing can support aging populations is a universal concern. In Nordic countries, Japan and Ireland, taken as examples here, robust approaches to providing supportive housing

for older adults have emerged, which emphasize aging in place and delaying the entry into LTC. These fellow developed nations have established housing policies aligned with aging in place with appropriate supports and housing options for older adults. Despite cultural differences and a greater presence of social welfare systems in these countries, Canada can learn from these efforts to diversify housing options, improve the access to core community supports, and encourage age-friendly design standards.

2.2.1. Nordic Home Care, Deinstitutionalization, and Age-Friendly Design

Nordic countries view the care of older adults as a public responsibility and have taken a proactive approach to supporting aging in place by embedding it into their legislation and welfare systems (Bergstra 2021, 8–9; Soh, n.d., 2; Verma, Høyland, and Lindahl 2022, 2). The aim of many of these aging in place policies is to deinstitutionalize care, focusing instead on home care. The Danish government's emphasis on home care is motivated by the belief that older adults should be cared for in their homes for as long as possible (Laucius 2021). Danish municipalities provide services to seniors including free home nursing as deemed necessary, as well as preventative home visits to vulnerable and socially exposed elderly people, and to all citizens aged 82 or older (Health Care Denmark 2025). In Sweden, the investment in home care has enabled older adults to age in place while receiving assistance with IADLs through subsidized services such as meal delivery and cleaning (Lewicka 2015, 47). In 2021, approximately 255,000 people aged 65 or older, or those with functional impairments, received home staff assistance (Government of Sweden n.d.)

To encourage older adults to use home care services and remain in their homes for longer, Nordic governments have reduced their investments in LTC homes. For example, during the 1990s, Denmark ceased its funding for institutional LTC home construction in an effort to promote home care and alternative housing models for older adults (Brink 1990, 17; Soh, n.d., 2). More recent evidence from the Nordic countries shows that municipalities remain under legal or financial obligation (for example via co-funding, discharge-coordination acts, or penalty fees) to provide sufficient home-based or community care so patients can leave the hospital more quickly. Home care services have thus expanded to include more complex nursing and medical tasks, though full 24/7 home medical care remains uncommon, with variation by country (Spangler et al. 2023; Holm et al. 2017; Rostgaard et al. 2022).

Aging in place policies have furthermore attempted to integrate guidelines for age-friendly housing design. The *Act on Housing for the Elderly and Persons with Disabilities* (Ældreboligloven) in Denmark was the pioneering aging in place legislation in the Nordic region that governs homes for older adults and formerly described their design requirements (Government of Denmark 2010; Verma, Høyland, and Lindahl 2022, 2). Though now repealed, it stipulated that existing and new homes must be accessible, designed appropriately for older adults and people with mobility limitations, and conducive for summoning help from the community service and nursing centre (Lindstrøm 1997, 121).

2.2.2. Japanese Welfare and Multigenerational Housing

With a super-aging society, Japan is grappling with the challenges of housing a significant population of older adults. The Japanese government introduced a welfare system for older adults through the *Act on Social Welfare for the Elderly*, which established housing options that collectively provide a diverse spectrum of on-site care (Government of Japan 1963). This includes “fee-based homes” for older adults over 60, which provide independent to assisted living accommodation with daily services such as meals; “elderly care homes,” equivalent to assisted living in Canada, which are intended for older adults over 65 who require light to intermediate care; and subsidized “special elderly homes,” equivalent to LTC homes, for older adults over 65 who require intensive, constant care and are covered (Kinoshita and Kiefer 1993, 65; Kakinuma, Moriyama, and Kobayashi 2021, 46–47). Additionally, the cost of home care, LTC, and community-based care services are covered for adults 40 and over through the mandatory public Long-Term Care Insurance (LTCI) system (Government of Japan 1997; Organisation for Economic Co-operation and Development 2005, 123; Konishi, Inokuchi, and Yasunaga 2023, 2; Wacker and Roberto 2011, 116). The LTCI system is funded through a combination of mandatory premiums from all residents aged 40 and over, general taxation shared by national and local governments, and user co-payments of 10–30% depending on income (Okamoto et al. 2022; Yamada 2020; LTCcovid 2023).

Housing related policies in Japan have also come to reflect the cultural norm of families, as opposed to public institutions, carrying the responsibility of caring for older relatives (Chui 2012, 62). In 2001, 58% of the country’s older adults over 60 reported to be living with their children (Takagi, Silverstein, and Crimmins 2007, S330), though that percentage has declined in recent years. In 2021, among Japanese people aged 65 years or older, 36.2% lived with their children and 4.4% lived with other relatives or nonrelatives (Kobayashi, Hirata, Okamoto, and Liang 2022). The Japanese government provides tax deductibles to incentivize family members to live with older relatives, and thus serve as caregivers if required (National Tax Agency 2020; Chui 2012, 62). Financial assistance is offered to homeowners to build secondary suites that will house older family members on the same property (Chui 2012, 63). By encouraging multigenerational living arrangements, older adults can maintain traditional family ties and family members are able to more easily deliver care.

2.2.3. Ireland’s Six Principles for Housing an Ageing Population

In response to the projected growth of its older adult population, the Government of Ireland developed “Housing Options for Our Ageing Population,” a policy document released in 2019 that outlines a framework and 40 Priority Actions to provide a diverse, supportive, and connected continuum of housing options. Supporting the perspective that it is not only the physical aspects of housing that make a difference, the document is guided by six principles (Government of Ireland 2019b, 3–6):

- “Ageing in Place” through the appropriate location of housing, age-friendly design, and supports
- “Supporting Urban Renewal” through good quality housing and community design
- “Promoting Sustainable Lifetime Housing” that accounts for accessibility and adaptability

- “Using Assistive Technology” in the home
- “Staying Socially Connected” by encouraging social connections and a sense of community
- “Working Together” through collaborative, cross-sectoral, and multi-agency projects

An Implementation Group was established to oversee the implementation of the Priority Actions and has since addressed most of these items, according to their final report released in 2021. The progress includes the creation of the Healthy Age Friendly Homes Programme, Phase 1, providing support coordination and visitation support that enables older adults to access the appropriate services and funding (Government of Ireland 2019a, 21; 2019a, 26). Age-friendly design resources, including guides on universal design and rightsizing³, are offered through the newly established [Age Friendly Homes](#) website (Government of Ireland 2019a, 36). The Department of Housing, Local Government and Heritage is developing a Geographic Information System (GIS) Decision Making Support Tool to assist the Department, local authorities, approved housing bodies, and developers to assess the appropriateness of housing developments for older adults (Government of Ireland 2019a, 18).

2.3. Housing Best Practices for Older Adults in Canada

In understanding the current policy landscape in Canada and abroad, it is critical to consider how housing in Canada might be adapted or designed and built to be more age-friendly. The age-friendliness of the built environment is determined to be the most important consideration to support older adults to age in the right place (Hong 2024, 8). Existing literature identifies key concepts and features of housing design that can address the gaps in the current housing stock available to older adults in Canada and support this diverse population to age in place and community with the appropriate supports. Acknowledging that housing cannot be examined in isolation from its context, this review additionally touches on features of neighbourhood design that improve the age-friendliness in the connection between home and community.

2.3.1. Age-Readiness

The concept of age-readiness captures the importance of being proactive about aging. Planning for age related accommodations before they are needed is seen by older adults in Canada as integral to maintaining their sense of choice as they age (Fenton et al. 2024, 14). By carefully considering where they live in relation to factors such as the proximity to community services and supports, older adults can age in place more successfully (Lantz and Fenn 2017, 10). In addition to being a best practice for all Canadians approaching old age, this concept equally calls on policymakers, developers, planners, and designers to invest in shaping the age-friendliness of the built environment (Das et al. 2022, 10–11).

³ Rightsizing is a term in Irish housing research used in place of the conventional term, ‘downsizing,’ to describe age-friendly home modifications or the consideration of other housing options beyond the currently occupied home (Age Friendly Ireland 2021, 3).

2.3.2. Accessibility, Universal Design, and Wayfinding

Housing for older adults should be equipped to respond to diverse abilities and changes associated with aging, including the decline of physical mobility and development of health conditions. The planning and design of the built environment is thought to impact the ability of older adults to adapt to aging and age related diseases (Puxty et al. 2019, 30). Its accessibility is furthermore linked to the social, civic, and environmental participation of older adults (World Health Organization 2017, 10). Understanding the ergonomics of the built environment relative to the aging body [Figure 1] is key to providing responsive design strategies in the home that facilitate daily tasks and prolong independence (Fujita 2025, 47).

One approach is universal design, which guides the development of accessible environments that support diverse needs without stigmatization or ageism (Carr et al. 2013, 4). Universal design can facilitate the ability of older adults to independently and safely perform activities of daily living (ADLs) such as bathing, and IADLs such as food preparation (Carr et al. 2013, 4–5; Crews and Zavotka 2006, 116). To support aging in place, existing homes can be adapted with universal design features. For instance, grab bars and non-slip flooring can be installed in bathrooms to prevent falls and injuries (Crews and Zavotka 2006, 116). It is recommended that universal design standards be incorporated into new developments and government policies regarding construction and housing regulations (Puxty et al. 2019, 30).

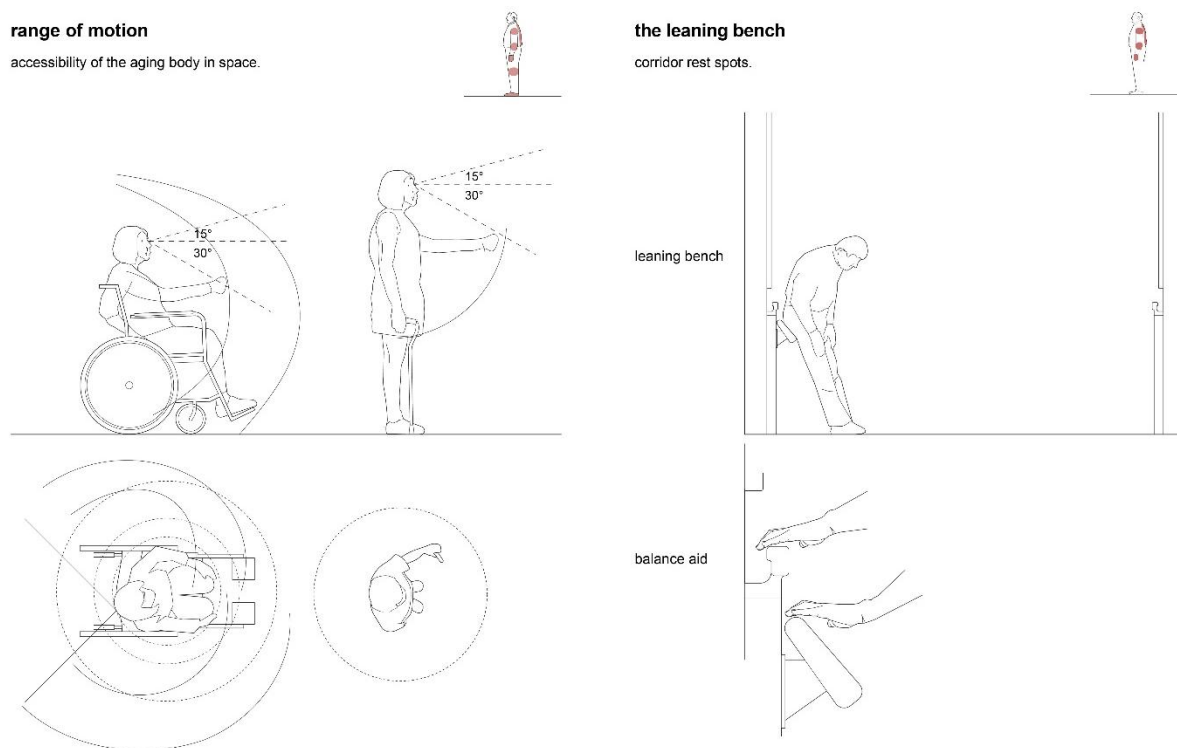


Figure 1. Diagrams of the ergonomics of space in relation to the aging body, Liam Fujita, from "Redefining Senior Housing: Architecture as a Catalyst for Health, Autonomy, and Community in Toronto," 2025.

Incorporating wayfinding is another strategy that can assist older adults with different abilities to navigate through their home. In a study reimagining LTC homes, architect and scholar Stephen Verderber notes the value of redundant cueing strategies, features such as identifiable landmarks

and differentiated materials and surfaces, which help residents, including those living with dementia, to identify where they are (Verderber 2022). This assessment of LTC design could be applied to other housing options, particularly in larger collective dwelling environments.

2.3.3. Affordability

With the move to retirement for many older adults, aging may introduce new financial stresses. The economics of aging are important to consider as older adults typically have reduced disposable income following retirement and may incur additional expenses related to health and non-health related services on top of housing costs (MacDonald, Andrews, and Brown 2010, 46; 2010, 48; Puxty et al. 2019, 16). Expanding affordable housing options for older adults is paramount. Affordability should be considered across all forms of tenure, including temporary housing, rental, and ownership, to address diverse needs. As mentioned in a previous report by Rosenberg et al., it is important that all levels of government consider strategies to increase the supply of affordable housing for older adults (Rosenberg, Puxty, and Crow 2022, 8).

2.3.4. Social Inclusion and Participation

Housing can play an important role in curbing social isolation and loneliness among older adults. Between 2008 and 2009, 24% of older Canadians reported low social participation (Gilmour and Ramage-Morin 2020). The COVID-19 pandemic intensified social isolation among older adults, exposing the limitations of current housing options (Rosenberg, Puxty, and Crow 2022, 26). Older adults seek reciprocity and meaningful interactions in their relationships (Emlet and Moceris 2012, 5). Promoting social inclusion and participation supports aging in place and benefits their safety, support systems, quality of life, and life satisfaction (Bigonnesse and Habib 2019, 238; Dehi Aroogh and Mohammadi Shahboulaghi 2020, 56).

Indoor and outdoor communal spaces, such as common rooms and gardens, that are incorporated into housing schemes serve as places of gathering and activity that foster social connections. Communal spaces enable older adults to develop friendships and a sense of community belonging (Nguyen and Levasseur 2022, 110). As communal spaces can end up being underutilized, it is vital to integrate accessibility, utility, and diversity in the design to enhance their ability to function as social hubs (Nguyen and Levasseur 2022, 110; Sturge et al. 2023, 2). Another recommendation is to provide alternative “community-based” collective dwelling models, such as cohousing and co-operative housing, which inherently promote social inclusion and participation among residents (Nguyen and Levasseur 2022, 105).

2.3.5. Cultural Appropriateness

Factoring in cultural needs is an important but often overlooked consideration in housing diverse older adults in Canada. The current housing stock has largely been influenced by Euro-Canadian norms of family life, relationships with the environment, and routines (Rachelson, Wong, and Han 2019, 8). Housing that insufficiently meets the needs of the diversifying population could lead to loss in cultural traditions, reduced community ties, and be detrimental to the physical, mental and emotional health of visible minorities (Hadjiyanni, n.d.; Housing Counts, n.d.). Conventional

supportive housing models for older adults can be unfamiliar or ill-suited to certain cultural values and furthermore present barriers such as language (Chamberlain et al. 2024, 6–7).

Culturally appropriate design is a valuable approach that would allow the development of housing for older adults to be informed by cultural factors (Rachelson, Wong, and Han 2019, 10). Beyond the physical aspects of design, cultural needs can also be considered through the on-site services and supports offered, such as the availability of culturally appropriate care (Rachelson, Wong, and Han 2019, 16). In Québec, for example, some LTC homes are multilingual, ensuring their health and social services are accessible to specific ethnocultural groups (Government of Québec 2023). Implementing culturally appropriate design requires a sensitivity to the demographics of the community that the housing is serving. Culturally specific housing can be beneficial, for instance in ethnic enclaves, but may not always be relevant as communities are often highly diverse and subject to evolve over time. As such, it is good practice to build in flexibility to accommodate various needs and lifestyles (Hadjiyanni, Hirani, and Jordan 2012, 156).

In a similar vein to the consideration of cultural needs, 2SLGBTQIA+ older adults have unique needs that can be affirmed through housing that provides the appropriate supports. Evidence has shown that housing options in Canada have come short of providing 2SLGBTQIA+ older adults with safe and affirmative places to call home due to barriers such as discrimination, homophobia, and transphobia (Thomas, Blackmore, and Gahagan 2023, 94–95). It is important that the inclusivity of housing be considered broadly and through an intersectional lens to better support equity deserving communities. While the models referenced in Section 3.2 of this report largely do not address specific communities, they all offer potential to be used for diverse populations, including 2SLGBTQIA+ older adults.

2.3.6. Intergenerational Connection

In Canada, multigenerational living arrangements are growing nationally. According to findings by Statistics Canada in 2022, multigenerational households consisting of a family, multiple families, or a family living with unrelated persons, have risen by 45% over the past 20 years (Statistics Canada 2022, 2). Households where grandchildren reside with their grandparents are more common among Indigenous communities and visible minority groups (Statistics Canada 2015). While cultural and individual preferences influence this living arrangement, it is also being driven by economic factors such as the rising costs of rent and home ownership nationwide (Braich 2024; Statistics Canada 2022, 15).

Considering the demand, a greater emphasis on multigenerational housing would allow older adults to benefit from intergenerational connections. Generationally segregated housing for older adults, such as retirement homes, can augment social isolation (Das et al. 2022, 47). Conversely, when intergenerational connections are provided, older adults report being and feeling useful, valued, and able to participate in the future of their communities (Cortellesi and Kernan 2016, 109). In the words of anthropologist Jason Danely, older adults are able to “shape the culture of other generations,” transmitting their knowledge, traditions, and memories to younger people (Cortellesi and Kernan 2016, 112; Danely 2013). Intergenerational connections also encourage reciprocity, care, and sharing common resources between generations, which help to reduce

living costs and provide crucial support with aging (Forsyth, Molinsky, and Kan 2019, 183; Muennig, Jiao, and Singer 2018, 71).

2.3.7. Community Services and Supports

Connecting housing to community services and supports ensures that the needs of older adults are addressed in the communities where they reside. Researchers have identified the need to improve the access to core community supports, which encompass both home care services and home supports such as housekeeping, meal preparation, and transportation assistance (Hong 2024, 10). As mentioned previously, better access to home care could delay or prevent admissions to LTC, as around 10% of new LTC residents in Canada could have been cared for at home with these provisions (Canadian Institute for Health Information 2024). Understanding that supports extend beyond the home, older adults prefer to live near amenities and services such as health clinics and grocery stores (Bigonnesse, Beaulieu, and Garon 2014; Bigonnesse and Habib 2019, 239; Keenan 2017, 11).

The planning and design of community services and supports in housing and neighbourhoods is crucial to independent living and aging in place. It is recommended that community services and supports be located within walking distance from an older adult's home, thereby facilitating IADLs such as picking up medication and groceries (Bigonnesse and Habib 2019, 239). However, it can often be a “tug-of-war” between the access to and availability of community services and supports and an individual's preferences for location (Fenton et al. 2024, 10). Considering the issues with access, Rosenberg et al. highlight the value of housing models like assisted living that integrate core community supports for older adults on-site (Rosenberg, Puxty, and Crow 2022, 10).

The relationship between housing for older adults and core community supports has been studied by many researchers and designers around the world. Danish architecture firm, NORD, for example, has created “[The Healthy Aging Ladder](#),” which proposes the integration of care services and supports across a variety of housing types and the housing continuum from of independent living to assisted living to LTC. Adopting a similar approach in Canada with diverse needs at the forefront could ensure that older adults no matter their housing situation are able to receive the services and supports that they require.

2.3.8. Mobility

Understanding that aging presents increased mobility limitations, older adults benefit from living in walkable and pedestrian friendly neighbourhoods with access to various transportation options. Transportation is linked to the health, well-being, and social participation of older adults and provides access to community services and supports (Rosenberg, Puxty, and Crow 2022, 16). The availability of accessible public transit is shown to help older adults with disabilities to access their destinations (Alousi-Jones et al. 2024). Though walking and transit services can be vehicles for social participation and independence for older adults, these options may be out of reach for those living in rural and remote areas with lengthy travel distances and limited infrastructure (Jones et al. 2023, 10; Scharlach and Lehning 2013, 124). Many older adults in Canada rely on private vehicles, particularly outside of urban areas, but are impacted when they can no longer drive (Miller 2017, 11; Rosenberg, Puxty, and Crow 2022, 15–16).

Mobility is seen as an integral part of age-friendly communities. Neighbourhood connectivity can make the transition between the home and community more age-friendly. Housing for older adults should be connected to green and pedestrian friendly networks, providing alternatives to hostile walking environments such as arterial road crossings (T. L. Grant et al. 2010, 302–3). By engaging in physical activity, the risk of older adults developing a major mobility disability can be reduced (National Institute on Aging 2020). From a planning perspective, improving the access to and reliability of public and senior transportation options should be considered. In neighbourhoods with poor pedestrian connection and transit services, the availability of on-site community services and supports is once again crucial.

2.3.9. Green Spaces

Green spaces are related to the concept of age-friendly communities. Research has shown that access to green space is linked to positive health and well-being among older adults. The greenness of the built environment, in addition to street connectivity and walkability promote physical activity (Christie et al. 2021, 158). A cross-sectional study of older adults living in Canadian cities found that green space near residential areas correlates with improved mental health, especially among those with lower household incomes (Cottagiri et al. 2022, 6). Green spaces are also shown to reduce the prevalence of social isolation and loneliness in older adults (Villeneuve et al. 2024, 291).

Where possible, housing for older adults should be designed with access to private or shared green space, which could be a central courtyard, roof terrace, or individual balconies that provide space for plants. Age-friendly considerations for the design of outdoor spaces include features such as accessible and continuous walking paths, areas for gardening, and transitional spaces such as porches (Wang 2014, 268). Incorporating areas for sedentary activities allows older adults to rest, partake in activities, and socialize with others (Wen, Albert, and Von Haaren 2018, 596). Understanding that site or programming constraints might present barriers to on-site green space, older adults could also benefit from being located within walking distance from their home to neighbourhood green spaces such as parks.

2.3.10. Older Adult Involvement and Decision-making

Older adults in Canada have expressed the importance of having the agency to make their own decisions and have responsibility over their futures (Fenton et al. 2024, 8). Yet, they are not often presented with opportunities for their voices to inform the design of their housing. Increasing the level of involvement of older adults in housing projects is a highly relevant consideration. This could be achieved through participatory processes, such as co-design, or models, such as cohousing and co-operative housing that are resident driven. By involving older adults in the process, the assumption is that the housing outcomes could be more responsive to their needs.

3. Innovative Housing for Diverse Older Adults

3.1. Evaluation Criteria

In Canada and internationally, a number of innovative and alternative housing models have been developed that could effectively support diverse older adults in Canada to age in place and in community. Based on the housing best practices identified in Section 2.3, the housing models selected for this analysis are defined as innovative by fulfilling the majority of criteria listed below. Each model is furthermore evaluated along the housing continuum from independent living to entry into LTC, identifying the range of supports that can be provided depending on the level of care needed. Case studies on built and proposed projects describe the innovative design features, benefits and challenges of implementation, and experiences of older residents.



3.1.1. Age-Friendly

- Does it consider accessibility, health, well-being, and the social determinants of health?
- Does it allow older adults to maintain their independence?
- Does it improve the connection between housing and care?
- Does it build in flexibility to support the evolving changes to the aging body?



3.1.2. Adaptive

- Does it make use of the existing housing stock in Canada?
- Does it make use of local resources, labour, and production networks?



3.1.3. Affordable

- Does it meet the definition of affordable housing?
- Is it adapted or built affordably?
- Does it provide cost savings in the long term?
- Does it reduce the financial stress of older adults?



3.1.4. Inclusive

- Does it support diverse needs, particularly those that are not currently supported in conventional housing?
- Does it encourage belonging and provide a sense of community?
- Does it accommodate pets and service animals?



3.1.5. Connected

- Does it support connections between generations?
- Does it empower and support the independence of older adults by facilitating access to transportation, services, nature, etc.?



3.1.6. Older Adult Driven

- Is it determined by older adults?
- Does it allow older adults to exercise their agency?

3.2. Innovative Housing Models

3.2.1. Homesharing

Homesharing is a shared, short-term, and often intergenerational living arrangement based on a mutually beneficial rental agreement between a home provider and a home seeker. In this exchange, older adults serving as home providers offer a room in their home, typically at a lower cost, while home seekers provide home support, including assistance with IADLs and companionship.



Homesharing provides a solution for older adult homeowners to age in place through shared, intergenerational living arrangements. While it can connect older adults to various age cohorts, a key pairing for this model is students. According to HomeShare International, homesharing originated in the United States and has grown into a global network, with programs such as ensemble2générations in France, Life Shared in Australia, and 'Intergenerational Empathy Under One Roof' in Korea as examples (HomeShare International, n.d.-b; n.d.-a). In Canada, homeshare programs operating nationally such as SpaceShared and Sparrow Share were only introduced within the last decade to help older adult home providers and student home seekers navigate the process. Despite being a relatively new concept in Canada, it is responding to a gap. Homeshare programs estimate 12 million empty bedrooms nationwide, many of which are in the homes of older adults (Stones 2022). Through homesharing, the country's spare rooms become opportunities to address the needs of both demographics.

Older adult homeowners who wish to age in place might be faced with social isolation and struggle to maintain the upkeep of their home – challenges that could prompt them to sell. On the other hand, there is a demand for safe and affordable off-campus rental accommodation. With limited on-campus housing, students across the country who turn to the private market are met with low rental vacancy rates and surging rent prices in large cities (Norman and Bartlett 2024, 2–3).

Challenges with housing availability and affordability are particularly felt among international students, who are more likely than their Canadian counterparts to live alone in unsuitable housing due to the lack of family and friends that they can reside with (Choi and Ramaj 2024, 50–51; Stick, Hou, and Zhang 2024, 3).

By bringing older adult home providers and student home seekers together, homesharing creates a mutually beneficial exchange between generations. Rather than serving as caregivers, students provide companionship and support with IADLs, which has led participating older adults to report positive impacts on their well-being, health, social activities, and independence (Martinez et al. 2020, 6). Older adults who are looking for intergenerational engagement and assistance, but do not have the option or preference for living with their family could be particularly well suited for homesharing. Creator of the Toronto pilot for Canada HomeShare, Lynn McDonald suggests that the model is successful in part because “there is a bit of a distance. It’s not your mother or your father, and they can’t tell you what to do. And they know it’s not their kid” (Chong 2024).

In return, students typically rent below market rates as part of the agreement, allowing them to live affordably off-campus (Lavoie 2024). For older adult home providers, homesharing provides several financial benefits. Aside from the fee associated with the homesharing program, there are minimal upfront costs as it requires little to no intervention to the existing home provided it meets program requirements. The rental will then generate income for the home provider and can help to cover costs such as utilities (Martinez et al. 2020, 6). It should be noted that rental income may impact the ability of older adults 65 years and over to qualify for the Old Age Security pension and Guaranteed Income Supplement (GIS) if they exceed the annual income thresholds (Government of Canada 2025g; 2025d). To mitigate potential financial challenges related to the loss of access to these benefits, all levels of government could consider creating new funding programs supporting older adults engaging in homesharing, or expanding existing funding streams for affordable rental housing providers to include homesharing.

Living in a shared space, however, is not for everyone. Older adults who have participated in homesharing cite difficulties with boundaries leading to the loss of privacy and control of their home, discomfort with unfamiliar behaviours, and communication as issues (Martinez et al. 2020, 7). Potential conflicts like these are not always easy to predict but are intended to be curbed through the homeshare program’s matching process and mediation service. Furthermore, arrangements with students are short-term, between four to eight months. With these drawbacks understood, homesharing could be pivotal to allowing a larger percentage of older homeowners to remain in their homes for longer and students to access affordable housing.

Case Study: Canada HomeShare

Locations: Drumheller, AB; Vancouver, BC; Toronto, ON; Kingston, ON; St. Andrew's, NB; Miramichi, NB; and Fredericton, NB

Established: 2018

Eligibility: Home providers aged 55+ and home seekers aged 18+ (incl. domestic and international students)

Housing Continuum: independent living

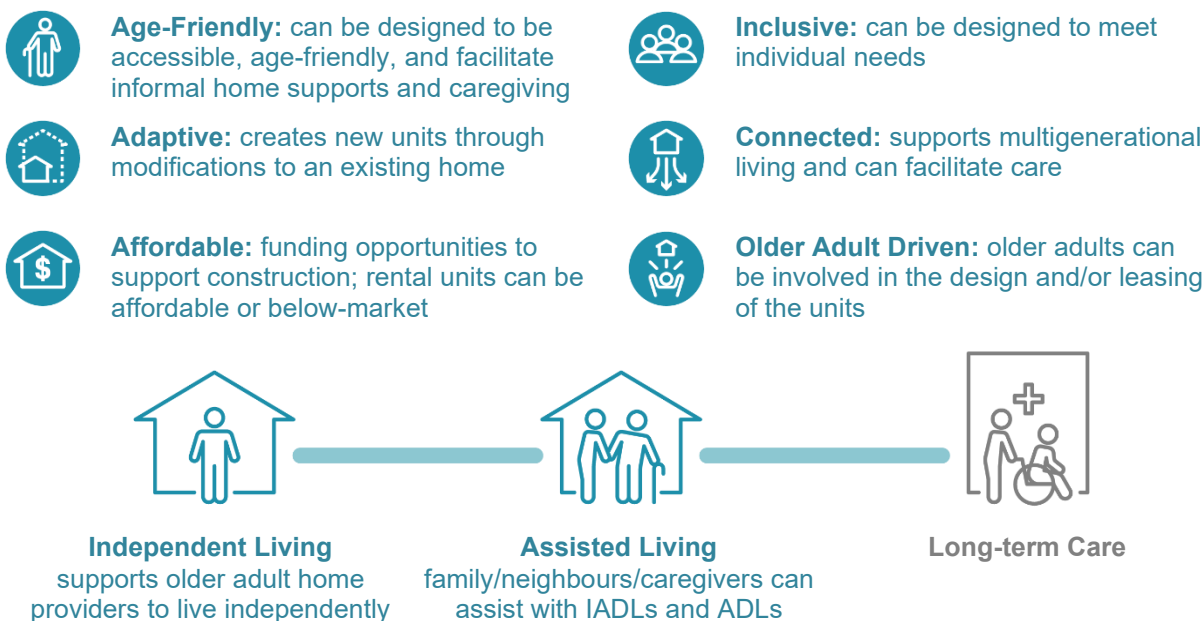
Canada HomeShare is a national not-for-profit homesharing program dedicated to matching older adult home providers, 55 years and over with spare rooms, with home seekers, who are generally students, both domestic and international (Canada HomeShare, n.d.-a). It is currently operating in seven Canadian municipalities, where it partners with the municipalities themselves, as well as post-secondary institutions and community based senior services (CBSS) organizations (Canada HomeShare, n.d.-a). The program includes background screening as part of the registration process and support in conflict resolution (Canada HomeShare, n.d.-b).

The program prides itself on the benefits of the shared living arrangement and intergenerational exchange between each home seeker and home provider. In this transaction, the student pays a reduced rent for a private bedroom with access to a bathroom, kitchen, and internet (Canada HomeShare, n.d.-a; Chong 2024). As part of their homesharing agreement, for around five to seven hours a week, they will be responsible for household tasks and providing companionship (Stones 2022).

Toronto home provider Dorothy Rusoff says that in her arrangement, her student roommate assists her with learning computer skills and commits about seven hours a week to housekeeping (CBC News 2022). Burnaby home provider Michael Wortis and his student roommate, who he matched with through Canada HomeShare's partnership with Simon Fraser University, spend time together dining, gardening, and watching movies (Free 2022).

3.2.2. Secondary Suites

Secondary suites, also commonly referred to as accessory dwelling units (ADUs) or apartments, are self-contained housing units added to an existing home as either attached or detached units. This densification strategy that leverages existing single-family homes can be used to provide housing for older adults that is cost effective to build and occupy and supports intergenerational connection and care at home.



Secondary suites use ‘gentle densification’ in low-density residential areas to transform single-family homes into multi-unit housing that can accommodate older adults. These self-contained units can be created by subdividing the existing home, expanding its footprint with attached units, infilling properties with detached units commonly referred to as laneway homes, or through a combination of these approaches. The scale and cost of these interventions are flexible. Toronto-based initiative, [ReHousing](#) offers a guide that indicates the various densities that can be achieved by adding secondary suites to conventional single-family housing typologies [Figure 2 and Figure 3]. New suites can be built with universal design considerations and accommodate the individual needs of older residents. Modifications can be made incrementally in response to the homeowner’s budget and evolving uses.

Given the increase of multigenerational households due to cultural, individual, and economic factors, secondary suites support various options for multigenerational living. They can allow older adults to live independently but close to their family as they age, which is convenient and cost effective if family members are serving as informal caregivers (Jordan 2014) or providing home supports. Alternatively, for older homeowners who wish to continue aging in place, they can be rented out to provide a source of income. In either of these options, secondary suites encourage family members and tenants to engage in informal care practices, such as making meals for the older adults (Forsyth, Molinsky, and Kan 2019, 183). Another option for older homeowners in need of further care is to build an attached secondary suite to house a live-in caregiver.

Secondary suite conversions in Canada have faced challenges with implementation due to municipal requirements such as parking, setbacks, and utility connections (Cruz 2015; Sipkar et al. 2023, 528). From a financing perspective, secondary suites are now supported by a range of national and provincial funding programs mentioned previously. The Multigenerational Home Renovation Tax Credit (MHRTC), for instance, can be claimed for a new self-contained secondary unit that allows an older adult 65 and over, or an adult eligible for the disability tax credit (DTC) to live with a qualifying relative (Government of Canada 2025f). This secondary unit must be constructed within the existing dwelling or on the property and have its own private entrance, kitchen, bathroom, and sleeping area (Government of Canada 2025f). Additionally, funding programs for home improvements and age-friendly adaptations can potentially be used to assist with construction costs.

The introduction of secondary suites on an urban scale provides crucial 'missing middle' housing to diversify neighbourhoods dominated by private ownership and reduce sprawl. There has been a documented decrease in the population of people who are able to afford living in single-family homes in Canadian cities (J. Grant, Walks, and Ramos 2020; Harris and Kinsella 2017, 7). Given its opportunities for below-market rental rates and family living arrangements, secondary suites can serve as a lower cost alternative housing model for older adults who have been priced out of suburban neighbourhoods. The location of the existing home, however, is important to consider when planning to house older residents in secondary suites due to the limited opportunities to integrate on-site supportive services, unlike in larger mixed-use developments (Forsyth, Molinsky, and Kan 2019, 183).

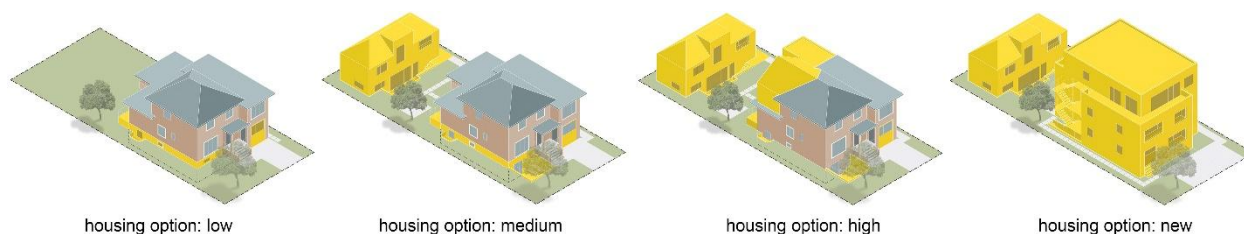


Figure 2. Densification options for a Toronto postwar two-story home, adapted from drawing by ReHousing.



Figure 3. Example modifications (highlighted in yellow) to the ground floor plan of a Toronto postwar two-story home, including the addition of a detached secondary suite, adapted from drawing by ReHousing.

Case Study: Grange Triple Double

Location: Toronto, ON

Completion: 2015

Client: Private

Architect: Williamson
Williamson Inc. (project
completed by Williamson
Chong Architects)

Housing Continuum:
independent living



Figure 4. Stepped form of the corner lot home, Bob Gundu.



Figure 5. The kitchen and living room open onto a shared family courtyard, Bob Gundu.

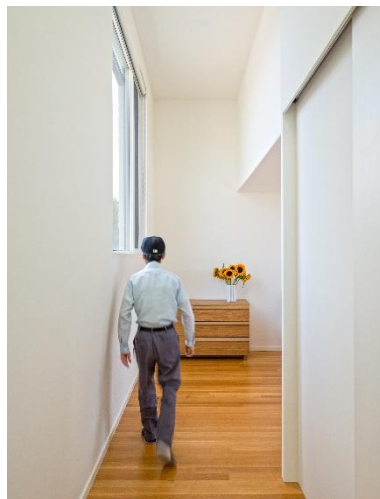


Figure 6. The grandfather in his suite, Bob Gundu.

Grange Triple Double applies the secondary suite model to develop a multi-unit and multigenerational home that accommodates older family members. Previously a dilapidated duplex, the renovation maximized the buildable area, merging duplex, second suite, and bed-sitting room unit types to create a home for a young family, a grandparents' suite, and two rental units [Figure 7 and Figure 8].

By combining households, the young family are able to affordably move into a larger home in the city and the grandparents are able to downsize without being uprooted from their Chinatown community. Multigenerational living allows the family members to mutually benefit from living together. The grandparents can readily provide childcare and in turn, are looked after by their family as they age. Shared family spaces like the courtyard, cooking, and living area on the ground floor support the connection between generations [Figure 5]. At the same time, the units are self-contained with private terraces, which allows all residents to maintain their autonomy. Ground floor and basement rental units provide an income stream for the family, offsetting the initial construction costs.

Living in a walkable neighbourhood in Toronto's urban core with good transit connections has allowed the grandparents to maintain their independence, with the grandfather in particular regularly visiting his friends' shops (Williamson 2025). Flexibility is built in to support evolving uses as the residents age [Figure 10]. The grandparents' suite on the ground floor can be connected to the shared family spaces through the removal of millwork components, providing better access if home care and additional assistance are needed in the future.

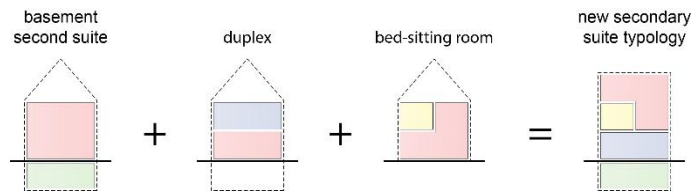


Figure 7. Stacking of existing unit types, adapted from drawing by Williamson Williamson Inc.

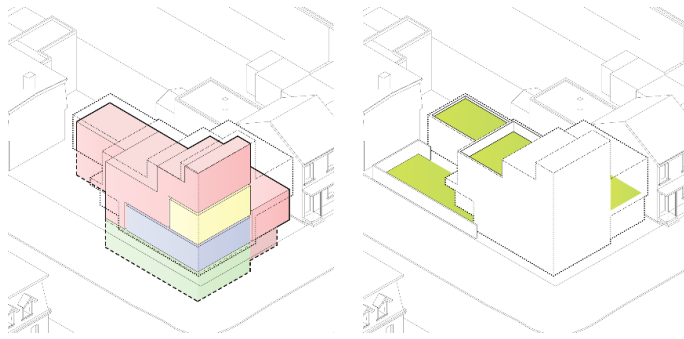


Figure 8. Unit organization (grandparents' suite in blue on the ground floor) and roof terraces, Williamson Williamson Inc.

Figure 9. [Right] Floor plans (grandparents' suite in blue on the ground floor), adapted from drawing by Williamson Williamson Inc.

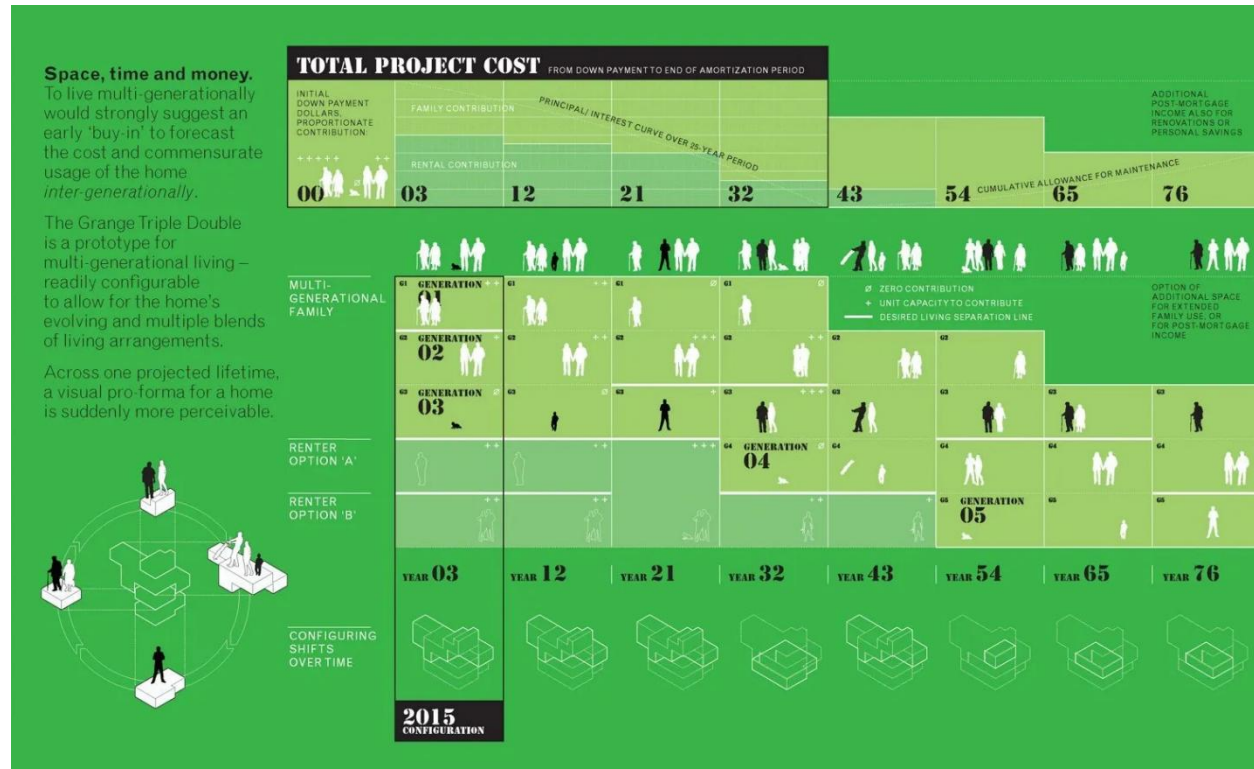


Figure 10. Project cost and resident configuration over time, Williamson Williamson Inc.

Case Study: Rinkyo Laneway House



Figure 11. Welcoming, multi-volume frontage of the laneway house, EHA.

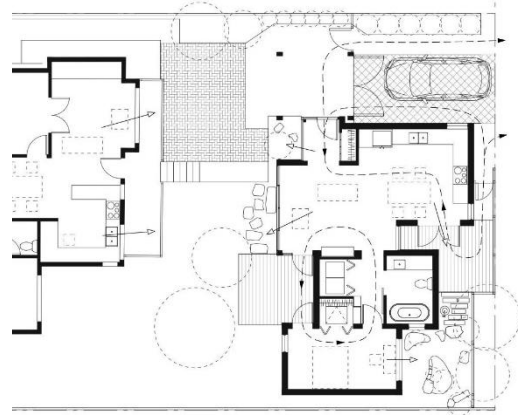


Figure 12. Floor plan, EHA.

Location: Vancouver, BC

Completion: 2020

Client: Private

Architect: Eitaro Hirota
Architecture

Housing Continuum:
independent living

The Rinkyo Laneway House activates a previously underutilized laneway to house three generations on one property. Detached from the main dwelling, the new secondary suite supports the client, a retired grandfather, to age safely and comfortably while being connected to his daughter's family living next door and the surrounding neighbourhood.

The laneway house is designed as a single-story building with age-friendly considerations to remain accessible to the grandfather as he ages [Figure 14]. The incorporation of the Japanese concept of *Mimamori* sightlines provides visual connections between the two homes, thus facilitating the supervision and care of family members. Multiple barrier-free access points provide connectivity to the outdoor spaces, which are designed with gardens and patios where the grandfather can remain active and spend time with his family [Figure 12 and Figure 13].

Beyond the multigenerational connections, the laneway house creates a welcoming frontage that encourages social interactions with neighbours. A Japanese *tsuboniwa* garden positioned near the laneway is intended to spark conversation between the grandfather and his neighbours, while a covered carport/bbq area extended to the street doubles as a sheltered space for gatherings [Figure 11].



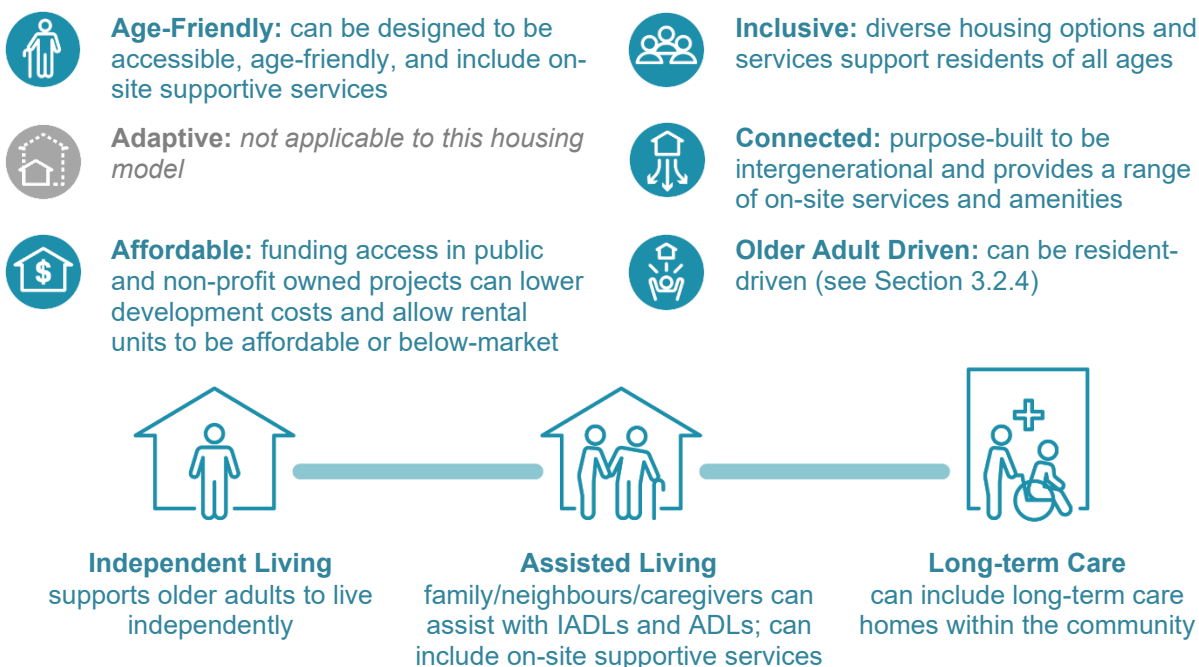
Figure 13. Outdoor patio and garden between the laneway house and primary dwelling, EHA.



Figure 14. Age-friendly kitchen supports mobility limitations later in life, EHA.

3.2.3. Intentional Intergenerational Communities

Intentional intergenerational communities, also known as all-age neighbourhoods, are mixed-used developments that support intergenerational connection at a much larger scale and density. Residents of all ages are provided with access to on-site supports, services, and amenities aimed at supporting them throughout their lifetime.



Usually consisting of multiple buildings with a variety of unit types, a distinguishing feature of intentional intergenerational communities is that they are purpose-built to bring multiple generations together from the scale of the individual unit to that of the housing community (Mann-Lewis 2014, 26). A range of on-site supports, services, and amenities are provided, similar to the [campus care model](#) examined previously by the FPT Seniors Forum; however, they support diverse age-based needs, allowing all residents to age in the community. This can include facilities such as health clinics, schools, and community centres. These spaces dually function as intergenerational contact zones that encourage engagement between older adults and other age groups (Kaplan et al. 2020).

Intentional intergenerational communities vary in terms of their physical aspects, affordability, governance and ownership. These communities can be organized by the residents themselves, with cohousing considered a sub-category of this model (examined in Section 3.2.4), or developed and operated by a public or non-profit organization (Molinsky, Brady, and Hu, n.d., 15). Access to funding, such as government subsidies, in developments owned by public or non-profit organizations can lower development costs and help to ensure long-term affordability (Molinsky, Brady, and Hu, n.d., 15).

A study by Generations United in the United States found that older adults living in intergenerational housing communities appreciated features like the sense of community,

amenities, and opportunities for socialization with people of all ages (Generations United, Harvard University Joint Center for Housing Studies, and LeadingAge LTSS Center @UMASS Boston 2024, 22). One respondent stated “I don’t have grandkids, but my community gives me the opportunity to play an active part in the lives of the children that live here” (Generations United, Harvard University Joint Center for Housing Studies, and LeadingAge LTSS Center @UMASS Boston 2024, 22). Furthermore, with the variety of housing types and supports available, residents will be able to remain in the community as they age.

Purpose-built intergenerational housing on a community scale in high-density residential areas has been explored extensively internationally. Though it has yet to gain traction in Canada, there is ongoing interest in community scale approaches to housing and urban design through the national age-friendly communities initiative. Age-friendly communities encourage the design of physical and social environments that promote the safety, health, and participation of older adults (Government of Canada 2025a). Related to these ambitions, intentional intergenerational communities offer an alternative to generationally segregated housing that can inspire the planning and development of large-scale housing communities in Canada, particularly in urban areas.

Case Study: Generations House

Location: Aarhus, Denmark

Completion: 2020

Client: Aarhus Municipality and Brabrand Housing Association

Architects: ERIK Arkitekter and Rum Arkitekter

Housing Continuum: independent living, assisted living, and LTC

Located in Aarhus Harbour, the Generations House is the first intentional intergenerational community in Denmark that serves as an example of collective, intergenerational living on a large scale. The project was motivated by the need to diversify housing options for older adults living in the city beyond the Danish home care system and conventional housing ('Meeting: Generations House' 2018).

The eight interconnected apartment blocks contain 100 units for older adults visited daily by a caregiver (28 of which can be converted into nursing home units), 100 nursing home units that provide medical support (LTC), 40 youth homes, 40 family homes, and 24 homes for people with physical disabilities (Sylvester 2023; 'Meeting: Generations House' 2018). Units vary in size and rent, accounting for different age-based needs, lifestyles, and affordability. The homes for older adults are designed with consideration for equipment and lifts that residents may require.

The organization of the housing, semi-public, and public spaces foster social connections between generations. Rather than segregated, the diverse units share the same corridor, which is widened in locations to accommodate seating areas, kitchens, and roof terraces. The development also provides institutions, workplaces, care facilities, community facilities, educational laboratories, studios, and creative workshops. On a weekly basis, children's activities take place at the nursing home, bringing the youngest and oldest residents together (Sylvester 2023). One resident, Soeren Nissen, 65, says of the children's visits, "I like it so much. We sing together. My flat is above the kindergarten so I can hear them all day. My grandchildren love to come here" (Sylvester 2023). As such, Generations House functions as an engaging and well-serviced community hub for all ages.

Case Study: PAX Habitat

Location: Joliette, Quebec

Completion: 2024

Client: Ministry of Health and Social Services (MSSS), the Integrated Health and Social Services Centre of Lanaudière (CISSSL), the CPE des Amis des Prairies, the Habeo technical resource group, the Congregation of the Sisters of the Holy Hearts of Jesus and Mary (SSCCJM) and the Benedictine Nuns of Joliette.

Architects: Rayside Labossière architecture and urbanism

Housing Continuum:
independent living, semi-independent living

PAX Habitat in Joliette, Québec, is a multi-generational housing project developed on the historic grounds of the Notre-Dame-de-la-Paix abbey. The initiative combines 60 autonomous senior units, 32 semi-autonomous care rooms, residences for 10 cloistered sisters, and a daycare for about 70 children. By blending housing, child care, and heritage spaces, the project is designed to foster interaction between generations while integrating seamlessly into its natural and cultural setting.

Central to the project's philosophy is the promotion of community connection and dignity in aging. As the architects describe, PAX Habitat "promotes the creation of social links and well-being, offering the possibility of growing old without being uprooted from one's place of life, even in the event of a loss of autonomy" (Rayside Labossière n.d.). Universal accessibility, adaptable units, and inviting common spaces help ensure that seniors can age in place while remaining engaged with their surroundings and neighbours of all ages.

This intergenerational vision is reinforced by the daycare, which brings daily life and activity into contact with older residents. As CMHC notes, "with a childcare centre that can accommodate 70 children, PAX Habitat is a truly multi-generational living space" (CMHC 2023). By transforming the abbey into a shared public resource with gardens, parks, and cultural features, the project extends its impact beyond its residents, positioning PAX Habitat as both a supportive home and a community hub for Joliette.



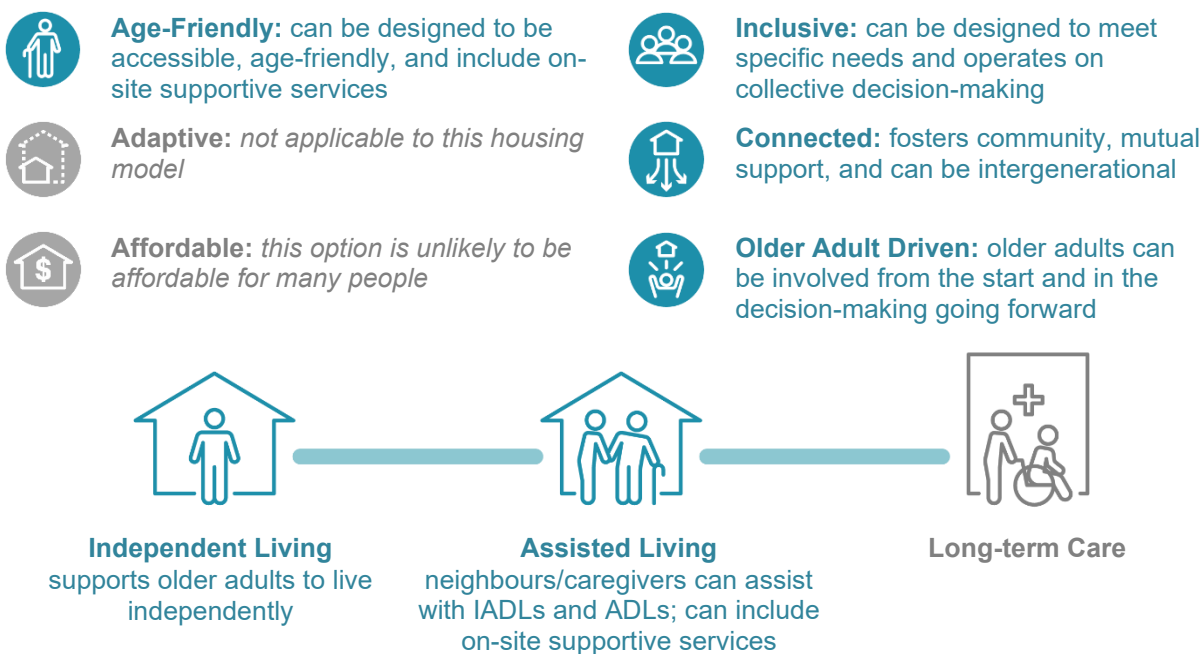
Figure 15. A daycare on the site promotes multigenerational interaction, photo by RaysideLabossière.



Figure 16. A shared public resource with seniors housing integrated into the vision, photo by RaysideLabossière.

3.2.4. Cohousing

Originating in Denmark, cohousing communities are intentional housing communities that are developed and operated through resident leadership and collaboration. Cohousing can be an effective housing model for older adults through its emphasis on community building and allowing residents to determine how they live as they age.



Cohousing communities can be identified by their focus on a participatory decision-making process, deliberate neighbourhood design, extensive common facilities, complete resident management, non-hierarchical structure, and separate income sources (Durrett 2009, 206). Physically, these communities vary in form, from multi-story apartments to villages, but generally include individually owned homes with shared amenities, outdoor spaces, and maintenance services, the costs of which are shared by the residents (UHN OpenLab 2018, 36).

Among collective dwelling models, cohousing uniquely provides its residents with the agency to determine what their community looks like and how it functions, so that it directly responds to their needs when built. Rather than a top-down development approach, the community is typically involved from the inception of the development. Residents will come together to purchase land, and then collaboratively design all aspects of the community, including both its physical aspects as well as its governance, community codes, financing, and legal arrangements (UHN OpenLab 2018, 36). Beyond construction, they participate in the life of the community and its decision-making. For older adults, this model not only enables the construction of housing that directly responds to their needs when built, but also fully embraces their social participation.

Cohousing projects can be purpose-built for older adult communities as well as intergenerational ones. Regardless of the makeup, the intent is to provide older adults with a community that will

support them as they age (Canadian Senior Cohousing Society 2016). A study of older adults living in a senior cohousing building in Western Canada reported that their quality of life benefited from the enhanced belonging, safety, autonomy, engagement, social interactions, and support provided (Puplampu et al. 2019, 411–13).

Despite its benefits, cohousing projects can be challenging and expensive to establish due to high capital costs, particularly associated with buying land, and difficulties forming a cohesive group and managing the project (UHN OpenLab 2018, 59). Older adults involved in cohousing projects in Eastern Canada observed difficulties in acquiring capital, a lack of funding avenues, an unfamiliarity with cohousing in the context they were building in (Weeks et al. 2020, 7–10).

Case Study: Marmalade Lane Cohousing

Location: Cambridge, UK

Completion: 2018

Client: Cambridge City Council

Architect: Mole Architects

Housing Continuum:
independent living

Marmalade Lane is an intergenerational cohousing community that supports diverse residents, including older adults. The development comprises 42 homes – a mix of two- to five-bedroom terraced houses and one- and two-bedroom apartments.

The shared spaces and communal facilities are designed to foster community spirit and sustainable living, are integral to the development. It provides extensive shared gardens as the focal space of the community, with areas for growing food, play, socializing and quiet contemplation, and a flexible ‘common house’ with a playroom, guest bedrooms, laundry facilities, meeting rooms, and a large hall and kitchen for shared meals and parties. A separate workshop and gym are located elsewhere on-site.

Though not purpose-built for older adults, it has created a multigenerational community supporting residents of all ages. In an interview, one of the older adult residents of the community expressed, “With one daughter, and no desire to become dependent elderly parents, my husband and I saw it as a potential solution to ensure we stayed interested, lively and engaged in our community, now and during our twilight years” (Wainwright 2019). Like Harbourside, all residents have a stake in the common spaces and contribute to the management of the community.

Case Study: Harbourside Cohousing

Location: Sooke, BC

Completion: 2016

Project Manager: Cohousing
Development Consulting

Architect: Mobius Architecture

Housing Continuum:
independent living

Harbourside Cohousing is a cohousing community established by older homeowners and built to be sustainable and promote healthy aging in place. The residents, who are largely retired professionals, intentionally came together to buy land and build and run a supportive living community, which was developed over five years (UHN OpenLab 2018, 39). While a no-interest loan was received from the CMHC to support the initial feasibility study, the residents financed the rest of the project themselves (UHN OpenLab 2018, 42).

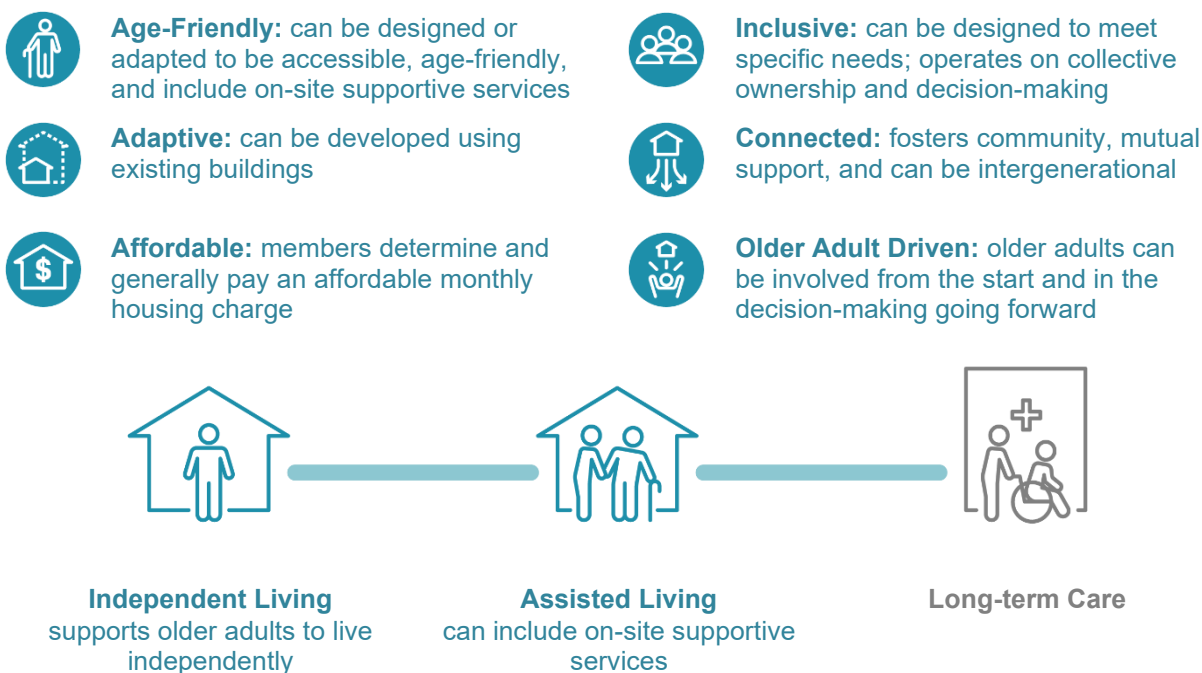
The individual properties are strata title owned, affordable, and share common amenities. As a result of being developed by its older adult residents, universal design elements and adaptive features are integrated into the buildings to support aging in place. Accounting for changes associated with aging, units have extra wide doorways and ceiling tracks that would allow lifts to be installed in the future.

With the intention of enhancing the sense of community, the design encourages social connection. The community hub is the common house, which includes a communal kitchen, guest suites, an exercise room, an art room, and a nursing suite that provides more extensive care. These amenities furthermore allow residents to remain active and engaged.

For resident Margaret Critchlow, participating in the collaborative development of the community provided a sense of purpose and meaning in old age (UHN OpenLab 2018, 47). Residents continue to participate in the management and governance of the community. They have taken a consensus-based decision-making as a way to build community bonds (UHN OpenLab 2018, 47). Planning ahead, they have begun a 'co-care' protocol outlining how they intend to support one another as they age (UHN OpenLab 2018, 50).

3.2.5. Co-operative Housing

Co-operative housing, referred to as co-op housing for short, are membership-based corporations that are collectively owned and operated by the residents of the building. This model introduces a form of tenure that falls between rental housing and private ownership (Canada Mortgage and Housing Corporation 2018c, 1).



For older adults, co-op housing can offer the benefits of housing affordability and security, agency, and a sense of community. Members determine and generally pay an affordable monthly housing charge, as the majority of co-ops in Canada are registered as not-for-profit corporations and provide rent-geared-to-income (RGI) units (Co-operative Housing Federation of Canada, n.d.-c; n.d.-b). A Co-operative Housing Federation of Canada (CHF Canada) study of five Canadian cities between 2006 and 2021 found a widening gap between market rates and co-op housing charges, which were comparatively lower over this period (Suttor, Otogwu, and Falvo 2022, 17). Furthermore, with the residents protected as members and the absence of a landlord, there is a greater level of housing security compared to rental options (Co-operative Housing Federation of Canada, n.d.-c).

In terms of ownership structure, various co-op housing equity models exist around the world, including equity, limited equity, or non-equity options, which determine how much stake members have in the corporation and its affordability. As Canadian co-ops are predominantly not-for-profit, members are generally not entitled to shares or dividends in the profits of the co-op (Canada Mortgage and Housing Corporation 2018b). Though resident-driven, co-ops are informed by provincial and territorial co-op legislation and human rights laws, principles of natural justice, as well as international co-op [guidelines](#) (Canada Mortgage and Housing Corporation 2018b).

Researchers have identified that the success of co-op housing development is dependent on securing adequate funding through government support, establishing strong leadership and governance, and ensuring members are educated and responsible (Choksi et al. 2023, 9–11). Supporting the co-op housing movement nationally, CHF Canada provides training and resources for its members, including an Aging in Place Exchange Network – a platform for members to share initiatives, knowledge, practices, and lived experiences of aging in place in the co-op context (Co-operative Housing Federation of Canada, n.d.-a). Funding programs are available at a national level and in some provinces and territories to assist existing and new co-ops. The Co-op Housing Development Program through the CMHC, for example, offers forgivable and low-interest repayable loan options to not-for-profit co-ops engaging in new construction, densification, or conversion projects (Canada Mortgage and Housing Corporation, n.d.-c).

Co-op housing can be found across the country, with a large presence in the provinces of BC, Ontario, Québec, and Nova Scotia. Some co-ops have been established exclusively for older members, integrating age-friendly design features and supports. The Brandon Seniors for Seniors Co-op Inc. in Manitoba, for example, provides members with access to social programs and events, a referral program for home supports, and meal programs. In other instances, co-ops that were not purpose built for older members have initiated expansion or retrofit projects to allow their members to age in place and in community more effectively.

Case Study: Corktown Co-op Redevelopment

Location: Hamilton, ON

Completion: under construction

Architect: Romanov Romanov Architects

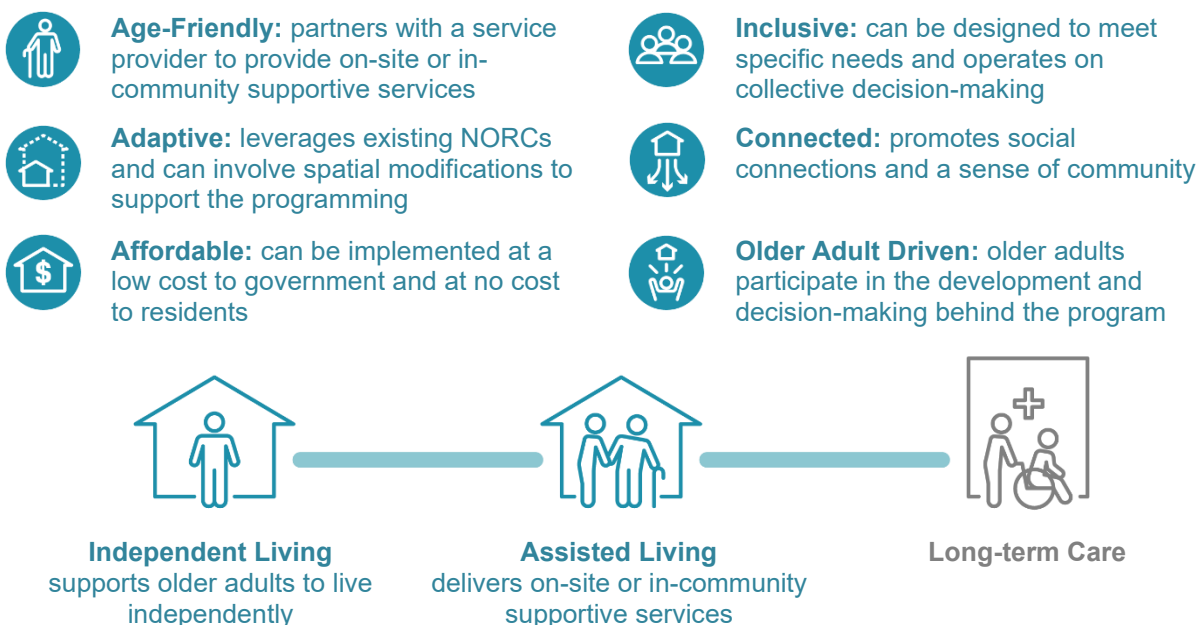
Housing Continuum: independent living

Not-for-profit Corktown Co-operative Homes (Corktown Co-op) is undergoing an expansion to provide additional affordable dwelling units, driven in part by a desire to better support older members (Co-operative Housing Federation of Canada 2023). The project received funding through various sources, including the City of Hamilton, CMHC, Ontario Priorities Housing Initiative, and the Federation of Canadian Municipalities Sustainable Affordable Housing grant (Baird 2023, 6).

By merging the existing building with adjacent two properties, the redevelopment will provide a new 3-story, 17-unit complex of consisting of 13 barrier-free 1-bedroom apartments for older adults and 4 townhouses for families. With accessibility and universal design in mind, all washrooms are designed to be wheelchair accessible, and doors will have levers. Considering the large number of co-ops across the country that are not purpose built for older members, Corktown Co-op demonstrates how age-friendly adaptations can transform existing co-ops to better support their members as they age.

3.2.6. Naturally Occurring Retirement Community Supportive Service Programs

Naturally occurring retirement community supportive service programs (NORC-SSPs) provide older residents living in existing naturally occurring retirement communities (NORCs) with on-site or in-community supportive services that are determined by the community and tailored to their specific needs.



The ‘naturally occurring retirement community’ is a term developed in the United States that refers to a geographic area with a naturally occurring high concentration of older adults. NORCs exist in both low and high-density residential areas and can be characterised as ‘horizontal NORCs’ or ‘neighbourhood NORCs’ in low-rise neighbourhoods, or ‘vertical NORCs’ in tall residential buildings (UHN OpenLab 2018, 60). Because NORCs occur in conventional housing, such as single-family homes and apartment buildings, they are generally not purpose-built to support residents as they age.

Leveraging the NORC phenomenon, NORC-SSPs emerged in the United States as a model intended to bridge the gap in supports. There has been a growing interest in this model in Canada, with programs, such as the former Cherryhill Healthy Ageing Program and the currently operating Oasis Senior Supportive Living Inc., having been launched to support existing NORCs across the country. Key features of NORC-SSPs include participatory decision-making, social well-being, common spaces, and integrated health and supportive services (National Institute on Ageing and NORC Innovation Centre 2022, 13). Programs are structured as public-private partnerships in which older residents collaborate and share governance with partners such as housing entities, community groups, health and social service providers, and government organizations (UHN OpenLab 2018, 61).

NORC-SSPs connect residents to a range of core community supports, which can be offered on-site. Supportive services can assist with ADLs and IADLs, such as mobility, nutrition, personal

care, and financial management. They can address social determinants of health, such as the access to health services and social inclusion. Being resident driven, programs are designed to be flexible and responsive to the specific health and social needs of the older adults, as well as characteristics of the surrounding community (UHN OpenLab 2018, 60; National Institute on Ageing and NORC Innovation Centre 2022, 9). By championing a needs-based approach, the NORC-SSP concept increases the likelihood that older adults will use, be satisfied with, and benefit from the supportive services (Bedney, Goldberg, and Josephson 2010, 310).

Implementing NORC-SPPs often involves establishing communal spaces that support the programming. For instance, in a collective dwelling, a room might be repurposed as a common room, while in a neighbourhood setting, a single building might serve as the hub for residents. It is important to note that establishing a program within an existing community may require the investment of funds to build in age-friendly and accessibility features that support residents as they age (UHN OpenLab 2018, 62).

NORC-SSPs promote social inclusion and participation, support capacity-building, and offer health related benefits. Older adults are empowered to participate in their communities and exercise leadership through avenues such as co-designing their program, which are particularly significant for equity deserving communities (National Institute on Ageing and NORC Innovation Centre 2022, 13; 2022, 18). Through the increased access to health care services, information, and screenings, NORC-SSPs serve as a preventative health care model that delays the need for extensive home care and admission into LTC (National Institute on Ageing and NORC Innovation Centre 2022, 12; Puxty et al. 2019, 24). A study of four NORC-SSPs in New York found improved health indicators among the residents, including a surge in emotional health improvement from 41% to 88% at one site (Kyriacou and Vladeck 2011, 9–13).

By providing supportive services to existing communities where older adults are already concentrated, NORC-SSPs benefit from economies of scale, and can thus be introduced at a low cost to government (UHN OpenLab 2018, 62). While programs are generally offered at no cost to residents, they continue to pay for their rent and food bills, which contributes to lowering the cost of the programs (UHN OpenLab 2018, 62).

The success of NORC-SSPs hinges on several factors. As identified in an analysis of the Oasis Senior Supportive Living program in Kingston, strong leadership, sustainable funding with adequate accountability provisions, and the willingness of the service provider to partner with the older residents played a crucial role in its success (UHN OpenLab 2018, 95). These lessons could be applied more broadly to NORC-SSPs in Canada to ensure they function effectively and are sustainable, transforming conventional housing communities with high populations of older residents.

Case Study: Oasis Senior Supportive Living

Locations: Kingston, ON (4 sites); Belleville, ON (1 site); Ottawa, ON (2 sites); London, ON (1 site); St. Thomas, ON (1 site); Hamilton, ON (1 site); Toronto, ON (1 site); Thunder Bay, ON (2 sites); Vancouver, BC (4 sites); Halifax, NS (1 site); and Dartmouth, NS (1 site)

Established: 2011

Membership Eligibility: Older adults 65+ or people with a disability who reside in a building where the program is offered

Housing Continuum:
independent to assisted living

Oasis Senior Supportive Living Inc. (Oasis) is an NORC-SSP that supports older adults, 65 years and over living in NORCs across Canada. Each location operates on partnerships between the older residents, building owners and managers, community partners, funders, and researchers (Mills et al. 2023, 120). The Oasis programming is member-driven and defined by three pillars: nutrition, physical activity, and socialization (Mills et al. 2023, 120). On-site full-time program coordinators engage with Oasis members and facilitate the supportive services at all locations.

Oasis was established by a group of older tenants living in the Bowling Green II apartment in Kingston in response to a growing number of frail older adults living in the building (Puxty et al. 2019, 24). These residents formed a partnership with the building owner, registered service provider Lennox & Addington Seniors Outreach Service, and South East Ontario Local Health Integration Network (now Home and Community Care Support Services) (UHN OpenLab 2018, 83). As part of the partnership agreement, the building owner donated a large common room and renovated a workshop into a Senior's Lounge to support the program. While a Board of Directors maintains financial and legal oversight, all programming requests and decisions continue to be made by the members (UHN OpenLab 2018, 87).

At four Oasis locations in Ontario, members reported that the programming helped them to improve their eating and nutrition through catered meals, access physical activity opportunities appropriate for older adults, and participate in social activities organized by the on-site coordinator or the members themselves (Mills et al. 2023, 121). As a result of the access to supportive services at the Bowling Green II location, 83% of Oasis members reported that they rarely felt isolated, 72% felt that they had someone to listen to them all or most of the time, and 25% participated in family or friendship activities once a day (UHN OpenLab 2018, 81).

3.2.7. Collective Dwellings for Indigenous Older Adults and Elders

Collective dwellings for Indigenous older adults and Elders are purpose-built for and informed by them, supporting a holistic understanding of health and well-being, and allowing them to maintain their connections to family, community, culture, language, teachings, and land as they age. While this model captures projects that vary in scope, it attempts to highlight a consistent approach that is driven by cultural needs in addition to age related ones.



Indigenous older adults and Elders in Canada are highly diverse, both culturally and geographically, and thus face unique challenges to aging in place on- and off-reserve, and in urban, rural, and northern settings. The risk of social isolation among Indigenous older adults is heightened by factors such as geographic isolation, the lack of community supports, the systemic suppression of Indigenous language and culture, health inequities, and the relocation to urban centres to access health services and supports (Employment and Social Development Canada 2018, 6–11). Indigenous older adults also experience poorer socioeconomic conditions, earning lower median incomes than non-Indigenous older adults, which creates a strain on their health and well-being as they age (Beatty and Berdahl, n.d., 4).

Housing quality and access influence experiences of aging, yet across the country, Indigenous peoples are facing a housing crisis. High proportions of homelessness and substandard housing conditions are speculated to impact the health and access to home care services among Indigenous older adults (Beatty and Berdahl, n.d., 6).

Given the issues with housing and aging that Indigenous older adults and Elders are facing, there is a need for culturally appropriate, supportive, and affordable housing. Purpose-built collective dwellings for older Indigenous adults address culture and aging in tandem. As explored in previous models in this report, collective dwelling environments build community, which is especially important for older adults who are adapting to urban settings away from their family,

community, and cultural ties. Considering the colonial history of housing for Indigenous peoples, this model promotes community resilience and self-determination. Projects are generally conceived by working with or being led by Indigenous older adults and Elders and/or their communities more broadly.

Case Study: Round Prairie Elder's Lodge

Location: Saskatoon, SK

Completion: 2021

Client: Central Urban Métis Federation Inc. (CUMFI)

Architects: David T. Fortin Architect and Oxbow Architecture

Builder Partners: Big Block Construction and Grandeur Housing

Housing Continuum:
independent living



Figure 17. Rendering of shared gardens, David T. Fortin Architect.

Round Prairie Elder's Lodge provides 26 affordable rental apartments and amenities to Métis Elders. Based on engagements with the urban Métis community and Elders, the project emphasizes delivering housing that is grounded in Métis culture and knowledge in addition to the priorities of age-friendly design, affordability, and independence.

The design of the 3-story modular build draws inspiration from the Round Prairie Métis settlement, resulting in the use of culturally appropriate materials and patterns [Figure 17 and Figure 18]. The 26 units are a mix of mostly 1-bedroom units with all units on the main floor being accessible. The units are finished with pine ceilings and durable but warm materials to offer a cozy interior environment [Figure 20]. The interiors were designed collaboratively with the builder and modular manufacturers to meet their affordability targets.

Supporting the housing, the amenity wing includes a communal kitchen for preparing meals; a large gathering space that can host visiting families; a spiritual room for prayer, smudging, or quiet contemplation [Figure 19]. Shared gardens are planted with traditional medicines [Figure 16]. These amenities provide residents with cultural, social, spiritual, and nature connections, alleviating both age related and culturally specific challenges of health, well-being, isolation, and loneliness.



Figure 18. Shared gardens planted with traditional medicines, Big Block Construction.

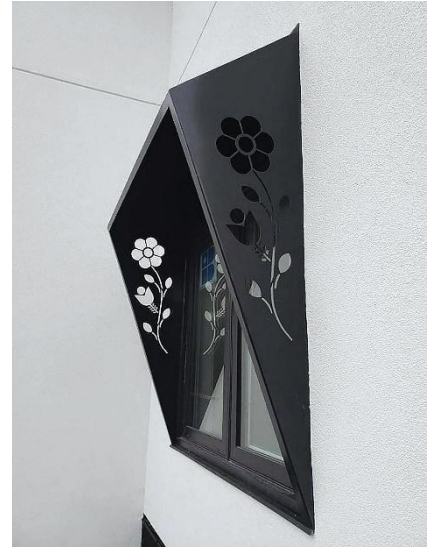


Figure 19. Sunshade detail, Jason Surkan.



Figure 20. Street frontage showing the housing to the left and amenity wing to the right, Jason Surkan.



Figure 21. Gathering space, Jason Surkan.



Figure 22. Rendering of unit interior, David T. Fortin Architect.

Case Study: Resilient Duplex for Fort Severn First Nation



Figure 23. Exterior view of duplex cluster, Two Row Architect and KPMB.

Location: Fort Severn, ON

Completion: 2020 (proposal)

Client: Fort Severn First Nation
and the National Research
Council of Canada's Path to
Healthy Homes Program

Architects: Two Row Architect
and KPMB

Housing Continuum:
independent to assisted living

The Resilient Duplex for Fort Severn First Nation is a proposal for six duplexes that form a multigenerational neighbourhood intended to support Elders to age in place. Engagement with Fort Severn First Nation band leaders and community members identified the need to house Elders living independently or semi-independently as well as young families within the community (Two Row Architect and KPMB 2020, 26). In response, the envisioned flexible duplex housing system allows Elders to maintain their independence and privacy while being supported by their neighbours in the adjoining unit.

Each duplex combines a single-story barrier-free Elders' unit and a larger unit with a loft that can be occupied by young families or a caregiver assisting the Elder [Figures 25-26]. With flexibility in mind, the duplexes can be adapted into different configurations [Figure 27], such as expanded with additional Elders' units (Two Row Architect and KPMB 2020, 32–33). Connections between generations and to culture and land are furthered through the clustered arrangement of duplexes, which creates outdoor spaces for communal cooking, gathering around a fire pit, and children's play [Figure 24].

The duplexes are intended to be built using stick-frame construction techniques familiar to the community and locally fabricated tamarack shingle cladding (Canadian Architect 2021). In a remote Indigenous community like Fort Severn First Nation where construction is complex and costly, these design decisions allow Elders' housing to be built affordably and support capacity-building in the community.

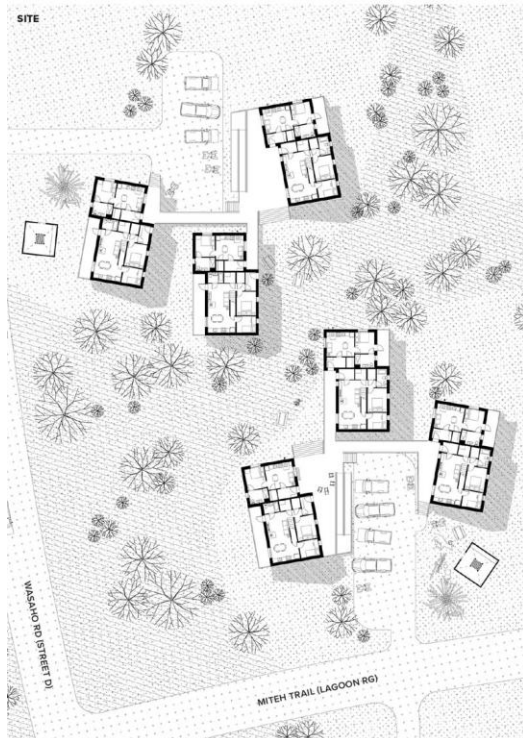


Figure 24. Site plan, Two Row Architect and KPMB.



Figure 25. Elders' and family units, Two Row Architect and KPMB.



Figure 26. Ground floor plan, Two Row Architect and KPMB.

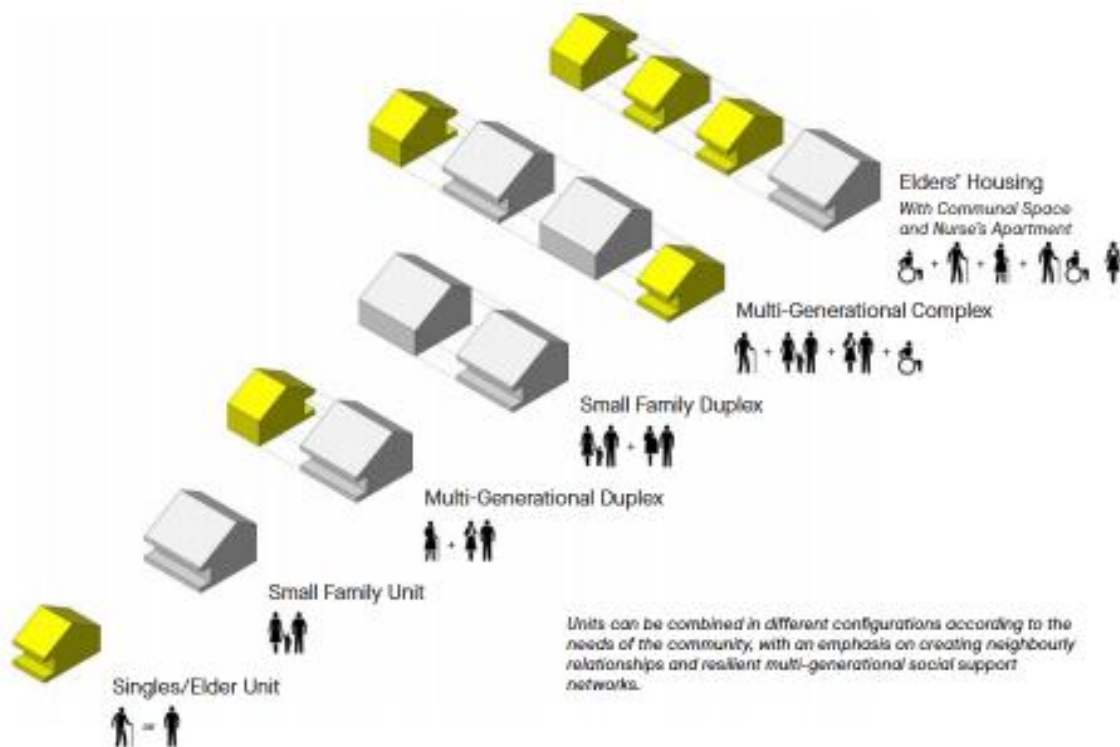


Figure 27. Unit configuration diagram, Two Row Architect and KPMB.

3.2.8. Integrated Smart Home Technologies

Homes that are upgraded or built with integrated smart technologies can assist older adults with their daily activities, allowing them to age in place and in community safely and independently. These smart technologies can perform a range of functions, including monitoring health and well-being and supporting communication.



Smart home technologies can assist with physical health challenges, such as functional impairments and communication, as well as mental health issues, such as social isolation and depression (Czaja et al. 2018, 472; Peek et al. 2014). By detecting and responding to health and mobility changes in older adults, these systems can identify issues that could potential put older adults at risk (Rosenberg, Puxty, and Crow 2022, 17). As COVID-19 pandemic demonstrated, technology can be crucial to communication. Smart communication technologies in the home have also been used to facilitate social connections and communication with healthcare providers (Gustafson Sr. et al. 2015; Rosenberg, Puxty, and Crow 2022, 18).

In studies on the benefits of smart home technologies, older adults have expressed an improved sense of security and ability to perform everyday activities (Turjamaa, Pehkonen, and Kangasniemi 2019, 14). Professional caregivers supporting older adults have also noted that they benefitted from the information provided through these systems, which enabled them to evaluate if the current system of care was adequate (Turjamaa, Pehkonen, and Kangasniemi 2019, 14). Rosenberg et al. posit that through the monitoring, these technologies can delay entry into LTC (Rosenberg, Puxty, and Crow 2022, 19).

Generally, smart home technologies can be installed in an existing home. With recent innovations, homes are being built with these systems already integrated. The key here is that these technologies are integrated architecturally so that they remain discreet. For example, floor tiles have been designed to collect vital signs such as heart rate and blood pressure, and motion

sensors detect falls and connect the older adult to a caregiver or emergency services (Rosenberg, Puxty, and Crow 2022, 17).

Smart home technologies have been met with mixed reception among older adults. Research has shown that while most older adults in Canada would like to age in place and in community, only 33% of them would consider installing smart home technologies (HomeStars 2017, 7). Issues such as cost, difficulty in its use, false alarms, and forgetting or losing portable technology have been cited as concerns (Peek et al. 2014). More broadly, uptake with technology among older adults is hindered by limited access to the internet, lack of knowledge, and the need for assistance (Ontario Age-Friendly Communities Outreach Program 2021, 2–3). Ethical challenges, such as privacy, autonomy, dignity, safety and trust, present further barriers that need to be taken into consideration (Sánchez, Taylor, & Bing-Johnsson, 2017).

While smart home technologies that support aging in place are still relatively new and have yet to be widely accepted by older adults, they offer potential to shape the future of aging in Canada. Rosenberg et al. recommend that to increase the uptake of smart home technology in Canada, all levels of government could consult with experts and older adults, as well as explore further research opportunities on the subject (Rosenberg, Puxty, and Crow 2022, 20).

Case Study: FABhome

Location: Bassano, AB

Client: Town of Bassano

Architect: John Brown

Housing Continuum:
independent to assisted living

In response to the pandemic and seeking to bridge age-friendly care between conventional housing and LTC homes, Professor John Brown of the University of Calgary developed FABhome, a prefabricated tiny home that integrates smart home technology. The result is an intermediate independent living option for older adults that extends their ability to remain in their homes as they age through technological assistance.

The FABhome is roughly the size of a 1-bedroom apartment at 54 square metres. Given the integration of a digital support system with behavioural monitoring in the design, Brown draws a parallel between the home and a medical device (Fleming 2020). According to Brown, the flooring is intended to reduce the injury of a fall by about 70% (Fleming 2020). With flexibility in mind, the smart home technology can also be adjusted to meet each resident's particular physical needs. Sit-stand work surfaces throughout the home can be adjusted to the desired height to support mobility limitations.

Seven FABhomes are set to be built in Bassano, a rural community in Alberta. This will scale up the original concept to serve as a prototype for how smart homes can be implemented on a community scale.

4. Conclusion

This report sought to better understand and respond to the housing needs of a diverse and growing population of older adults in Canada by focusing on government actions, best practices, and innovative housing models. To ensure the information and recommendations can be applied to diverse older adults across the country, it covers a broad range of approaches, needs across the housing continuum, housing types and scales, including both adaptations and new construction, and geographic contexts, including rural and remote communities.

Through a study of Canadian and international housing related legislations, regulations, policies, programs, and frameworks, the report determines key themes and gaps in Canadian approaches to housing older adults. In addition to this scan, the report provides examples of housing approaches taken to support aging by Nordic, Japanese, and Irish governments. Synthesizing these findings with existing literature, it identifies age-readiness, accessibility, affordability, social inclusion and participation, cultural appropriateness, intergenerational connection, community services and supports, mobility, green spaces, and older adult involvement and decision-making as housing best practices for the Canadian context.

The report identifies and analyzes innovative housing models with supports across the housing continuum using age-friendly, adaptive, affordable, inclusive, connected, and older adult driven criteria. Homesharing, secondary suites, intentional intergenerational communities, cohousing, NORC-SSPs, collective dwellings for Indigenous older adults and Elders, and integrated smart home technologies collectively address gaps in conventional housing options to support diverse older adults to age in place and in community. The majority of these models have already been tested in Canada but still face barriers to implementation due to factors such as the lack of funding streams and compliance with municipal requirements. Building on our research, Canadian policy development could help to encourage these innovative, yet alternative housing models. Consultations with Canadian research organizations, housing providers, and resident-driven organizations who have experience with studying, developing, and operating these models could provide further insight for all levels of government.

Furthermore, all of the housing models mentioned in this report rely on professional and informal or unpaid caregivers. Sufficient financial support for informal caregivers and a sustainable workforce of professional caregivers is critical to delivering care at home, particularly in small, rural, remote, Northern, and Indigenous communities where capacity shortages and geographic isolation are barriers to accessing care. To improve the connection between housing and care services, future research could investigate housing best practices and models that support professional caregivers for the growing population of older adults aging without family support. Research partnerships with organizations focused on aging in rural, remote, and Northern communities in Canada, such as the Rural Aging Research Program at the Trent University Centre for Aging & Society, could ensure that geographic contexts where this connection is most needed are addressed.

Housing is a cornerstone of support for older adults in Canada to age, and thrive, in place and in community. Further research, investment, and implementation of strategies that bring age related

needs to the forefront of home adaptation, design, and construction in each province and territory will be crucial to shaping an age-friendly housing future for all Canadians.

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