

Simcoe County Market Assessment for a Continuing Care Community in South Simcoe

Final Report
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Submitted by:



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1.0 Executive Summary

This study was undertaken to assess the market potential for housing and services for seniors as part of redevelopment planning for Simcoe Manor, an existing LTC home located in the community of Beeton. The market area defined for the purposes of the market assessment includes the communities of South Simcoe (Innisfil, Adjala-Tosorontio, Bradford West Gwillimbury, Essa and New Tecumseth), as well as nearby communities of Newmarket, Aurora, Richmond Hill and Orangeville, which would likely contribute to the demand for housing of this nature.

The study found that the market area is experiencing rapid aging of the population, with the number of seniors projected to continue to grow significantly over the next 20 years. The growth in population age 55+ in the 10 years from 2001 to 2011 within the market area was 74.2% - almost triple the rate of growth of the population as a whole. Seniors within the market area displayed a wide range of income levels, with many in the low and moderate income level requiring a strong degree of affordability, as well as a strong component of seniors with sufficient incomes to afford higher end of market accommodation. The analysis concluded that the large and growing population base from which the development would draw residents and the diversity of income levels and household types would support a wide range of housing options for seniors within the proposed continuing care community, similar to the highly successful development of Georgian Village, located in the Town of Penetanguishene. Data indicates that there is a shortage of market rental housing in South Simcoe and that greater numbers of smaller rental units for seniors are necessary.

A combination of data analysis, focus groups with area seniors, interviews with key stakeholders and review of the experience at Georgian Manor found strong support for a number of seniors housing options, as follows:

- Affordable supportive self-contained rental apartments similar to the units currently contained within Simcoe Village
- Higher end assisted living/retirement facility
- Higher end individual rental garden homes
- A co-housing facility for seniors who would share the facility on a rental basis similar to the “Abbeyfield” model originated in the U.K. and the “Greenhouse” model originated in the U.S.
- A centralized recreation/dining/meeting facility
- Higher end market rentals

Less interest was shown in ownership-style units such as Life Lease or Seniors Condominiums.

The locational requirements of the continuing care community have been carefully considered. The site of the existing Simcoe Manor/Simcoe Village in Beeton was of interest to many of the seniors participating in focus groups, but was also the subject of concern regarding the lack of local transportation, amenities and services when compared to larger communities such as New

Tecumseth or Bradford. The Beeton site is currently restricted in the amount of land area to develop the full community as recommended.

Staff have identified planning limitations with the existing site that will require further review and approvals to permit expansion at this location. As part of this study several locations were explored to understand local capacity to support redevelopment and expansion of seniors housing.

Summary and Recommendations

From our analysis of demographic, housing market, literature review, interview and focus group evidence, it is clear that there is strong evidence of the potential market success of a continuing care community in South Simcoe. We believe Simcoe County should support this type of development.

1.1 Recommendations for Long Term Care

The purpose of this report was not to give specific recommendations for the design of the long term care home; however, some important observations were made.

- a. Expand hospice care into the community
- b. Expand memory care into the community

Develop structure and process which attempt to bring the seniors and staff more closely together between long term care and other forms of housing on site. For example, have central recreation and dining areas.

1.2 Recommendations for Other Housing Options

1. A major emphasis should be put on supportive independent-rental apartments, similar to Simcoe Village. They should each be designed in a similar way to Simcoe Village and linked to the overall complex. They would each offer a menu of meals and services which could expand over time, enabling people to age in place. Units should also be adaptable to modifications to meet the increasing needs of residents as they age.

Current funding programs for seniors housing should be taken advantage of in order to emphasize creation of more affordable rental apartments. We are confident, given the income data for the area, that if charges are increased as a person ages in order to provide more services, many seniors would be able to cover these costs.

2. Include higher end assisted living/retirement facility
3. Include higher end rental garden homes and apartment units. This element is aimed at seniors with higher incomes who may be downsizing from an existing house and want a rental option to free up cash flow.
4. Include co-housing facilities with sufficient capacity for 6 – 12 seniors who would share on a rental basis similar to Green House or Abbeyfield residences.
5. All elements should all be tied together with a central fitness, recreation, and dining complex.
6. There is a lot of support for expanding the adult day program, particularly the length of its service hours. This program also depends heavily on accessibility and transportation.
7. The County should consider the important amenities and services described by stakeholders which are outlined in section 6.0 in order to enhance the success of the development.
8. Adequate parking for residents, staff and visitors is of strong importance to the success of the project.

2.0 Introduction and Background

The County of Simcoe operates a number of municipal long term care homes. Simcoe Manor in Simcoe County was originally established in 1898 in Beeton, New Tecumseth as a House of Refuge and was later converted into a municipal long-term care home (LTC). Following a number of renovations and upgrades over its long history, Simcoe Manor and Village now consists of 126 LTC beds and a 32-unit supportive housing rental apartment building for independent seniors.

Recently, the County commenced planning the upgrading of Simcoe Manor in accordance with the Long Term Care Home Redevelopment initiative launched by the Ministry of Health and Long Term Care. At the same time, the County recognized that this redevelopment process provided an excellent opportunity to examine the feasibility of adding additional housing and support options to the site in order to create a continuing care campus for seniors and persons with disabilities. This would enable the County to play an important role in helping to meet the growing population of seniors and persons with disabilities in South Simcoe and adjacent communities and serve their diverse needs through the development of various housing options and related services.

The County recently completed the development of Georgian Village, a continuing care community in Penetanguishene. This development offers a wide range of options for seniors care and accommodation, including 143 LTC beds, 42 retirement living units, 40 affordable rental apartment units, 40 apartment suites and 17 life lease garden homes that offer both market rental units and life lease housing. These units are linked to a Community Centre (known as “Rendezvous”) where seniors from across the campus can participate in various recreational and entertainment activities and eat at the “Bistro” restaurant as they wish. Georgian Village also reaches out to the community by providing Adult Day Programs. Essentially, the additional housing options have doubled the number of places for seniors beyond the Long Term Care Home, providing a wide range of designs, costs and support service packages.

The concept has proven highly successful by expanding housing choices for seniors and providing an attractive and affordable quality of life. This study explores the feasibility of creating a similar continuing care campus in South Simcoe.

To assist in planning the new campus, it was critical that the County assess the potential market for the various forms of housing which are under consideration in South Simcoe in order to provide direction for the types of housing options to be provided and the scale and key features of such facilities.

Of particular note in moving forward with the creation of a new continuing care campus in South Simcoe, it is recognized that, as the population of older adults increases, the resultant changes in traditional family structure, living arrangements, and work habits will shape housing needs of the population. Furthermore, 85% of seniors aged 55 and older state that they would prefer to

remain in their own homes and outside of residential care^{1 2}. Nearly one quarter of older adults aged 65 and older live alone in Ontario and have a median income of \$29,010. In Ontario, the prevalence of poverty amongst older adults is 8.3%.

Given this information, it is important to place a strong emphasis on affordability in the creation of housing options for seniors, especially in view of the role of a public organization, Simcoe County, in developing the facility. Older adults tend to live alone and have lower income than the rest of the population. Current housing options in South Simcoe provide few affordable opportunities for area seniors. Thus, it is of key importance to develop a greater breadth of affordable housing options while supporting seniors to maintain independence and to age in place.

2.1 Defining the Market Area

The primary market area analysed for this study was the South Simcoe area of Simcoe County, which includes the Town of Innisfil, Township of Adjala-Tosorontio, Town of Bradford West Gwillimbury, Township of Essa and the Town of New Tecumseth.

Demographic trends for nearby communities in York Region (Town of Newmarket, Town of Aurora and Town of Richmond Hill) and Dufferin County (Town of Orangeville) which could also supply residents for an expanded Simcoe Manor, were also included and analyzed as part of the market catchment area. Some provincial data is presented for comparison purposes.

We have labelled the market area as the “South Simcoe Catchment Area”.

2.2 Who are Older Adults

Older adults or seniors are persons over the age of 55 who may be working, parents with school-aged children, empty nesters, retirees, and people in special care facilities³. As older adults of different ages have diverse needs and preferences, they will at times be categorized into different subgroups to present data for this report.

¹ Canada Mortgage and Housing Corporation. (2008). Research Highlight: Impacts of the Aging of the Canadian Population on Housing and Communities, (08), 1–16.

² Canada Mortgage and Housing Corporation. (2012). Housing For Older Canadians: The Definitive Guide to the Over-55 Market Understanding the Market.

³ Special care facilities include nursing homes, long term care homes, seniors’ homes, and retirement residences

2.3 Sources of Information

The information presented in this report is based on readily available data from Statistics Canada, Canada Mortgage and Housing Corporation (CMHC) and provincial websites. Additional information resulted from consultation activities undertaken as part of the project including site visits, focus groups and key informant interviews. A total of six focus group sessions were conducted. These included:

- Seniors and staff from Simcoe Manor
- Seniors and staff from Simcoe Village
- Seniors and staff from the Long Term Care Home at Georgian Village
- Seniors and staff from the other housing elements at Georgian Village
- Community seniors group in Bradford
- Community seniors group in Alliston
- Community seniors group in Beeton

A review of recent literature was also conducted to provide evidence of the suitability of the forms of housing being considered by the County.

3.0 Demographic Analysis

This section provides an analysis of the population, household, and income trends and characteristics in the South Simcoe Catchment Area in order to assess the potential market for various housing options in South Simcoe.

3.1 Population Trends

3.1.1 Population Trends by Area

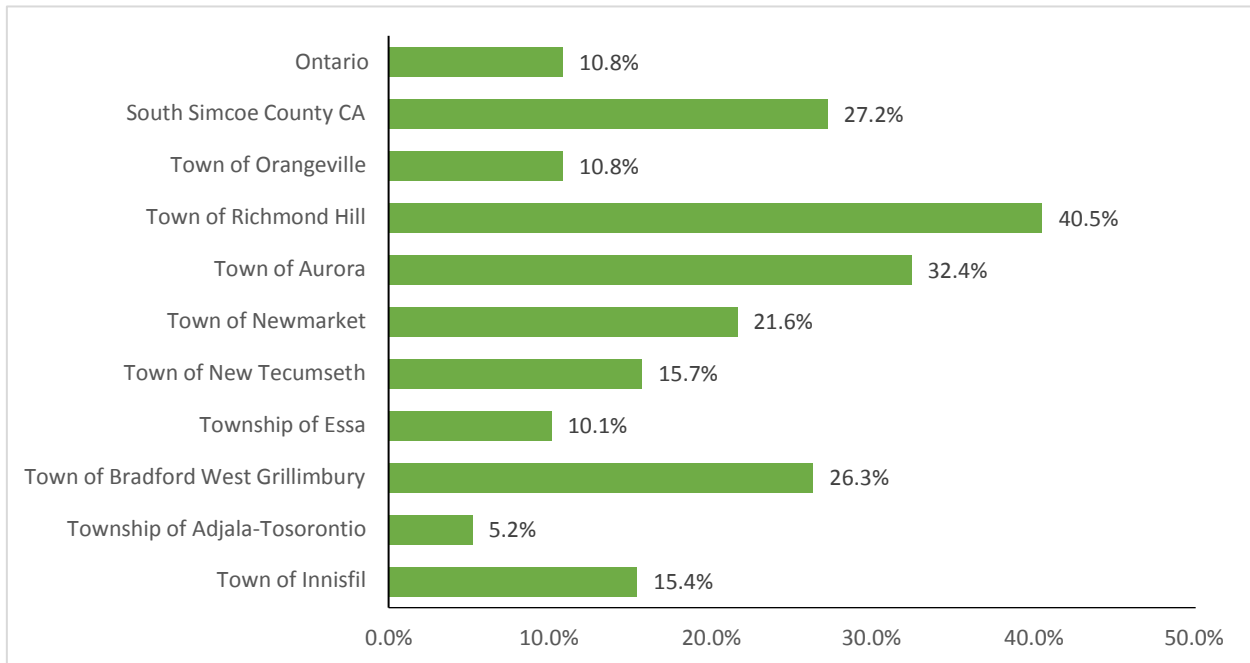
From 2001 to 2011, the South Simcoe Catchment Area experienced a much greater increase in total population (27.2%) than the province of Ontario as a whole (12.6%). Although all municipalities experienced growth from 2001 to 2011, the Town of Richmond Hill experienced the greatest population growth in the catchment area (40.5%). Only the Township of Adjala-Tosorontio experienced a slight, albeit negligible, decline in population between 2006 and 2011, and an overall increase in population between 2001 and 2011 (5.2%).

Table 1: Population Trends by Area

Population by area	2001	2006	2011	Change 2001-2011	
				#	%
Town of Innisfil	28,666	31,175	33,079	4,413	15.4
Township of Adjala-Tosorontio	10,082	10,695	10,603	521	5.2
Town of Bradford West Gwillimbury	22,228	24,039	28,077	5,849	26.3
Township of Essa	16,808	16,901	18,505	1,697	10.1
Town of New Tecumseth	26,141	27,701	30,234	4,093	15.7
Town of Newmarket	65,788	74,295	79,978	14,190	21.6
Town of Aurora	40,167	47,629	53,203	13,036	32.4
Town of Richmond Hill	132,030	162,704	185,541	53,511	40.5
Town of Orangeville	25,248	26,925	27,975	2,727	10.8
South Simcoe Catchment Area	367,158	422,064	467,195	100,037	27.2
Ontario	11,410,046	12,160,282	12,851,821	1,4441,775	12.6

Source: Statistics Canada Community Profiles, 2001, 2006 and 2011 Census

Figure 1: 2001 to 2011 Change in Population, South Simcoe Catchment Area and Province of Ontario



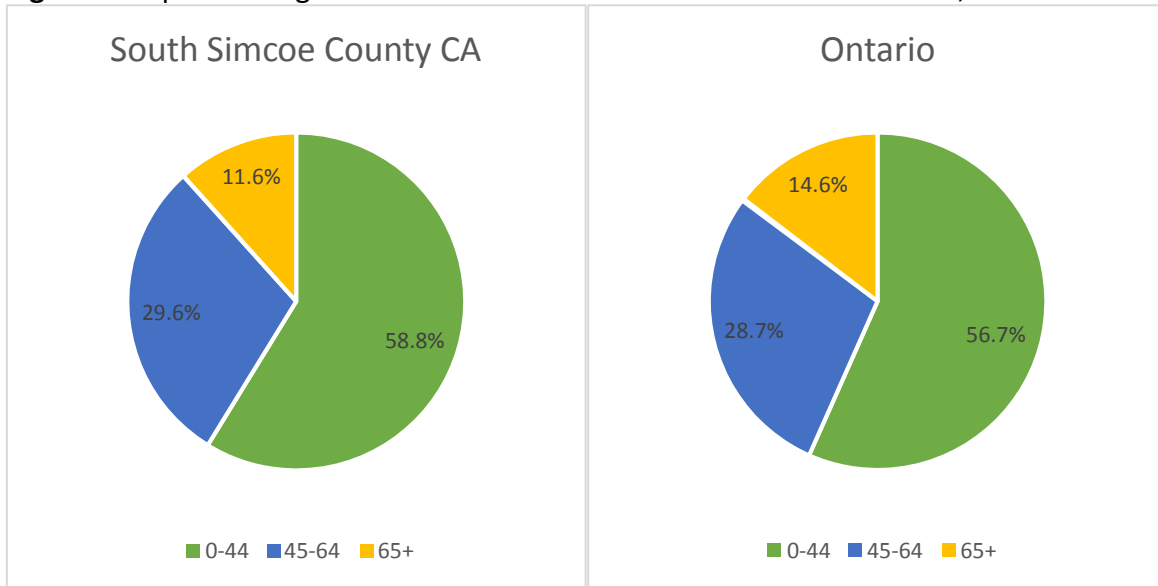
Source: Statistics Canada Community Profiles, 2001, 2006 and 2011 Census

While growth has been greatest in the largest centres, significant growth has also taken place in the smaller communities of South Simcoe. This rapid growth trend will lend strong support to the expansion of seniors housing supply in South Simcoe.

2.1.2 Population Trends by Age

In 2011, the proportion of the population aged 65 and older living in the catchment area (11.6%) was slightly lower than that of Ontario (14.6%), whereas the population of individuals aged 45 to 64 was slightly higher (29.6%) than that of Ontario (28.7%). Nearly one third of catchment area residents aged 45 to 64 will become older adults in the next few years. The 45 to 49 and 50 to 54 age groups are the first and second largest groups respectively. Since the 45 to 64 age group is proportionately much larger than the 65 and over age group, it is expected that the proportion of older adults will become significantly larger. Thus there likely will be a greater housing demand among older adults who are currently wishing to downsize, but are not yet seeking long term care.

Figure 2: Population Age Characteristics of South Simcoe Catchment Area, 2011



Source: Statistics Canada Community Profiles, 2001, 2006 and 2011 Census

Figure 3: Population Age Characteristics in the South Simcoe Catchment Area and Ontario by Proportion, 2011

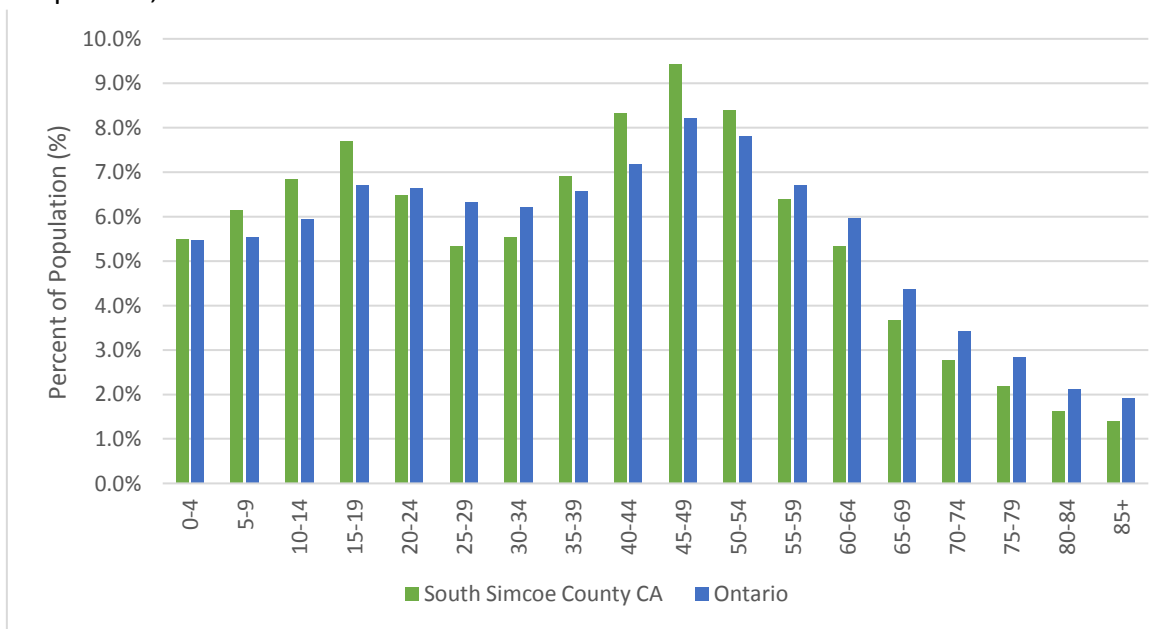


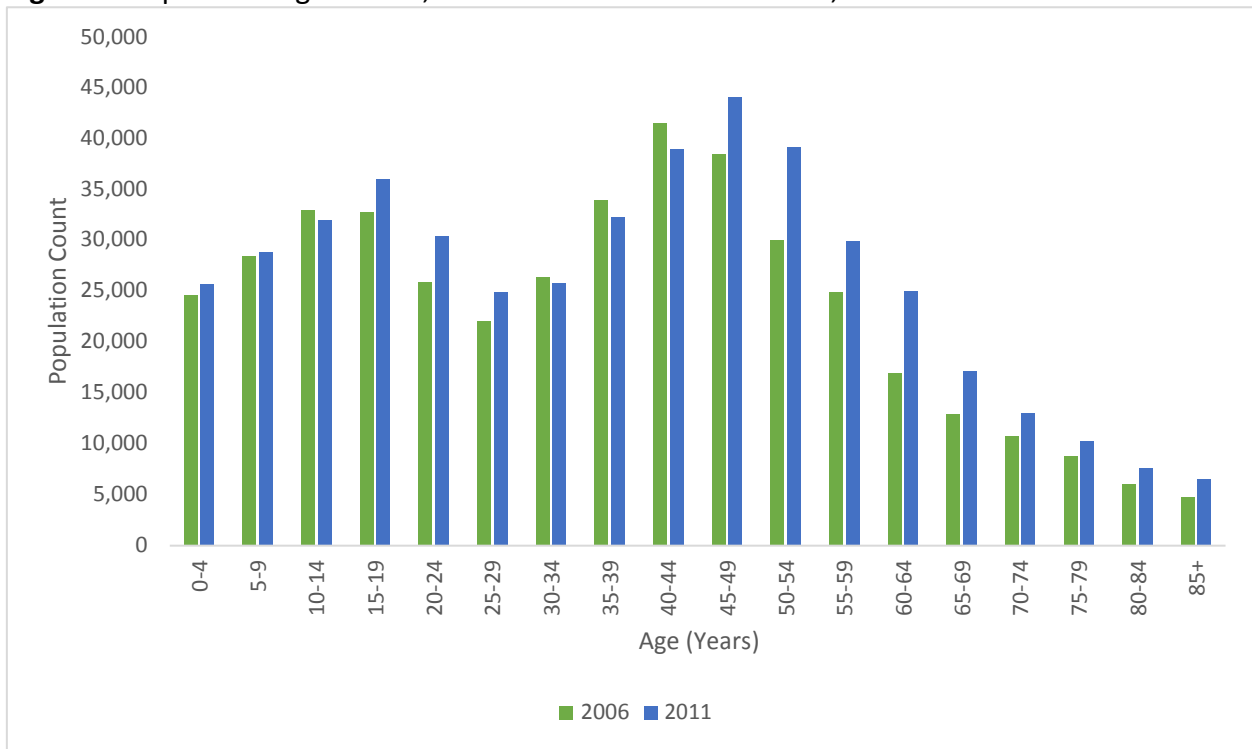
Table 2: Population Age Distribution, South Simcoe Catchment Area and Province of Ontario, 2011

Age Group	South Simcoe Catchment Area (n=467,250)	Ontario (n=12,860,830)
0-4	5.5%	5.5%
5-9	6.2%	5.5%
10-14	6.8%	5.9%
15-19	7.7%	6.7%
20-24	6.5%	6.6%
25-29	5.3%	6.3%
30-34	5.5%	6.2%
35-39	6.9%	6.6%
40-44	8.3%	7.2%
45-49	9.4%	8.2%
50-54	8.4%	7.8%
55-59	6.4%	6.7%
60-64	5.3%	6.0%
65-69	3.7%	4.4%
70-74	2.8%	3.4%
75-79	2.2%	2.8%
80-84	1.6%	2.1%
85+	1.4%	1.9%

Source: Statistics Canada Community Profiles, 2011 Census

Figure 4 below demonstrates trends in the aging of the population over time within the catchment area. The Figure shows that population has been aging rapidly within the catchment area, with the largest increases seen in the 50-69 age groups, which represents the first entry of the “baby boomer” generation into the seniors age group. This Figure demonstrates clearly the importance of providing housing options for these “younger” seniors who will be seeking forms of housing that provide independence with increasing levels of support as they age. This data provides strong evidence of the needs being filled by Simcoe Village, which is a relatively new facility for independent seniors, but already has a waiting list of more than 7 years.

Figure 4: Population Age Trends; South Simcoe Catchment Area, 2006 and 2011



Source: Statistics Canada Community Profiles, 2006 and 2011 Census

Table 3 below provides further data showing the significant growth in seniors population throughout the catchment area, with an overall increase of 74.2% from 2001 to 2011. This rapid growth further supports the need for a major expansion of housing options for seniors. Indeed, when compared to the overall population growth of 27.2% shown in Table 1, the need for more seniors housing options across the area stands out strongly. This Table alone shows the substantial and growing population of seniors from whom the facility would be able to draw.

Table 3: Senior Population (Aged 55+) Trends in South Simcoe Catchment Area, 2001, 2006 and 2011

Town/ Township	2001		2006		2011		Change in Senior Population	
	#	%	#	%	#	%	#	%
Town of Innisfil	6,265	10.0%	7,525	8.8%	8,835	8.1%	2,570	41.0%
Township of Adjala- Tosorontio	1,860	3.0%	2,400	2.8%	2,785	2.5%	925	49.7%
Town of Bradford West Gwillimbury	3,390	5.4%	4,475	5.3%	5,980	5.5%	2,590	76.4%
Township of Essa	2,405	3.8%	2,945	3.5%	3,660	3.3%	1,255	52.2%
Town of New Tecumseth	5,745	9.2%	7,200	8.5%	8,905	8.1%	3,160	55.0%
Town of Newmarket	10,110	16.1%	14,110	16.6%	18,225	16.7%	8,115	80.3%
Town of Aurora	6,170	9.8%	8,480	10.0%	11,795	10.8%	5,625	91.2%
Town of Richmond Hill	22,835	36.4%	32,825	38.6%	43,010	39.3%	20,175	88.4%
Town of Orangeville	3,995	6.4%	5,090	6.0%	6,130	5.6%	2,135	53.4%
South Simcoe County CA	62,775	100.0%	85,050	100.0%	109,325	100.0%	46,550	74.2%

Source: Statistics Canada Community Profiles, 2001, 2006 and 2011 Census

Table 4 below shows the proportion of the population in each community in the catchment area within the seniors age group and within the age group that will become seniors in the near future. The progression of persons in the 45-64 age group into the seniors age group in future demonstrates the strong growth expected in the seniors population in years to come, and thus a greater need for seniors housing than what is currently available in the market. The growing size of the seniors population within the catchment area provides further evidence of the strong population base from which the facility would draw residents.

Table 4: Population Age Characteristics by Town/Township, 2011

Population by area and age	0-44		45-64		65+	
	#	%	#	%	#	%
Town of Innisfil	17,980	54.4%	10,310	31.2%	4,785	14.5%
Township of Adjala-Tosorontio	5,685	53.6%	3,635	34.3%	1,285	12.1%
Town of Bradford West Gwillimbury	17,315	61.7%	7,935	28.3%	2,835	10.1%
Township of Essa	11,505	62.2%	5,370	29.0%	1,630	8.8%
Town of New Tecumseth	16,315	54.0%	8,765	29.0%	5,170	17.1%
Town of Newmarket	47,255	59.1%	23,835	29.8%	8,895	11.1%
Town of Aurora	31,425	59.1%	16,150	30.4%	5,645	10.6%
Town of Richmond Hill	109,835	59.2%	54,760	29.5%	20,950	11.3%
Town of Orangeville	17,355	62.0%	7,400	26.5%	3,225	11.5%
South Simcoe County CA	274,670	58.8%	138,160	29.6%	54,420	11.6%

Source: Statistics Canada Community Profiles, 2011 Census

3.2 Household Trends

In estimating the need for housing, it is important to not only examine population trends, but also trends in households, as it is households that occupy dwelling units. Households can be comprised of single individuals, families with children, couples without children, persons sharing accommodation and other such living arrangements.

Table 5 below shows that approximately 19.2%, 10.4%, and 8.0% of households in the catchment area contain a household maintainer (household head) who is aged 55 to 64 years, 65 to 74 years, and 75 years and older, respectively. Over the next few census periods, it is expected that many in these household groups will be seeking senior specific housing. The Township of Adjala-Tosorontio was omitted from this portion of the analysis as there was no readily available data from the 2011 National Household Survey.

Table 5: Percentage of Households by Area Containing a Household Maintainer Aged 55+, 2011

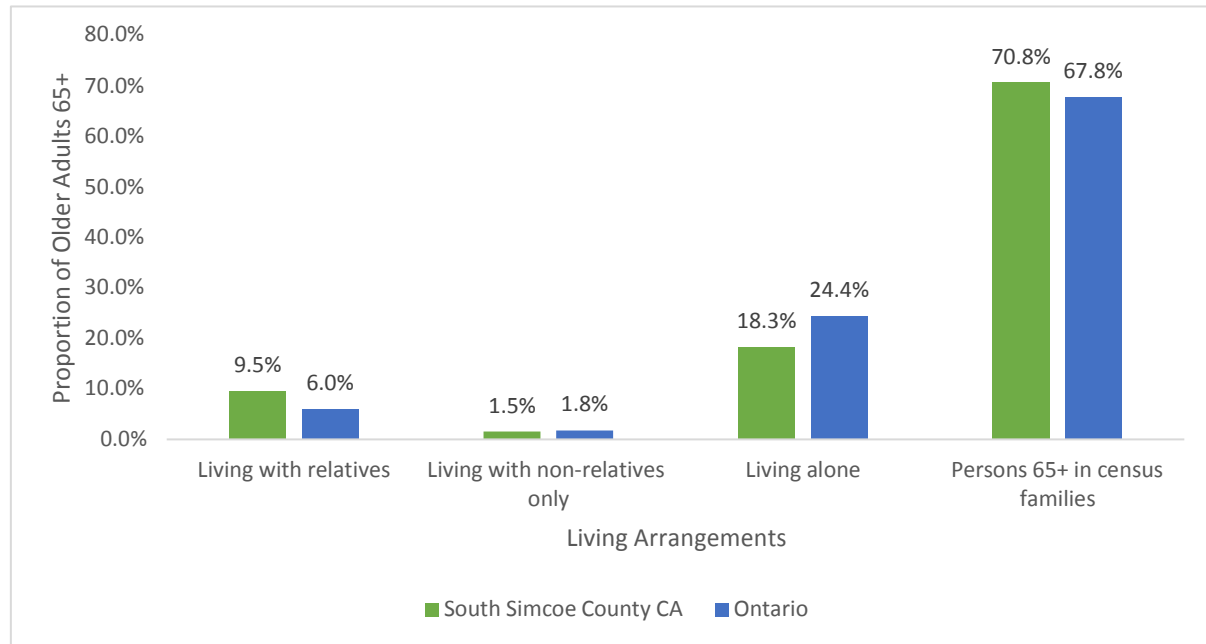
Households by area	55-64 Years		65-74 Years		75+ Years	
	#	%	#	%	#	%
Town of Innisfil	2,135	17.4%	1,625	13.2%	1,250	10.2%
Township of Adjala-Tosorontio	-	-	-	-	-	-
Town of Bradford West Gwillimbury	1,675	17.7%	880	9.3%	610	6.4%
Township of Essa	1,055	16.5%	680	10.6%	340	5.3%
Town of New Tecumseth	2,090	18.5%	1,515	13.4%	1,400	12.4%
Town of Newmarket	5,185	18.9%	2,640	9.6%	2,350	8.6%
Town of Aurora	3,520	19.9%	1,680	9.5%	1,300	7.3%
Town of Richmond Hill	12,075	20.6%	5,935	10.1%	4,055	6.9%
Town of Orangeville	1,655	16.4%	985	9.8%	1,005	10.0%
South Simcoe Catchment Area	29,390	19.2%	15,940	10.4%	12,310	8.0%

*No data available for Township of Adjala-Tosorontio

Source: Statistics Canada National Household Survey Profile, 2011 Census

Figure 5 below shows that 18.3% of older adults aged 65 years and older live alone in contrast to the 9.5% of older adults living with relatives. Although this is a smaller proportion than the rest of Ontario, it still holds significance. Given that many older adults are living alone, they may seek senior-specific housing that provides more opportunities for social engagement. At the same time, focus group participants, many of whom were single individuals living with their families, indicated that their preference would be to live in a unit of their own if the supply of affordable housing options suited to seniors could be expanded in the area.

Figure 5: Living Arrangements of Older Adults Aged 65 years and older in Private Households in the South Simcoe County CA, 2011



Source: Statistics Canada Community Profiles, 2011 Census

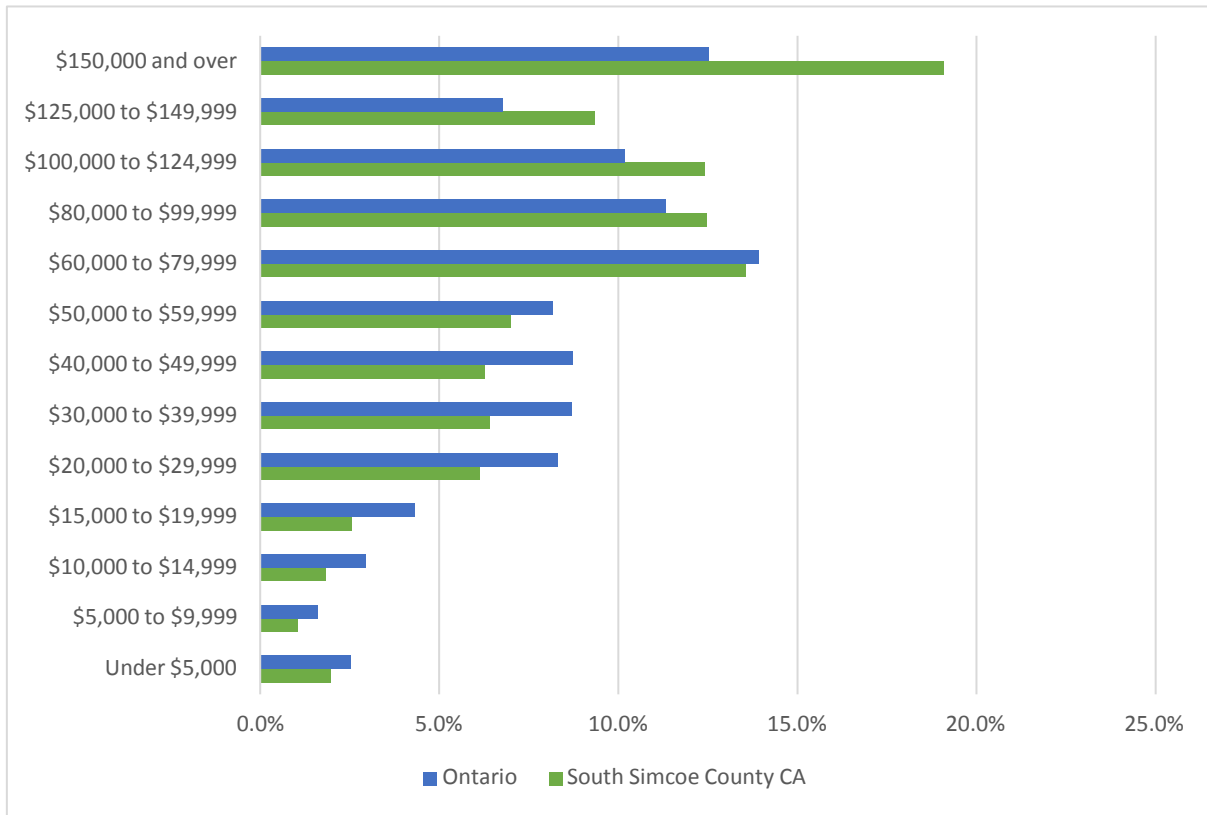
3.3 Trends by Household Income

Based on the Statistics Canada 2011 National Household Survey, there are significantly more households in the South Simcoe catchment area that have a household income of \$150,000 and over (19.1% of the population) in comparison to Ontario as a whole (12.5%). This helps explain the success of Georgian Manor in renting retirement and life lease units at upper end rent levels.

In Table 6, the South Simcoe catchment area is examined in greater detail by county and region. The communities belonging to York Region have the largest proportion of individuals with income greater than \$150,000. Since York Region also has a larger overall population, this explains the skewing of the data in the cumulative catchment area statistic. When only South Simcoe communities are examined, most individuals have a household income between \$60,000 and \$124,999, which is still relatively high. This may support an expectation that there will be demand for some higher end rental options in the new development, such as garden homes.

It must be noted that this data captures income for individuals of all ages. Given that a large proportion of seniors aged 65 and older live alone and are not employed, their household income is expected to be lower in South Simcoe. Income data by age was not available for this study.

Figure 6: Gross Household Income by Income Range; South Simcoe Catchment Area and Ontario, 2011



Source: Statistics Canada National Household Survey Profile, 2011 Census

*No data available for Township of Adjala-Tosorontio

Table 6: Gross Income by Income Range; South Simcoe, Dufferin, and York Regions; 2011

Gross Household Income	South Simcoe County Catchment Area	South Simcoe (without Dufferin and York)	Dufferin (Orangeville only)	York (Richmond Hill, Aurora and Newmarket)	Ontario
Under \$5,000	2.0%	2.1%	1.1%	2.0%	2.5%
\$5,000 to \$9,999	1.0%	0.8%	0.8%	1.2%	1.6%
\$10,000 to \$14,999	1.8%	1.4%	2.0%	2.0%	2.9%
\$15,000 to \$19,999	2.6%	2.3%	4.0%	2.5%	4.3%
\$20,000 to \$29,999	6.1%	6.4%	7.8%	5.9%	8.3%
\$30,000 to \$39,999	6.4%	7.5%	6.8%	5.9%	8.7%
\$40,000 to \$49,999	6.3%	6.8%	7.6%	5.9%	8.7%
\$50,000 to \$59,999	7.0%	8.5%	8.3%	6.3%	8.2%
\$60,000 to \$79,999	13.5%	16.5%	14.7%	12.3%	13.9%
\$80,000 to \$99,999	12.5%	14.4%	14.2%	11.6%	11.3%
\$100,000 to \$124,999	12.4%	13.0%	12.5%	12.2%	10.2%
\$125,000 to \$149,999	9.3%	8.6%	8.9%	9.6%	6.8%
\$150,000 and over	19.1%	11.6%	11.2%	22.7%	12.5%
Total Population	153,290	39,470	10,070	103,750	4,886,650

Source: Statistics Canada National Household Survey Profile, 2011 Census

*No data available for Township of Adjala-Tosorontio

3.4 Income of Older Adults

Poverty is not as prevalent among older adults in the South Simcoe catchment area (7.2%) as it is in Ontario as a whole (8.3%). Bradford and Essa both have relatively higher proportions of low income older adults compared to other communities in the catchment area. (10.7% and 10.1% respectively). This suggests a higher need for affordable seniors housing in this area.

Table 7: Prevalence of Poverty Among Older Adults in the South Simcoe County Catchment Area and Ontario, 2011

Households by area	Prevalence of Poverty Among Older Adults (%)
Town of Innisfil	4.6%
Township of Adjala-Tosorontio	-
Town of Bradford West Gwillimbury	10.7%
Township of Essa	10.1%
Town of New Tecumseth	3.4%
Town of Newmarket	6.3%
Town of Aurora	5.1%
Town of Richmond Hill	8.9%
Town of Orangeville	6.9%
South Simcoe County CA	7.2%
Ontario	8.3%

Source: Statistics Canada National Household Survey Profile, 2011 Census

*No data available for Township of Adjala-Tosorontio

In 2011, 88.6% of income earned by residents in South Simcoe came from market income (employment, investment, retirement pensions) and only 11.4% of income earned by residents came from government transfer payments. This is comparable to the market income (87.7%) and government transfer payments (12.3%) of the rest of Ontario. Since a significant portion of market income is from employment, seniors who have retired would have to rely on investment and retirement pensions as their main source of market income, which are significantly less than typical employment income. In addition, government transfer payments, such as Old Age Security, do not compensate for the unemployment. It is likely that retired seniors would be looking to downsize in order to move to seniors housing.

Table 8: Income of Individuals Aged 15 and Over by Source of Income; South Simcoe Catchment Area, 2011

	Town of Innisfil	Town of Bradford West Gwillimbury	Township of Essa	Town of New Tecumseth	Town of Newmarket	Town of Aurora	Town of Richmond Hill	Town of Orangeville
Market income	86.0%	89.3%	90.1%	87.9%	91.2%	93.8%	91.4%	88.6%
Employment income	75.7%	81.3%	80.0%	73.1%	82.1%	81.8%	82.2%	80.6%
<i>Wages and salaries</i>	72.2%	77.6%	76.7%	70.3%	78.3%	77.3%	76.4%	77.8%
<i>Self-employment income</i>	3.5%	3.7%	3.3%	2.8%	3.8%	4.4%	5.9%	2.8%
Investment income	2.7%	2.9%	2.6%	3.6%	2.5%	4.3%	4.3%	1.7%
Retirement pensions, superannuation and annuities	5.9%	3.9%	6.1%	9.2%	5.1%	3.4%	3.2%	4.9%
Other money income	1.7%	1.2%	1.4%	2.1%	1.4%	6.2%	1.7%	1.4%
Government transfer payments	14.0%	10.7%	9.9%	12.1%	8.8%	6.2%	8.6%	11.4%
Canada/Quebec Pension Plan benefits	4.5%	2.8%	2.7%	4.1%	2.5%	1.8%	1.8%	3.1%
Old Age Security pensions and Guaranteed Income Supplement	3.2%	2.0%	1.9%	2.8%	1.8%	1.3%	2.1%	2.5%
Employment Insurance benefits	1.9%	1.8%	1.4%	1.3%	1.3%	0.9%	1.2%	1.8%
Child benefits	1.4%	1.4%	1.5%	1.2%	1.2%	0.9%	1.3%	1.5%
Other income from government sources	3.0%	2.7%	2.4%	2.7%	2.1%	1.3%	2.2%	2.5%

Source: Statistics Canada National Household Survey Profile, 2011 Census

*No data available for Adjala-Tosorontio

3.5 Demographic Profile Summary

The following points summarize the key findings and observations from the demographic analysis of the South Simcoe Catchment Area.

- Older adult populations are growing in South Simcoe County.
 - Between 2001 and 2011, the population of the entire catchment area increased by 27.2%. This is significantly greater than the population trends for the rest of Ontario (12.6%).
 - The population of persons aged 55+ increased by 74.2% during the same time period – almost triple the rate of growth vs. the population as a whole. This observation points to the strong expected growth in demand for seniors housing options in the future.
 - In the South Simcoe catchment area, 29.6% of individuals are between the ages of 45 and 64. Approximately 11.6% of individuals are aged 65 and older. It is expected that there will be a significant growth in the proportion of older adults in the coming years.
 - The above data show the large and growing population base from which an expanded Simcoe Manor would draw residents and the diversity of income levels and household types that would be interested in a range of housing options.
- There is a need for senior specific affordable housing options.
 - Approximately 18.3% of seniors aged 65 and older live alone in the South Simcoe County catchment area. Another 9% live with their families-many would prefer their own independent accommodation.
 - Although the overall poverty prevalence in the catchment area is below that of the rest of Ontario, towns such as Bradford West Gwillimbury and Essa have higher proportions of low-income older adults (10.7% and 10.1% respectively).
 - There are a higher proportion of high income households in the catchment area than the province as a whole. This supports a strategy of providing some higher end rental housing in the new continuing care community.

4.0 Seniors Housing Options in the South Simcoe Catchment Area

Below we examine seniors housing options in the South Simcoe Catchment Area and compare these to the demographic profile of the area.

4.1 Private Home Ownership

The bulk of the housing in South Simcoe is private market ownership and rental housing. This is where most of the population, including seniors, live and are expected to live in the future. Below we provide some important market data to describe the ownership and rental markets within the catchment area.

Most seniors in the catchment area are home owners. Home ownership is a positive situation for many seniors, as it provides security, an attractive living environment and affordability where mortgage debt has been retired. For others, however (especially seniors living alone in older homes on basic pensions), home ownership can become a challenge when facing ongoing mortgage payments, increasing property taxes and utilities, growing maintenance costs and capital repair and replacement requirements. Many such seniors also lack social interaction, particularly if they live in more rural settings where transportation can be difficult.

Based on data from Bradford West Gwillimbury, New Tecumseth, and Innisfil, the majority of area residents own houses that are worth less than \$500,000. Those seniors seeking to sell their homes in order to generate equity to help cover living expenses during retirement would have little opportunity to accumulate such equity, given the replacement cost of ownership housing. Therefore, for most seniors, renting represents a much more affordable and desirable option. This observation was borne out in our focus group sessions.

Table 9: Proportion of Sold Single-Detached Units by Price Range and Community 2013 to 2016

Price Range	Aurora		Richmond Hill		Bradford West Gwillimbury		New Tecumseth		Orangeville		Newmarket	
	YTD 2015	YTD 2016	YTD 2015	YTD 2016	YTD 2015	YTD 2016	YTD 2015	YTD 2016	YTD 2015	YTD 2016	YTD 2015	YTD 2016
<\$500,000	0.0%	0.0%	0.8%	0.0%	74.5%	29.6%	95.9%	24.8%	77.8%	28.6%	10.0%	0.0%
\$500,000 - \$649,999	8.2%	0.0%	5.6%	0.0%	22.5%	66.7%	2.1%	64.1%	11.1%	21.4%	0.0%	17.9%
\$650,000 - \$799,999	21.9%	17.1%	16.8%	15.8%	2.9%	3.7%	1.0%	10.3%	11.1%	42.9%	70.0%	35.7%
\$800,000 - \$999,999	52.1%	61.6%	34.4%	49.5%	0.0%	0.0%	1.0%	0.0%	0.0%	7.1%	20.0%	36.9%
\$1,000,000 +	17.8%	21.3%	42.4%	44.7%	0.0%	0.0%	0.0%	0.9%	0.0%	0.0%	0.0%	9.5%

Source: CMHC Housing Now, Greater Toronto Area, 2016

Table 10: Proportion of Sold-Single Detached Units by Price Range; Innisfil, 2013 to 2016

Innisfil	YTD 2013	YTD 2014	YTD 2015	YTD 2016
<\$300,000	9.0%	3.1%	17.8%	5.6%
\$300,000 - \$349,999	25.6%	19.2%	28.9%	8.9%
\$350,000 - \$399,999	26.5%	29.7%	12.2%	15.6%
\$400,000 - \$449,999	16.7%	26.2%	15.6%	44.4%
\$450,000 +	22.2%	21.7%	25.6%	25.6%

Source: CMHC Housing Now, Barrie CMA, 2013 to 2016

Table 11: Median and Average Sale Prices of Single-Detached Units; South Simcoe Catchment Area, 2013 to 2016

		Innisfil*	Bradford West Gwillimbury	New Tecumseth	Orangeville	Aurora	Newmarket	Richmond Hill
YTD 2013	Median Price	\$381,866	\$395,990	\$344,990	\$391,900	\$929,990	\$580,900	\$869,500
	Average Price	\$466,919	\$404,519	\$348,584	\$400,494	\$1,090,186	\$577,310	\$1,132,234
YTD 2014	Median Price	\$397,942	\$497,403	\$364,990	\$416,900	\$684,990	\$633,900	\$984,990
	Average Price	\$421,006	\$568,471	\$383,950	\$430,219	\$797,586	\$622,365	\$1,132,234
YTD 2015	Median Price	-	\$460,000	\$380,000	-	\$875,000	-	\$950,000
	Average Price	\$436,753	\$483,367	\$389,369	\$411,908	\$958,711	\$783,567	\$1,077,478
YTD 2016	Median Price	\$465,000	\$575,000	\$535,000	-	\$865,000	\$792,500	\$955,000
	Average Price	\$482,796	\$559,934	\$541,383	-	\$914,445	\$797,096	\$1,287,486

Source: CMHC Housing Now, Barrie CMA and Greater Toronto Area, 2013 to 2016

Median prices for houses have been steadily increasing in South Simcoe. For example, the median price in Bradford West Gwillimbury increased from \$395,990 in 2013 to \$575,000 in 2016. These trends reflect prices in other communities in South Simcoe and Dufferin. In contrast, housing in York Region is considerably more expensive and continues to increase in price. The median price in Richmond Hill increased from \$869,500 in 2013 to \$955,000 in 2016. Given that seniors aged 55 to 64 and aged 65 and older have median annual incomes of \$38,790 and \$27,330 respectively, it is evident that home ownership is becoming less affordable for seniors.

4.2 Private Rental Apartments

This section looks at the private rental market in the catchment area, including recent average vacancy rates and cost of rent. In South Simcoe, vacancy rates for bachelor and one bedroom apartments were all below 2% and commonly lower than provincial averages in 2015. This indicates that there is a shortage of market rental housing in South Simcoe, Dufferin County and York Region and that greater numbers of smaller rental units for seniors and singles are necessary. Seniors living alone are at a particular disadvantage in trying to find suitable rental accommodation, especially those in the lower income ranges.

Table 12. Vacancy Rates for Private Rentals by Type (%)

Rental Type	Year	Richmond Hill (York Region)	Aurora, Newmarket (York Region)	York Region Total	Orangeville (Dufferin County)	Bradford West Gwillimbury/ New Tecumseth	*Innisfil	Ontario
Bachelor	2014	1.1	**	2.3	**	0.0	**	2.6
	2015	1.1	**	**	**	**	5.5	2.7
One Bedroom	2014	1.2	1.5	1.6	1.6	1.9	1.7	2.8
	2015	1.5	0.4	1.0	0.0	1.1	1.1	2.3
Two Bedroom	2014	1.1	2.1	1.5	3.9	2.5	1.6	3.0
	2015	1.1	1.1	1.8	0.0	2.2	1.0	2.6
Three Bedroom ⁺	2014	1.3	0.0	0.5	**	0.0	1.0	2.4
	2015	**	2.8	4.0	**	0.0	2.6	2.5

Source : CMHC Fall 2015 Rental Market Report: Greater Toronto Area; CMHC Fall 2015 Rental

Table 13. Average Rent for Private Rentals by Type (\$)

Rental Type	Year	Richmond Hill (York Region)	Aurora, Newmarket (York Region)	York Region Total	Orangeville (Dufferin County)	Bradford West Gwillimbury/ New	*Innisfil	Ontario
Bachelor	2014	877	707	815	865	794	731	787
	2015	900	701	833	**	799	728	821
One Bedroom	2014	1081	996	1036	934	880	986	928
	2015	1148	1043	1091	923	880	1006	956
Two Bedroom	2014	1297	1097	1194	1087	1020	1118	1072
	2015	1343	1174	1262	1093	1040	1167	1099
Three Bedroom ⁺	2014	1521	1140	1357	**	1325	1305	1325
	2015	1538	1333	1441	**	1381	1299	1368

Source : CMHC Fall 2015 Rental Market Report: Greater Toronto Area; CMHC Fall 2015 Rental

Based on the average monthly rent of \$880 for a one bedroom apartment in Bradford West Gwillimbury or New Tecumseth, a typical older adult aged 65 years on basic pension would be spending more than 30% of their income on rent. This suggests that market rental prices are financially burdensome for many seniors identified in the demographic analysis of this study. Given the rising proportion of older adults in the population of South Simcoe, more affordable housing options are needed.

4.3 Seniors Housing Options

The above section shows that, while many area seniors will continue to live in private ownership and rental housing units, a growing number will require other options more suited to their needs. Below we discuss the range of options for seniors facing a range of affordability, suitability and support service needs. These are the forms of housing to be considered within a continuing care community in South Simcoe.

4.3.1 Long Term Care

This study is being conducted to examine the market potential for housing and services for seniors, as part of a redevelopment planning for Simcoe Manor. Simcoe Manor is located within the Central LHIN, one of 14 LHINS across the province. In review of Long Term Care accommodations as part of the continuum of housing options, the Central LHIN has the lowest proportion of LTC beds in the province of Ontario.

As such, this report recommends the expansion of additional beds with the redevelopment of Simcoe Manor.

The optimal number of beds for a Long Term Care home to maximize efficiencies is 160, therefore an additional 30 to 40 LTC beds would better serve local need and create additional efficiencies in future.

Table. 14 Existing Long Term Care Homes in South Simcoe Catchment Area

Facility	Provider	Location	Number of beds
South Simcoe			
Simcoe Manor & Village	County of Simcoe	Beeton, New Tecumseth	126 beds
Bradford Valley Care Community	Sienna Senior Living	Bradford	246 beds
Good Samaritan Seniors' Complex	Good Samaritan	Alliston, New Tecumseth	64 beds
York Region			
Chartwell Aurora	Chartwell	Aurora	235 beds
Eagle Terrace	Revera Living	Newmarket	70 beds
Elginwood	Revera Living	Richmond Hill	124 beds
Langstaff	Sienna Living	Richmond Hill	160 beds
Mackenzie Health	Mackenzie Health	Richmond Hill	168 beds
Mackenzie Place	Revera Living	New Market	93 beds
Mariann Home	Mariann Home	Richmond Hill	64 beds
Mon Sheong	Mon Sheong Foundation	Richmond Hill	193 beds
Southlake Residential Care Village	Extendicare	New Market	224 beds
Willows Estate	OMNI Health Care	Aurora	84 beds
Dufferin County			
Avalon Care Centre	Jarlette Health	Orangeville	LTC: 137 beds

Source: Community Care Access Centre; Centralhealthline.ca

In addition to the Long Term Care market, there are a number of potential options for seniors which could be considered for a continuing care community. These are discussed below.

4.3.2 Retirement Homes

Retirement homes generally describe residential facilities built by private and non-profit organizations which provide rental accommodation and a varied selection of care services such as meals, medication assistance and personal hygiene.⁴ Monthly fees start at approximately \$2100 per month for accommodation and services, ranging greatly depending on individual needs and can reach well above \$6,500 per month.

Table 15 below demonstrates that there are some existing retirement homes in the catchment area, mostly owned and operated by private sector firms. Table 16 illustrates the price range and services provided in a sample of these homes.

Table 15: Retirement Living in South Simcoe Catchment Area

Retirement Home	Town/City	Retirement Home	Town/City
Simcoe County		York Region	
Kingsmere Retirement Residence	Alliston	Chartwell Alexander Muir	Newmarket
Kingsmere Retirement Suites	Alliston	Chartwell Barton	Newmarket
Good Samaritan Seniors' Complex	Alliston	Amica	Newmarket
Riverwood Retirement Home	Alliston	Chartwell Park Place	Aurora
Bradford Valley Care Community	Bradford	Cobblestone Lodge	Aurora
Le Blance Rest Home	Bradford	Kingsway Arms	Aurora
Lakeside Retirement At Innisfil	Innisfil	Hollandview Trail	Aurora
Dufferin County		Sunrise of Aurora	Aurora
Avalon Retirement Lodge	Orangeville	Richmond Hill Retirement Resid.	Richmond Hill
Bethsaida Retirement Home	Orangeville	Sunrise Senior Living	Richmond Hill
Chartwell Montgomery Village	Orangeville	Brookside Court and Hilltop Place	Richmond Hill
Lord Dufferin Centre	Orangeville	Delmanor Elgin Mills	Richmond Hill

Source: Community Care Access Centre; Centralhealthline.ca

Table 16. Sample of Retirement Homes in South Simcoe and Other Areas: Cost and Services

Facility	Cost	Capacity and suites	Services
Kingsmere Retirement Residence <i>Alliston</i>	\$2,495 - \$3,395/ month	186 Resident capacity 98 suites Assisted and independent living, Wellness Assistance, Short term stays, Respite stays	<ul style="list-style-type: none"> • Weekly housekeeping • 24 hour staffing • Physiotherapy and fitness program • Personal laundry • Recreational therapy • Physical therapy • On site religious services • Medical supervision • Meals
Good Samaritan Seniors Complex <i>Alliston</i>	\$2,782.44 - \$4,000.12/ month -Bachelor: \$2,782.44 - \$2,892.66/month -Private: \$3,055.36 - \$3,160.34/month -1 bed room: \$4,000.12/month -Respite: \$71.12/day or \$2,163.10/month Additional costs: \$472.50/ month	47 Resident capacity 24 suites Assisted living	<ul style="list-style-type: none"> • Housekeeping (3x weekly and daily) • Laundry • Nightly security checks and 24 hours security • Telephone (additional costs) • Cable (additional costs) • Utilities • Meals

Facility	Cost	Capacity and suites	Services
Chartwell Barton Retirement Residence <i>Newmarket</i>	\$5,930/ month * based on the average cost of a 1 bedroom suite in Newmarket retirement communities \$4, 125 - \$6, 350/ month ** based on the general cost range of a 1 bedroom suite in Newmarket retirement communities	115 Resident capacity 81 suites Independent living and assisted living	<ul style="list-style-type: none"> • 24 hour staffing • Gentle exercise • Fee for service personal care options: medication administration and assistance, assistance with activities of daily living, laundry services, daily housekeeping, seasonal cleaning services, companionship and transfer assistance) • 3 meals and dining room service • Cable TV, internet access, shuttle service, telephone
Delmanor Elgin Mills Retirement Residence <i>Richmond Hill</i>	\$3,445.00 - \$6,595.00/ month Additional costs: \$795.00/ month for 2 nd person sharing suite	148 Resident capacity 123 suites Assisted and independent living	<ul style="list-style-type: none"> • Daily and weekly housekeeping (included in fee) • Meals • Laundry (personal laundry not including towels and linens costs additional fee) • Transportation to group activities • Nightly security checks and 24 hours security • Telephone, cable, utilities (included in fee) • Medication administration and supervision, personal hygiene assistance, occupational and physical therapy, visiting lab services

The following sections examine the vacancy rates and average monthly costs of retirement housing residences within the catchment area.

Table 17: Retirement Home Vacancy Rates by Type (%), 2015

Type of Facility	Year	Simcoe County	York Region	Wellington/ Dufferin County	Ontario
Ward & Semi-Private	2014	23.6	28.6	25.6	21.2
	2015	**	**	**	20.7
	2016	**	14.5	25.4	21.7
Private/Studio	2014	10.2	15.5	11.5	12.8
	2015	13.8	12.4	11.1	11.7
	2016	10.2	8.9	14.2	10.9
One Bedroom	2014	17.9	20.3	7.4	14.9
	2015	14.1	13.3	13.9	12.0
	2016	11.3	10.5	10.2	10.7
Two Bedroom	2014	22.7	26.1	**	14.7
	2015	12.8	24.4	**	13.6
	2016	19.7	14.3	5.0	11.9
Total	2014	13.3	19.0	11.6	13.9
	2015	14.1	14.1	13.4	12.1
	2016	12.4	10.3	13.2	11.3

Source: CMHC Seniors' Housing Report, 2015 and 2016

Retirement home vacancy rates in Simcoe County are lowest in private/studio units (10.2% in 2016), and highest in ward/semi-private (23.6% in 2014) and two-bedroom units (19.7% in 2016). Studio and one bedroom units are clearly the preferred size of units within these homes.

Overall vacancy rates are slightly higher in Simcoe County (12.4%) compared to the rest of Ontario (11.3%). Although vacancy rates are higher than other areas, overall vacancies have been decreasing (14.1 to 12.4% from 2015 to 2016).

In 2016, vacancy rates ranged from 10-11% in Simcoe County for all monthly rental rates. It is interesting to note that there is not much difference in vacancy rates in Simcoe County between higher end units and lower end units. This also shows that there are some seniors who can afford more expensive living accommodation and that there would be some demand for higher end rental units in the new development.

Review of data from Georgian Village found that vacancy rates are much lower than the levels generally found in private retirement homes. This tends to be the case for most municipally-sponsored retirement homes of this nature.

Table 18: Vacancy Rate by Rent Range – Retirement Home Units (%)

Rent Range	Year	Simcoe County	York Region	Wellington/ Dufferin County	Ontario
\$2000 or less	2014	20.0	**	17.4	14.4
	2015	21.4	**	**	11.7
	2016	**	3.8	19.1	15.0
\$2001-\$2500	2014	9.2	**	18.0	13.5
	2015	14.7	**	10.2	15.3
	2016	10.4	**	20.3	13.9
\$2501-\$3000	2014	10.7	30.4	5.1	12.7
	2015	11.4	25.5	6.9	12.5
	2016	10.2	16.8	14.2	10.8
\$3001-\$3500	2014	9.2	11.4	10.5	13.7
	2015	15.1	11.7	15.8	11.9
	2016	11.6	6.5	9.7	9.8
\$3501 +	2014	19.3	20.3	13.1	16.9
	2015	12.7	14.5	21.5	13.0
	2016	10.6	10.4	12.2	10.7
Total spaces where rents are known	2014	14.0	20.0	12.7	14.7
	2015	14.2	14.9	14.6	12.8
	2016	12.4	10.3	13.2	11.3

Source: CMHC Seniors' Housing Report, 2015 and 2016

Table 19 below shows the number of seniors living in retirement homes in Simcoe County, York Region and Wellington/Dufferin, as well as Ontario as a whole. The Table shows that about 5% of seniors age 75+ in Ontario live in retirement homes. It also shows that a higher proportion of seniors in Simcoe County live in retirement homes than in the province as a whole and that vacancy rates in these homes have been declining steadily. Focus group discussions indicate that many seniors turn to this option because of a lack of more affordable forms of independent supportive living for seniors.

Table 19: Number of Residents Living in Retirement Homes and Capture Rate, 2016

Centre	Total Number of Spaces	Overall Vacancy Rate						
		2014	2015	2016	Number of Residences	Number of Residents	Estimate Population Aged 75+	Capture rate (%)
Simcoe County	2,255	12.7	13.3	11.5	39	2,508	37,628	6.7
York Region	3,339	18.1	13.2	10.3	31	3,381	69,305	4.9
Wellington / Dufferin	1,554	10.6	12.9	12.0	25	1,807	19,535	9.3
Ontario	53,680	13.2	11.5	10.7	694	54,280	1,010,639	5.4

Source: CMHC Seniors' Housing Report, 2015 and 2016

Table 20 below show the universe of total retirement home spaces in Simcoe County, York Region and Wellington/Dufferin. It shows that by far the largest category of unit types in Simcoe County is private/studio accommodation, whereas in York Region the largest category is one bedroom units. This may be a function of the developments in York Region being newer and more reflective of current preferences. Focus group discussions indicated a strong preference for one bedroom units in any new development.

Table 20: Universe of Total Retirement Home Spaces by Unit Type and Region, 2015

Centre	Semi-Private & Ward	Private/ Studio	One Bedroom	Two Bedroom	Total
Simcoe County	137	1,394	649	75	2,255
York	80	1,323	1,677	259	3,339
Wellington/ Dufferin	144	860	427	23	1,554
Ontario	2,176	30,370	18,665	2,469	53,680

Source: CMHC Seniors' Housing Report, 2015

Table 21 shows that fewer seniors in South Simcoe and Dufferin County are able to afford rentals in the \$3,501+ range compared to York. Most seniors are renting at the \$2,501-\$3,000 range in Simcoe County. This data reinforces the finding that seniors in the Simcoe area need more affordable housing options.

Table 21: Universe of Standard Retirement Home Spaces by Rent Range, 2015

	% of Total				
Centre	<\$2000	\$2001-\$2500	\$2501-\$3000	\$3001-\$3500	\$3501+
Simcoe County	11.7	18.4	28.2	20.2	21.5
York	0.1	1.2	9.4	21.1	68.3
Wellington/ Dufferin	6.9	15.9	23.3	27.1	26.9
Ontario	10.2	13.6	21.6	18.7	35.9

Source: CMHC Seniors' Housing Report, 2015

The average rent of retirement housing is steadily increasing, with York Region having the most expensive rent prices, particularly for two-bedroom units (\$5,821). Simcoe County has comparable rent prices to the rest of Ontario (\$3,233 vs 3,490). It is interesting to note that the average rent in two bedroom units has declined significantly in Simcoe County, showing the inability of the local market to afford such rent levels. The rising costs of retirement housing will further strain the ability of older adults to afford this form of housing and increase the demand for affordable and market rentals.

Table 22: Average Rent (\$) of Standard Spaces by Unit Type

Accommodation Type	Average Rent (\$)				
	Year	Simcoe County	York Region	Dufferin County	Ontario
Semi-Private & Ward	2014	\$1,858	\$2,783	\$1,860	\$1,775
	2015	\$1,708	**	\$1,874	\$1,774
	2016	\$2,012	\$2,851	\$2,245	\$1,973
Private/Studio	2014	\$2,706	\$3,492	\$2,805	\$2,776
	2015	\$2,658	\$3,651	\$2,858	\$2,815
	2016	\$2,959	\$3,690	\$3,152	\$2,978
One Bedroom	2014	\$3,884	\$4,175	\$3,772	\$3,937
	2015	\$3,931	\$4,255	\$3,694	\$3,954
	2016	\$4,029	\$4,538	\$4,204	\$4,177
Two Bedroom	2014	\$5,203	\$5,699	**	\$5,207
	2015	\$4,748	\$5,512	\$4,168	\$5,122
	2016	\$4,617	\$5,821	\$4,745	\$5,253
Total	2014	\$3,027	\$3,971	\$2,982	\$3,236
	2015	\$2,943	\$4,092	\$3,104	\$3,280
	2016	\$3,233	\$4,285	\$3,548	\$3,490

Source: CMHC Seniors' Housing Report, 2015 and 2016

As can be seen from these tables, there are numerous independent retirement living options already in Simcoe County, York Region and Dufferin County. However, retirement living is expensive and vacancy rates remain high. In addition, seniors in focus groups shared concerns over affordability and a lack independence in this form of housing (eg. regimentation of meals). Although retirement homes play an important role in seniors housing options, the County should provide some housing of this nature, but be cautious to not over-commit to this form of housing.

4.3.3 Supportive Independent Seniors Housing

The following section outlines supportive housing options for seniors in South Simcoe. Supportive housing is designed for seniors, persons with disabilities and others with special needs who require minimal-to-moderate levels of personal care, enabling them to maintain their independence⁴. Many of these residences maintain affordable rent through government funding and subsidies. The table below shows facilities located in South Simcoe and demonstrates that there are very few supportive housing opportunities for seniors in this region.

Simcoe Village is an outstanding example of supportive independent seniors housing. Residents live independently in attractive self-contained apartments (averaging about 600 sq. ft.) at 20% below market rents and receive a modest package of supports, including three dinners per week, light housekeeping, an annual spring cleaning and linkage to the security systems of Simcoe Manor. Residents find there is a strong sense of community throughout the Village. Some residents receive further rental subsidies through rent supplement funding provided by Simcoe County. Given the attractive features of the development, there is currently a 7 year waiting list, showing the strong need for more accommodation of this nature.

Table 23: Supportive Independent Seniors Housing Projects in South Simcoe

Organization	Provider	Target Groups	# of residents
Bradford House	Loft Community Services	Adults and Seniors	54
Simcoe Village	County of Simcoe	Seniors	32
TOTAL			86

Source: Community Care Access Centre

4.3.4 Affordable and Social Housing

Affordable rental residences are independent affordable units, usually in the form of self-contained apartments, operated by private or non-profit organizations, including Simcoe County itself. A residence is defined as affordable when unit rent is less than average market rents in the region. Additional rental assistance can be provided in the form of rent supplements or rent allowances. Social housing encompasses housing that is subsidized, geared to income,

cooperative, non-profit or public housing⁴. The table below lists the affordable and social housing options for seniors in South Simcoe.

Table 24: Affordable Housing in South Simcoe

Address	Provider	Target Group	# of units
Simcoe Village, Beeton	Simcoe County Housing (market and rent-gear-to-income units)	Seniors	32
50 Tecumseth St.	Simcoe County Housing (rent-gear-to-income units)	Seniors	24
105 Dufferin Street, Alliston	Dr. F.M. Walker Veterans/ Bayshore (mixed rent levels)	Seniors	33
109 Wellington Street, Alliston	Simcoe County Housing (rent-gear-to-income)	Adults (including seniors)	16
111 Nelson Street, Alliston	Simcoe County Housing (rent-gear-to-income)	Senior	30
219 King St. N., Alliston	Co-operative Housing (mixed rent levels)	Adults/family (including seniors)	53
22 Holland St., Bradford	Co-operative Housing (mixed rent levels)	Adult/family (including seniors)	46
100 Miller Park, Bradford	Simcoe County Housing (rent-gear-to-income)	Seniors	25
2049 Victoria St., Innisfil	Simcoe County Housing (rent-gear-to-income)	Seniors	22
TOTAL			281

Source: County of Simcoe, Simcoe.ca

Discussions with housing administrators at Simcoe County indicate that the waiting period to obtain a unit in most of these developments is several years. It is evident that there are very limited opportunities for supportive and social housing in South Simcoe, particularly for seniors. Both the demographic data and data from our consultation activities show that they are in high demand. The County of Simcoe's Affordable Housing and Homelessness Prevention Strategy recommends that 1354 affordable units are required in the next 8 years to serve the communities of South Simcoe⁵. Therefore, inclusion of more supportive, affordable and social housing in this development are critical to both addressing this gap and achieving the County's target.

⁴ County of Simcoe (2014) Housing Our Future: Our Community 10-Year Affordable Housing and Homelessness Prevention Strategy

4.3.5 Life Lease Housing

Life lease housing units are housing units provided to residents who receive the right to occupy the unit for a one-time upfront cost (similar to purchasing a condominium) in addition to monthly fees and property taxes. The person who purchases the right to occupy the life lease unit does not own the unit; however, they may remain in the unit so long as they are able⁵. Life lease homes may be bungalows, semi-detached homes or apartments.

The County of Simcoe operates 40 life lease suites from each of its Collingwood and Penetanguishene locations as well as 17 garden homes. Due to increasing demand for market rentals approximately half of the units located in Penetanguishene are owned by the County directly and are available as rentals.

In speaking with local residents, an increasing trend noted was seniors opting for rental suites rather than investing large amounts of money and dealing with the stress of real-estate. For example, 'I am not looking to buy another home at this point in my life, we have already done that. I would rather rent.' Seniors did, however, want the opportunity to rent semi-detached or garden homes. These findings suggest that the inclusion of life lease homes and higher end rental suites in a new development may be a similarly multipurpose experience as in the recent development in Penetanguishene.

4.3.6 Co-Housing

Co-housing provides older adults with private living area in a common home shared with fellow residents⁶ or self-sufficient individual homes clustered around a common center of shared amenities. Well-known models include Abbeyfield, the Green House Project and Canadian Co-Housing Network (co-ownership). The co-housing model allows residents to maintain their own private living area while benefitting from a close community^{7 8}.

The Green House Project in the United States has led to many positive outcomes for residents. Residents had improved quality of life and emotional wellbeing, improved quality of care and ability to perform self-care activities⁹. Compared to residents in institutional settings such as nursing homes, residents of Green Houses have been found to be able to maintain their ability to perform self-care and activities of daily living such as toileting, eating and transferring. Combined, these factors are expected to result in a positive effect on quality, satisfaction, occupancy rates and revenue¹³.

⁵ Ministry of Municipal Affairs and Housing. (2014). Life Lease Housing Resource Guide.

⁶ Abbeyfield Canada. Retrieved from <http://www.abbeyfield.ca/>

⁷ Canada Mortgage and Housing Corporation. (2000). Research Highlight Alternate Tenure Arrangements

⁸ Canada Mortgage and Housing Corporation. (2000). Research Highlight Alternate Tenure Arrangements

⁹ The Green House Project. (n.d). Evaluating The Green House Model.

In the current study, there was some interest and acceptance of the idea co-housing. Local older adults saw that it would support their independence while reducing social isolation. Concerns over the proposal included not having enough privacy, having space to host visitors and living closely with people you may not know or get along with. Again, stakeholders were interested in rental co-housing options rather than shared ownership.

Given the demographic analysis, the demonstrated benefits of co-housing and the initial acceptance of this form of housing by stakeholders, inclusion of a co-housing component to the new development may help address the need for more affordable rental living options for seniors while supporting seniors to live independently and age in place.

4.3.7 Hospice Care

Hospice palliative care refers to care provided with the goal of easing suffering and improving the quality of life in persons living with or dying from illness as well as caring for the bereaved. Palliative care refers to care that is provided to persons with life limiting illness (especially at advanced stages and when a cure is not available) and their families to provide comfort, dignity, and to preserve quality of life¹⁰. Only 16-30% of those who die in Canada have access to hospice palliative care. Further, Canada's population is aging and 32% of persons suffer from a chronic disease. It is clear that there is a significant gap in hospice palliative care.

Hospice care services such as Hospice Simcoe in Barrie offer various services such as visiting and residence-based hospice care as well as grief and bereavement services and community programs¹¹. South Simcoe and surrounding areas have several existing hospice and palliative care programs in Barrie, Alliston and Newmarket in a mix of profit and non-profit organizations¹². Matthews House Hospice in Alliston provides residential hospice and home support services to people in their homes, including residents of Simcoe Manor and Simcoe Village.

Access to hospice care for future village residents was seen as important by all stakeholders. Stakeholders' perspectives of the benefits of this service included that it would prevent hospital admission and keep dying persons close to their spouse and friends. Others felt that moving to a hospice bed, even within the community, would be an additional move that was not wanted. Some people felt that better end of life care could be provided by the staff who have existing relationships with the person. These two points align with the preference of most Canadians' to die at home¹³.

¹⁰ Canadian Hospice Palliative Care Association. (n.d). FAQs.

¹¹ Hospice Simcoe. (n.d). *Programs/Services*.

¹² The Care Guide. (n.d). Hospice and Palliative Care Providers in Ontario - The Care Guide

¹³ Canadian Institute for Health Information. (2007). Health Care Use at the End of Life in Western Canada. Ottawa: CIHI. p. 22.

Other concerns included having appropriate funding and resources to manage hospice beds and care delivery, including designing appropriate spaces for residents and their families, employing specialty trained staff and having the necessary equipment. Opening hospice beds to the community and care delivery partnerships with Matthews House Hospice were described as opportunities to address these barriers. Along this line, stakeholders believed that quality palliative care should be available to seniors of the continuing care community regardless of what element of housing they reside in.

Hospice care is an important part of the care continuum for older adults and considerations must be made on how to optimize its accessibility and delivery. Additional residential hospice beds or support services would be welcomed by and be an important element of the care community; however, the success of this element will depend upon appropriate resources and planning.

4.4 Memory Care

Memory care refers to a form of assisted living intended for persons living with dementia which result in memory impairment. Assistance may take the form of activities of daily living such as medication assistance and personal hygiene. This model of care also promotes social activities, a lower staff to resident ratio and specialized floors/units which are secure to protect residents with exit-seeking behaviours. Other characteristics include calming environments to mitigate agitation in residents with aroma and light therapies¹⁴. Memory care units (also referred to as Alzheimer or Dementia special care units (SCUs)) are specially designed housing settings to meet the needs of persons with dementia. Often these units consist of several persons with dementia living on a floor of a long term care home¹⁵.

Memory care units in South Simcoe and nearby regions are part of homes and facilities in Innisfil, Newmarket, Aurora and Richmond Hill¹⁶. Memory Care (Ltd.) seeks to engage in future projects to create 20 new locations of Memory Care Facilities in areas such as Richmond Hill¹⁷.

There was strong support from stakeholders that aspects of the new development should provide memory care. Current resources at Simcoe Manor such as the secure unit, while meeting the need of long term care residents, were seen as inadequate to meet the current care needs of the community. Stakeholders also described that designing dementia-friendly spaces throughout the community such as outdoor spaces and specialty-designed units was important. It was expected that the need for such accommodation would increase, given the growing incidence of dementia in Canada.

¹⁴ The Care Guide. (n.d). Memory Care Services.

¹⁵ Alzheimer's Association. (n.a). Residential Care.

¹⁶ The Care Guide. (n.d). Memory or Alzheimer Care Providers in Ontario - The Care Guide

¹⁷ Memory Care. (n.d). Locations. Retrieved from <http://memorycare.ca/locations/>

747,000 (14.9 %) Canadians aged 65 or older are currently living with dementia and this is projected to increase to 1.4 million people by 2031¹⁸. Based on the growing prevalence of dementia in the population, stakeholders' concerns and limited memory care units in New Tecumseth, anticipating and planning for memory care spaces are important parts of the care continuum for many older adults and should be incorporated into the new development.

4.5 Market Supply Summary

Many different housing options for seniors exist which can complement the LTC services of Simcoe Manor.

- There are some existing retirement living facilities for seniors in the South Simcoe catchment area. In review of the data this report suggest that there are some seniors who can afford more expensive living accommodation and that there would be some demand for higher end units in the new development. The County's experience in Penetanguishene has been highly successful with limited vacancy (3% turnover) and positive feedback from residents.
- There is high demand and a low supply of supportive independent housing and affordable and social housing for seniors in South Simcoe. These options should comprise a strong element of a continuing care community in South Simcoe.
- There are limited examples of life lease housing in the County of Simcoe. Careful assessment of ownership versus rental demand should be built into development plans.
- Stakeholders are interested in co-housing (on a rental basis) and the literature shows that it has positive outcomes for older adults
- Hospice care and memory care are important elements that should be planned for in new development to support the care continuum

Given the demographic and income analysis and the review of these options with stakeholders and in the literature, it is clear that this development should focus on a range of housing options that include (1) Supportive housing, (2) market rental/ownership housing (3) co-housing (4) assisted/retirement living. Hospice care and memory care facilities should be expanded within the complex.

¹⁸ A new way of looking at the impact of dementia in Canada. Alzheimer Society, 2012

5.0 Housing Preferences of Older Adults

The research above points to a number of important findings and observations regarding the market for various seniors housing options in South Simcoe. Further light can be shed on the most suitable elements for the proposed continuing care community through reviewing the results of 6 consultation sessions undertaken as part of this study as well as an environmental scan and literature review of seniors' housing preferences.

5.1 Seniors want to live in a continuing care community and village

All stakeholders supported the idea for a new continuing care community for older adults in South Simcoe. The current residents of Simcoe and Georgian Villages enjoyed the sense of unity, belonging and community which increased their quality of life and felt that this model should be replicated. One stakeholder described, *'The "village" idea is important to the residents because they look after each other. Everyone here feels important and sense of a community. It is like a neighbourhood.'*

They described benefits of a village as balancing independence and privacy with feeling secure and having many social opportunities. In order to integrate new development with its surroundings, they recommended that amenities and recreation within the care community be available to other community members and the local town should be easily accessible to them. It is interesting that staff and residents of Simcoe and Georgian Manors/Villages felt that were isolated or 'segregated' from one another. These findings show that feeling a part of a community is important to older adults and this includes feelings within the seniors community and linkages with the local area. Envisioning structure and care delivery processes that support a feeling of community would enhance the success of this development.

5.2 Seniors want and need housing options

Direct evidence of this demand can be seen in the 7 year long waiting list for accommodation in Simcoe Village which offer market rental suites and rent geared to income suites and 100 Miller Park Ave in Bradford-which offers affordable housing. More seniors are seeking affordable housing units and staying in them for longer which contributes to the growing need for these types of housing.

Seniors emphasized wanting a quality home for a reasonable price and were not concerned about 'frills' or extra features. Even seniors with equity from selling their homes described not being comfortably able to purchase accommodations such as seniors condos or life lease units. Some seniors described coming to Simcoe Village from local retirement homes because of significant financial burden.

5.3 Seniors want rental housing and different rental options

Many seniors preferred renting to reduce financial stress and to have disposable income for other day-to-day expenses. Others needed to rent because they simply cannot afford home/condo ownership or life lease. Stakeholders most often wanted studio and 1 bedroom apartments; however, a few showed interest in renting 2 bedroom apartments, bungalows and co-housing. Not only do different forms of rental housing address the diverse preferences and needs of the older adult population; they also felt that having a variety of different housing options contributed to a feeling of living in a village.

80% of respondents from a recent survey of seniors from Bradford felt that new housing in the area was not sufficient or appropriate for seniors¹⁹. Similarly, local seniors expressed that there were many existing seniors condos and retirement homes in the area but much fewer rental options. With the 74.2% increase in the older adult population of South Simcoe and surrounding areas from 2001 to 2011 and a significant proportion (29.6%) of adults currently aged 44 to 65 years old²⁰, it can be expected that demand for age-friendly rentals will continue to rise, outpacing the available housing options⁵. These findings suggest that developing more rental housing options geared to the income level of local seniors would fill a gap in the current housing supply and should be a key priority in the new development.

5.4 Seniors want adaptable housing and flexible care options

Seniors were interested in having facilities which could provide a flexible range of services which can be added as needed to individualize the care of residents. Stakeholders did not want buildings to be designated for different levels of care; instead, they desired that apartments should be designed the same as supportive housing and that a menu of care options be available to individualize their care as required. Most stakeholders felt that the level of care provided in retirement living could be replaced by provision of a broad range of services to seniors within rentals apartments in conjunction with other community services. The range of services being provided and the fees being charged could increase as the needs of the individual increased. This would allow them to age in place.

¹⁹ The Corporation of the Town of Bradford West Gwillimbury. (2013). Seniors Housing Needs Assessment, Bradford West Gwillimbury, Ontario. urbanMetrics inc.

²⁰ Statistics Canada Community Profiles, 2001, 2006 Census

⁵ pg 30

An increase in varied forms of housing options, adaptable housing^{21 22 23}, personal supports, living arrangements, and financing options are needed to address the demands placed on the housing market by an aging population and a desire to age in place²⁸. This suggests that units should be designed in a way that is adaptable to the changing needs of older adults as they age¹¹ which would further support seniors' preferences to age in place and maintain independence while enhancing the sense of community within the development.

5.5 Locating a new continuing care community in South Simcoe

The most suitable location of the continuing care community was carefully considered. The site of the existing Simcoe Manor/Simcoe Village in Beeton was of interest to many of the seniors participating in focus groups, but was also the subject of concern regarding the lack of local transportation, amenities and services when compared to larger communities. At the same time, seniors in Beeton enjoy the village atmosphere and find it a highly attractive living environment.

In reviewing the existing site in Beeton, redevelopment of a campus continuum will require additional land area to develop the full community as recommended.

In addition, consideration of transportation support should be included in redevelopment of the existing site.

5.6 Seniors need more accessible transportation

Stakeholders described that one of the biggest barriers seniors face in South Simcoe is inadequate access to transportation. One stakeholder described transportation as, *"One of the most important things, as important as meals and living."* Expensive and limited transportation services were seen as a barrier keeping seniors and families from accessing important services such as the adult day programs at Simcoe Village, preventing some seniors from aging in place. For some older adults, losing their driver's license means having to leave the region. This suggests that plans for a continuing care community must include strategies to improve transportation and accessibility to the community and local area for older adults. Careful consideration of transportation support should be included in redevelopment of the existing site.

An important issue highlighted by seniors at both Simcoe Village and Georgian Village was adequate parking. It was noted that the baby boom generation, who would make up the bulk of residents in the new housing at South Simcoe, have higher vehicle ownership than previous generations and are likely to receive more visitors.

²¹ Wister, A., & Gutman, G. (1997). Chapter 3. Housing Older Canadians: Current Patterns, Preferences and Policies. *Journal of Housing for the Elderly*, 12(1-2), 19-35.

²² Canada Mortgage and Housing Corporation. (2008). Research Highlight: Impacts of the Aging of the Canadian Population on Housing and Communities, (08), 1–16.

²³ Canada Mortgage and Housing Corporation. (2012). Housing For Older Canadians: The Definitive Guide to the Over-55 Market Understanding the Market.

6.0 Optimizing Care Delivery

Sharing staff and service delivery within the care community and across different organizations were common suggestions to optimize care delivery in a new continuing care community. Clinical and support staff across the housing elements could be shared to enhance care provider communication and to decrease current feelings of separation between some elements (ie. Simcoe Village and Manor). Physicians could provide primary care to apartment residents and oversee the medical needs of long term care residents. Opportunities exist to strengthen partnerships with organizations to share costs and resources to provide services to community seniors such as transportation and hospice care.

It was emphasized, however, that staff must have the appropriate skills and competencies in order to successfully meet the diverse needs of the older adult population. For example, a registered nurse from long term care cannot necessarily provide coverage for hospice beds or a memory care unit without comprehensive training.

Recommendations for enhancing communication included clearly defining expectations for contract staff to ensure they are accountable for their responsibilities and that additional work does not fall to the regular staff. Communication between staff of different programs, services, the hospital and community case managers through mediums such as referral processes were identified as a current challenge. This suggests that communication pathways need to be revisited and streamlined in anticipation of a large redevelopment.

As recommended by Canada Mortgage and Housing Corporation,²⁸ stakeholders suggested that care delivery be supported by adaptable building structures to meet seniors' changing care needs, thus supporting them to age in place. For example, all units should be fully accessible. Staff's needs should also be considered when designing facilities in relation to how floor planning can ease care delivery such as placement of workstations, proximity of units and size of units/apartment levels.

Widespread support was shown for maintaining and expanding the Adult Day Program within Simcoe Manor. It was felt that needs within South Simcoe would continue to grow and that the demand for programs of this nature would increase. Here again, a suitable transportation plan needs to be provided to enhance the success of this program.

7.0 Desired Services and Amenities

Transportation services, having two or more elevators in buildings and more parking for residents and staff were common features that stakeholders felt were important. Many other diverse suggestions were made and are summarized below. These can provide guidance in the design and development of the continuing care community.

Amenities

- Banking close to or within continuing care community
- Small shopping centre, gift shop and basic grocery store
- Additional parking for staff, visitors and residents with cars

Spaces for Staff

- Education space for staff and student training
- Daycare within the continuing care community for staff and community
- Larger resource rooms, staff rooms and volunteer room, more storage

Recreation, Entertainment and Activity Spaces

- More program space
- Diverse exercise and recreation activities for modern seniors (ie. women's sports)
- Lots of different spaces for social gatherings instead of one large hall
- Village restaurant and pub
- Fully accessible pathway system around entire village with many rest places
- Variety of outdoor areas, patios, therapeutic gardens, dog park
- Movie theater

Resident and Family Care

- More staff and resources to provide bereavement support
- Large family rooms for gatherings and places where families can stay
- Hospice suites for dying patients and families to stay over with bedroom and kitchen
- Respite rooms on each unit in long term care
- Larger secure unit

Services

- Mail service to residents' apartments
- Meals on wheels
- Extended adult day care programs hours and overnight programs
- Onsite physicians (clinic), Home visits by MD, Clinics within community to see dentist, eye/ear doctor, foot care
- Community kitchens

- Village bus/transportation
- Therapeutic pool

8.0 Housing Characteristics and Design - Accessible and Age-friendly

Designing fully accessible and age-friendly units were described as important to the success of the development. Seniors experiences at Georgian Village, Simcoe Village and other seniors developments can be learned from to inform the new development.

1. All units wheelchair, gait-aid accessible to support aging in place
2. Lower tubs, accessible bathrooms so commode can fit between toilet and tub
3. Wider hallways and door frames
4. Keep staff involved with design throughout planning
5. Ceiling lifts (or ceilings that can structurally support later additions of ceiling lifts)
6. More than one elevator per building plus separate service elevator

9.0 Marketing Housing Options to Older Adults

Some stakeholders shared their experiences of marketing from Georgian Village and also their preferences for learning about new housing options for older adults in the County. Stakeholders described that advertising for life lease housing in Georgian Village was not visible enough and that few people were aware of this as an option. Local seniors desired to learn about housing opportunities through information sessions at seniors centres, advertisements in local newspapers and word-of-mouth. Some stakeholders believed that marketing would be more successful if it were led by individuals/companies who have existing connections to South Simcoe communities rather than external agencies from larger cities such as Toronto.

Seniors desired advertising that was detailed and transparent. They wanted development timelines to be clearly presented, to know, for example, that certain amenities may not be finished at the same time as apartments. Knowing about all of the resources and amenities of the development was important to potential residents. Several people felt it was very important to communicate to potential residents that living in the continuing care community did not guarantee them to have access to a long term care bed if it was needed.

10.0 Summary and Recommendations

From the above discussion, it would be our recommendations to proceed as follows:

From our analysis of demographic, housing market, literature review, interview and focus group evidence, it is clear that there is strong evidence of the potential market success of a continuing care community in South Simcoe. We believe Simcoe County should support this type of development.

10.1 Recommendations for Long Term Care

The purpose of this report was not to give specific recommendations for the design of the long term care home; however, some important observations were made.

- c. Expand hospice care into the community
- d. Expand memory care into the community

Develop structure and process which attempt to bring the seniors and staff more closely together between long term care and other forms of housing on site. For example, have central recreation and dining areas.

10.2 Recommendations for Other Housing Options

1. A major emphasis should be put on supportive independent-rental apartments, similar to Simcoe Village. They should each be designed in a similar way to Simcoe Village and linked to the overall complex. They would each offer a menu of meals and services which could expand over time, enabling people to age in place. Units should also be adaptable to modifications to meet the increasing needs of residents as they age.

Current funding programs for seniors housing should be taken advantage of in order to emphasize creation of more affordable rental apartments. We are confident, given the income data for the area, that if charges are increased as a person ages in order to provide more services, many seniors would be able to cover these costs.

2. Include higher end assisted living/retirement facility
3. Include affordable rental units
4. Include higher end rental garden homes and apartment units. This element is aimed at seniors with higher incomes who may be downsizing from an existing house and want a rental option to free up cash flow.

5. Include co-housing facilities with sufficient capacity for 6 – 12 seniors who would share on a rental basis similar to Green House or Abbeyfield residences.
6. All elements should all be tied together with a central fitness, recreation, and dining complex.
7. There is a lot of support for expanding the adult day program, particularly the length of its service hours. This program also depends heavily on accessibility and transportation.
8. The County should consider the important amenities and services described by stakeholders which are outlined in section 6.0 in order to enhance the success of the development.
9. Adequate parking for residents, staff and visitors is of strong importance to the success of the project.