A Housing Need and Demand Analysis

Senior Cohousing  

Sooke, BC

Submitted To:  
Harbourside Senior Cohousing

Submitted By:  
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January 11, 2013
Co-care is a grassroots model of neighbourly mutual support that can help reduce social isolation and promote positive, active aging. It encourages independence through awareness that we are all interdependent.

In a cohousing community, giving and receiving co-care is entirely voluntary. We may choose to support each other through such activities as doing errands, driving, cooking or going for a walk with our neighbour. We believe that being good neighbours helps us age well in community and have fun doing it.

-Harbourside Senior Cohousing
Introduction

In November 2012, the Harbourside Senior Cohousing engaged the consultant to produce a housing need and demand study for senior cohousing units in the District of Sooke. This study is part of a larger feasibility analysis for senior cohousing units in the District of Sooke, funded by the Canada Mortgage and Housing Corporation's Seed Funding for Affordable Housing program. This study will therefore meet all the requirements of the CMHC funding agreement and guidelines they provide. Additionally, BC Housing has a housing need and demand guide, which they provide for non-profit housing pre-development and feasibility analysis, which was also used as a guide for formatting this study.

Senior Cohousing

As baby boomers begin to worry about the loneliness and limitations of old age, the burdens they may place on their adult children and even their own ecological footprints, senior cohousing has begun to cropping up across Europe and North America. (Globe and Mail, 2012).

Cohousing, as a concept, originated in Denmark in the 1960s. This concept was to create multigenerational intentional communities of private homes built around shared facilities with the residents designing, owning and managing the entire community. As it was younger families that were primarily attracted to cohousing, not all of these communities were senior-friendly in design, so in the 90s, the concept of seniors cohousing was created (also in Denmark) in order to allow seniors to design a community where they could age in place in a healthy, pro-active manner. While this concept has spread to North America, Seniors Cohousing is a still a relatively novel concept in Canada, with only one operating community and three new projects underway (including the West Coast Seniors Cohousing development in Sooke), (Globe and Mail, 2012).

A goal of the nonprofit Canadian Senior Cohousing Society is to raise awareness of the need for community and for mutual social support through Active Aging study groups. A group of households then form to aquire a site and build the houses and common house. Residents own their private dwelling units, and share a common house, which provides a space for common meals (kitchen, dining room), laundry room, offices, guest rooms, caregiver suite, and recreational features, for example. The key feature of Canadian Senior Cohousing is the concept of residents cocaring for each other. That is, they provide companionship and support for each other which provides support to age in place at no cost to the system.

In the Senior Cohousing Handbook by Charles Durnett (2009), he outlines the many positive benefits of cohousing, which includes:

- Better physical, mental, emotional and spiritual health
- Friendships and accessible social contact
- Safety and security
- Affordability
- Shared resources

Harbourside Senior Cohousing

The mandate and mission of Harbourside Senior Cohousing are as follows:

The mandate is to build an intentional neighbourhood of strata-titled housing for seniors that is affordable, environmentally friendly, and socially/culturally supportive, allowing people to flourish through mutual support as they age in place and in community.

The mission is to be a sustainable senior cohousing homeowner community that promotes healthy aging in place. The physical structures as well as the social fabric of our community will nurture an innovative elder culture with lively connections to the larger society. While respecting personal privacy, we will foster cooperation, social connection and affordability through design and through the sharing of elder care as well as physical and social resources.

Harbourside Senior Cohousing is a group of people (around 9 households, or 25 people) ranging in age from mid-fifties to seventies looking to actively develop a plan for retirement and aging in place. Starting in the fall of 2010, this group has secured a site, subject to feasibility studies, within the town centre of the District of Sooke, BC. Currently operating as the Sooke Ocean Resort, the site is within walking distance to grocery stores, the Community Hall, the post office, a park, restaurants, coffee shops, and transit. Currently in the feasibility analysis stage, this 2-acre site still needs to be rezoned in order to permit a total of about 24 - 30 units to be built. This study is an important component to the feasibility analysis of Senior Cohousing in Sooke, BC.

Scope of study

The scope of this study will be limited to seniors in the District of Sooke and the Capital Regional District, even though retirement communities in general, and senior cohousing specifically (as a unique concept), draws people to relocate from broader regions and even outside of the country.
Methodology

For this study, the consultant looked at data obtained from the Canadian Census for the years 1996, 2001, 2006, and 2011 and used a geometric population projection to determine the potential population for the year 2026. This year was chosen to be consistent with the figures used by the District of Sooke in their Affordable Housing Policy. The population projections along with socio-economic data collected from the 2006 Canadian Census (as noted below, there is limited data available from the 2011 census) creates the basis of this study. This census data was also used to develop the projected income using a Consumer Price Index as a broad measure for the cost of living as defined by the Bank of Canada.

Throughout this study the consultant uses data from the Canada Mortgage and Housing Corporation (CMHC) to understand homeownership and rental market starts, vacancies and costs. Often Sooke is represented in the following group: Langford/View Royal/Colwood/Sooke. Additionally, the CMHC term of core housing need is used to define need in the area. Core housing need is defined as a household whose dwelling “requires major repair, is overcrowded, or uses more than 30% of the household’s income for rent/mortgage costs;” (CMHC, 2012).

The consultant also used data collected from interviews of individuals working within Sooke to establish Senior Cohousing or within the healthcare field, as well as area reports, surveys, and other studies on Senior Cohousing as a means to present a complete, comprehensive discussion of senior cohousing need and demand in the District of Sooke and the CRD.

Limitations

Unfortunately only a limited amount of census data has been released from the 2011 census data, which requires this study to rely on and extrapolate from 2006 census data (the most recent census with data from the mandatory long-form census in Canada), this does limit some of the accuracy of the data presented in this study, however it does still provide statistical information that is useful when planning a housing development.

Definition of terms

The following additional terms defined below, clarifying how they are used in this study:

Affordability: Defining affordability can be challenging as the term is interpreted differently by different people and organizations. Currently in Canada, the term “core housing need” has been developed by CMHC to help define households in housing need. Households are in core housing need if they live in housing that is inadequate, unsuitable, or unaffordable and would have to spend 30% or more of their total before-tax household income to pay the median rent/mortgage of a suitable alternative in the local market (CMHC, 2010).
According to CMHC, adequate housing is housing that is reported by residents as not needing any major repairs. Affordable housing means that costs should be less than 30% of the total before-tax household income. This includes rent, mortgage, and utilities payments. Suitable housing is housing that has sufficient bedrooms, according to the National Occupancy Standard (NOS), for the size and make-up of the resident households (CMHC, 2010).

In addition to conventional housing affordability defined at 30% of a household’s income, supportive housing is considered affordable at 70% or less of household income as meals and other services are included in the price of housing (BCNPHA, 2004). This is important to include as services are an important element of the seniors housing discussion.

**Senior:** Unless otherwise noted, in this study the term senior includes people 55 and above.

**Fixed Income:** A person’s income that does not vary materially over time is referred to as a fixed income. This can include income derived from fixed-income investments such as bonds and preferred stocks, or pensions that guarantee a fixed income. When pensioners/retirees are dependent on their pension as a dominant source of income, the term “fixed income” often implies a relatively limited discretionary income or little financial freedom to make large or discretionary expenditures (Investopedia, 2012).
The Capital Regional District (CRD) is located on the southern tip of Vancouver Island of British Columbia. Formed in 1966, the CRD is made up of 13 municipalities and three electoral districts for a total population of 359,991 (StatsCan, 2012).

The CRD encompasses the following municipalities:
- Central Saanich
- Colwood
- Esquimalt
- Highlands
- Langford
- Metchosin
- North Saanich
- Oak Bay
- Saanich
- Sidney
- Sooke
- Victoria
- View Royal

And the following Electoral Areas:
- Juan de Fuca
- Southern Gulf Islands
- Salt Spring Island

The District of Sooke is a rapidly growing municipality located in the Capital Regional District of British Columbia. A seaside community located only a 35 minute drive from downtown Victoria, which is the Capital City of British Columbia Vancouver Island, Sooke has a total land area of 50.01 square kilometers and a population of 11,435 as of 2011. The District of Sooke was incorporated in 1999 and has been growing ever since (BC Stats, 2011 and StatsCan 2012).

### Population

The demographic profile of a community largely determines the demand and types of housing that are required. Therefore, it is important to begin with an analysis of the Sooke demographic profile. The District of Sooke is a rapidly growing municipality, rivaling Langford for the top spot as one of the fastest growing municipalities in the Capital Regional District (and Province) with a population increase of 18% from 2006.
to 2011 (StatsCan 2012). Using a simple geometric population prediction model, it can be estimated that the population of Sooke will reach 18,740 by the year 2026, if the District continues to grow at its current rate of 18%.

**Table 1:**
Sooke Geometric Population Projection - All Ages

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Age

Age is a very important element for this housing study as the goal is to outline the specific housing need and demand for senior cohousing. First, it is important to take note of some of the national trends in the ‘senior’ age group (note: as mentioned in the definition of terms, this study is looking at adults 55 and up, whereas the Government of Canada defines senior as 65 and above. For the purposes of this study, unless otherwise noted, the term ‘senior’ means 55 +). StatsCan has noted that, in general, across Canada seniors have a higher growth rate than other age groups and that the portion of the general population represented by seniors is increasing as well. Additionally, British Columbia is among those provinces with the highest proportions of seniors. From the Canadian Population in 2011: Age and Sex Highlights -

- The number of seniors aged 65 and over increased 14.1% between 2006 and 2011 to nearly 5 million. This rate of growth was higher than that of children aged 14 and under (0.5%) and people aged 15 to 64 (5.7%).

- Seniors accounted for a record high of 14.8% of the population in Canada in 2011, up from 13.7% five years earlier.

- In 2011, census data showed for the first time that there were more people aged 55 to 64, typically the age group where people leave the labour force, than aged 15 to 24, typically the age group where people enter it.

- In 2011, the proportion of seniors was the highest in the Atlantic provinces, Quebec and British Columbia.

-StatsCan, 2012

An increasing senior population means an increasing demand for homes and services geared towards the needs of an aging population. The District of Sooke mirrors the broader trends of aging in Canada. Currently, almost 30% of the Sooke population is aged 55 or older. The population of Sooke 55 and above increased by 27% between 2006 and 2011, which is significantly higher than the general population growth rate of 18%. **If this high rate of growth continues, seniors will make up almost 40% of the total population of Sooke in 2026.**
The senior population (55 +) in the entire CRD is also rapidly growing. If this population continues to grow at the current growth rate of around 13%, ‘seniors’ will make up a total of 44% of the total population in the Capital Regional District.

These projections cannot include possible increases of internal and external migration (although they do take into account current levels of migration), as with the increase of ‘seniors’ all over Canada, there may also be an increase in the number that choose to retire on the west coast of Canada, and Vancouver Island specifically. However, what these current trends and the ensuing projections do indicate is a growing ‘senior’ population in Sooke and the Capital Regional District. This population will be likely be looking to downsize their housing, move to retirement communities, or other housing options (for example seniors cohousing) which may better fit their changing lifestyles as they (and their families) age.

Please see the appendix for a breakdown of the 55+ age projection charts for both Sooke and the CRD.

### Housing and Income

*Note: a mix of 2006 and 2011 Census data will be used in this section as limited data from the 2011 census has been released.*

**Household size and composition**

In 2006, the total number of private households was 3,855, and of those, 1,200 were persons 65 years and over living in private households, 280 of which lived alone. In 2011, the total number of private households is 4,505, and of those 1,410 are persons 65 years and over living in private households with 345 living alone. These statistics not only support the trend of an increasing number of seniors living in Sooke, but that the number of seniors living alone are increasing. Seniors living alone have greater instances of social isolation, the negative impacts of which are covered in the following section: Housing Need Assessment.
Housing typology, tenure type, and condition of housing stock

In 2006, a total of 4,122 private dwellings existed in Sooke and usual residents occupied a total of 3,859 of these dwellings. Of the 3,859 occupied private dwellings in Sooke, 3,140 are owned, and only 715 are rental units, which means over 80% of the total housing stock in Sooke is owner-occupied.

Of the 4,122 private dwellings in Sooke, 2,225 were constructed before 1986, and 7.8% were in need of major repairs, which is higher than the 6% of dwellings in need of major repairs across the Capital Regional District. Housing in need of major repairs is one of the criteria for core housing need, and therefore these figures suggest that almost 8% of the available housing stock in the District of Sooke is unacceptable to live in according to federal standards.

In 2006, of the 3,859 occupied private dwellings in Sooke, 74.6% were single-detached homes, with apartments (under 5 storeys) coming in at 7.3%, semi-detached homes at 7.1% and duplex apartments at 6.7% of the total housing stock in Sooke.

In 2011, a total of 4,986 private dwellings exist in Sooke, with a total of 4,505 dwellings occupied by usual residents. Of these dwellings, the majority, or about 71% of these dwellings are single-detached family homes, the rest of which are semi-detached, row house or apartment – type dwelling units.

The clearly dominant single-detached home typology within the District of Sooke demonstrates a need for a more diverse housing stock. For example, looking at the target group of this study, as people age the large single family home is not always the ideal housing typology. A more diverse housing stock provides a variety of options for residents unable to own, or uninterested in living in, the single-family home.

Housing and rental market conditions

Ownership market

Housing Starts

In the past year, multiple family housing (e.g. apartments) starts decreased, while single-detached family housing starts increased slightly in the Victoria Census Metropolitan Area (CMA) – a geographical area distinction similar in size to the Capital Regional District (the important distinction between the CRD and the Victoria CMA is that the CMA does not include a significant portion of the Juan de Fuca electoral area or any of the Gulf Islands). The majority of home starts were recorded in Langford, Saanich and Sooke (CMHC, Fall 2012).

The District of Sooke specifically had a total of 91 housing starts (70 of which...
were single-detached housing) from January – October 2012, which is a 35% decrease in housing starts compared to the same period in 2011.

Table 4:

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Effective January 2011, data includes market housing on First Nations reserve lands in urban areas
Source: CMHC (Starts and Completions Survey)

CMHC, November, 2012

Completions in Sooke

Sooke also had a total of 146 units completed between January and October 2012, which was a 31.5% increase compared to the same period in 2011.

Table 5:

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</table>

Effective January 2011, data includes market housing on First Nations reserve lands in urban areas
Source: CMHC (Starts and Completions Survey)

CMHC, November, 2012
Absorbed Single-detached units

Close to 40% of units $400,000 and lower, and units $549,999 - $400,000, were absorbed year-to-date (Jan-Oct 2012), compared to only 20% of those over $550,000. The median price of houses purchased is $429,000.

Table 6:

<table>
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<tr>
<th>Submarket</th>
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<th></th>
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<td>Units</td>
<td>Share (%)</td>
<td>Units</td>
<td>Share (%)</td>
<td>Units</td>
<td>Share (%)</td>
<td>Units</td>
<td>Share (%)</td>
<td>Units</td>
<td>Share (%)</td>
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<td>Average Price ($)</td>
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<td>86 15.10</td>
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<td></td>
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</tbody>
</table>

CMHC, November, 2012

Housing Market Analysis

The housing market statistics gathered by CMHC indicates an increased and high level of new construction (starts and completions) in the District of Sooke. The units absorbed seems to indicate that the demand for units priced on the lower end of the market rates are in more demand than those higher-end units. Additionally, according to the Victoria Real Estate Board (VIREB), a total of 42% of the homes purchased in 2011 on Vancouver Island were purchased as retirement properties, with the majority residential buyers originating within the same area as the home purchased (40%) or
coming from elsewhere on Vancouver Island (16%). Following closely is buyers from the rest of Canada, which made up 42% of home buyers on the Island (VREB, 2012). This demonstrates the high demand for retirement properties on Vancouver Island.

**Rental market**

**Number of private apartments**

There are 44 bachelors, 158 one bedrooms, 290 two bedrooms, and 62 three+ bedroom units in Langford/View Royal/Colwood/Sooke for a total of 554 rental units available.

**Table 7:**

Number of Private Apartments in Nov 2012

<table>
<thead>
<tr>
<th></th>
<th>Bachelor</th>
<th>1 Bedroom</th>
<th>2 Bedroom</th>
<th>3 Bedroom</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Vacant</td>
<td>Total</td>
<td>Vacant</td>
<td>Total</td>
<td>Vacant</td>
</tr>
<tr>
<td>Langford/Vw Royal/Colwood/Sooke</td>
<td>3</td>
<td>44</td>
<td>11</td>
<td>158</td>
<td>8</td>
</tr>
<tr>
<td></td>
<td>2</td>
<td>290</td>
<td>2</td>
<td>62</td>
<td>24</td>
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<tr>
<td></td>
<td>24</td>
<td>554</td>
<td></td>
<td></td>
<td></td>
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</table>

CMHC, Fall 2012

**Vacancies**

The vacancy rates for the same area equals 5.6% for bachelors, 7.2% for one bedrooms, 2.8% for two bedrooms, and 3.2% for three+ bedrooms, for a total vacancy rate of 4.8%, which is quite an increase from 1.6% a year ago at this time. Much of this sudden increase may be explained by the high number of new housing completions in the Sooke and Langford areas in the past year.

**Table 8:**

Private Apartments Vacancy Rates (%)

<table>
<thead>
<tr>
<th></th>
<th>Bachelor</th>
<th>1 Bedroom</th>
<th>2 Bedroom</th>
<th>3 Bedroom</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Langford/Vw Royal/Colwood/Sooke</td>
<td>4.7</td>
<td>5.6</td>
<td>1.9</td>
<td>7.2</td>
<td>3.2</td>
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<td>1.6</td>
</tr>
<tr>
<td></td>
<td>1.6</td>
<td>4.3</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

CMHC, Fall 2012

**Average Rent**

The average rent for the Langford/View Royal/Colwood/Sooke area in the Fall of 2012 is $642 for a bachelor, $789 for a one bedroom, $996 for a two bedroom, and $1,173 for three+ bedroom apartments, which was on average $30 more expensive than a year ago at this time.

**Table 9:**

Private Apartments Average Rents ($)

<table>
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<tr>
<th></th>
<th>Bachelor</th>
<th>1 Bedroom</th>
<th>2 Bedroom</th>
<th>3 Bedroom</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Langford/Vw Royal/Colwood/Sooke</td>
<td>$589</td>
<td>$642</td>
<td>$725</td>
<td>$789</td>
<td>$981</td>
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<td>$96</td>
<td>$1,225</td>
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</tr>
<tr>
<td></td>
<td>931</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

CMHC, Fall 2012
Rental Market Analysis

It is important to note that CMHC groups the Westshore (Langford, Colwood, View Royal) together with Sooke, which impacts the way the rental market numbers they report on can be interpreted. Most importantly the vacancy rates can be deceiving, because the 4.6% vacancy rate for this area includes a broad geographic area, and over triple the Sooke population. This means that the units available could all be in Langford, a 20-minute drive from Sooke and would require Sooke residents to leave their community to find housing. It also means a higher demand for these units from these surrounding communities’ populations in addition to the Sooke population.

Additionally, using bachelors as an example, while a 5.6% vacancy rate for bachelor units is much higher than the optimal rate of 2.4% vacancy rate, with only 44 bachelors in this geographic area, this rate means that there are only three available units. If these units are poorly located, in poor condition, or too expensive, there are few alternatives for the single renter.

Vacancies, location of units and number of units available are only one piece of the housing/rental market analysis, because even if there are appropriate units available in Sooke, if those in need cannot afford what is available, then appropriate housing is just as out of reach as if there was a 0% vacancy rate.

Income

The relationship between housing prices and income is an important measure in describing housing affordability, as income levels affect an individual’s ability to purchase or rent housing. In order to analyze income, all data used will come from the 2006 census as income data from the 2011 census has not been released (nor is there a projected release date for this information) by StatsCan as of December 2012.

Table 10: Sooke Household Income

<table>
<thead>
<tr>
<th>Household Type</th>
<th>All Households</th>
<th>One-Person Households</th>
</tr>
</thead>
<tbody>
<tr>
<td>Number of Households</td>
<td>3,855</td>
<td>860 (22%)</td>
</tr>
<tr>
<td>Median Household Income (2006)</td>
<td>$54,676.00</td>
<td>$26,483.00</td>
</tr>
<tr>
<td>Estimated 2011 Median Incomes</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(based on 2% inflation and a Cost of Living adjustment)</td>
<td>$60,110.00</td>
<td>$29,115.00</td>
</tr>
<tr>
<td>Monthly Housing Costs should not exceed: (30% of estimated 2011 median incomes)</td>
<td>$1,803.30</td>
<td>$873.45</td>
</tr>
</tbody>
</table>

StatsCan, 2007 and Bank of Canada, 2012

In 2006, the median household income was $54,676. While income has not been provided from the 2011 Canadian Census, using an inflation calculator provided by the Bank of Canada, the consultant estimates the median household income for Sooke to be $60,110 in 2011 based on the 2006 Census data. This means that a household in Sooke has $1,803.3 to spend on monthly housing costs (this includes more than just rent – please see the definitions at the beginning of this report) in order to be considered affordable. Please see the following section for further discussion of housing and affordability.
Current Affordable Housing Need

**Rental**

There are 3,835 private dwellings occupied by usual residents in Sooke. According to the 2006 Census Profile, 715 of these units are private rental dwellings occupied by usual residents with an average gross monthly rent of $801. This average gross rent is $27 dollars lower than the provincial average of $828. Forty three percent of these households were spending more than 30% of household earnings on gross rent. This leaves **308 households in core housing need**.

Those that have identified themselves as an individual living in a rental dwelling pay, on average, $844 per month. Of this particular group, which accounts for 10% of the total dwelling use in Sooke, 35% of these individuals spend more than 30% of their household income on shelter. This leaves **135 individuals in core housing need**.

**Owner-occupied**

Within the District of Sooke, the average value of an owner-occupied dwelling is $360,402 with an average monthly payment of $1,090 per household. Of the 3,120 owner-occupied homes in the area, there are 800 (26%) households spending 30% or more of the household income in owner’s major payments. These **800 households are in core housing need**. The caveat being some households choose to spend more than 30% of their income on housing, even though they might be able to secure housing that would cost less.

Of the 3,120 owner-occupied homes in Sooke, there are 2,295 individual owner-occupied households where the average monthly payments are $1,105 per month. Twenty three percent of these households are spending more than 30% of their income on shelter. This leaves **528 individual owner-occupied households in core need of housing**.

**Table 11:**

<table>
<thead>
<tr>
<th>Sooke Housing and Affordability</th>
<th>2001</th>
<th>2006</th>
<th>% Change</th>
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<tbody>
<tr>
<td>Average Household Income</td>
<td>$44,921</td>
<td>$54,676</td>
<td>22%</td>
</tr>
<tr>
<td>Average Income One Person Household</td>
<td>$21,559</td>
<td>$26,483</td>
<td>23%</td>
</tr>
<tr>
<td>Average Rent</td>
<td>$669</td>
<td>$751</td>
<td>12%</td>
</tr>
<tr>
<td>% Greater than 30% Income - Renters</td>
<td>40</td>
<td>35</td>
<td>-13%</td>
</tr>
<tr>
<td>Average Owner Payment</td>
<td>$838</td>
<td>$1,088</td>
<td>30%</td>
</tr>
<tr>
<td>% Greater than 30% Income - Owners</td>
<td>21</td>
<td>21</td>
<td>0%</td>
</tr>
</tbody>
</table>

StatsCan, 2002 and 2007

Additionally, besides underlining how many households and individuals are in core housing need in Sooke, there is an important trend of homeownership costs...
increasing faster than household or individual incomes between 2001 and 2006, which means that the number of homeowners in core housing will likely increase, and the number of households able to afford home ownership will likely decrease if these trends continue.

**Affordable Housing Stock in Sooke**

**Affordability and the Continuum of Housing Need**

It is important to outline the continuum of housing need and affordability in this study, because it outlines the need for a continuum of housing responses. Traditionally, this continuum consists of the following social housing, or nonmarket housing solutions: emergency shelters, transitional housing, and public housing, as well as market or near market rental (‘affordable’ because it is older, poorly maintained rental stock), and affordable homeownership supported by both federal and provincial policies.

This ‘traditional’ continuum does not address the need for affordable housing for medium to low level income households, or what Hofer and Gurstein of the School of Community and Regional Planning at the University of British Columbia refer to as ‘intermediate housing’ solutions in their study, Provisions for Affordable Homeownership and Rental Options in British Columbia: An International Review of Policies and Strategies. In this study, Hofer and Gurstein define intermediate housing as:

* A distinction [that] is increasingly being made between housing affordability for the lowest income households who access social housing and those who…cannot afford market housing but whose incomes are too high to qualify for social housing. This term is used in the UK for housing that costs less than market housing but more than social housing.

  - Hofer and Gurstein, 2009, p.2

This distinction is important to outline especially in the context of British Columbia. In BC, housing prices are the highest in Canada, and among the highest in the world, and with a growing gap between income and housing prices, those in need of ‘intermediate housing’ in BC are steadily increasing (Hofer and Gurstein, 2009).

**Available Affordable Housing Stock in Sooke**

The District of Sooke has a small amount of affordable, non-market housing available, or in negotiations, which has been gathered and documented by District of Sooke Staff (see Table 11 on the following page). In addition to what is mentioned in this table, Ayre Manor provides three different types of affordable seniors housing, including: independent living, assisted living and complex care. There is also the Seniors in Sooke group, which provides assisted living and respite care.
Anecdotally, these residences are generally full with long waiting lists. For instance, the Sooke Affordable and Social Housing Policy (2007), states this about affordable seniors housing in Sooke:

*A number of senior homeowners are single individuals living on fixed pensions, who have increasing difficulty coping with ongoing operating and maintenance costs related to home ownership.*

*There are no new affordable condominium developments in Sooke. As a result of rising construction costs, new townhouse or condominium developments that will be developed will be too costly for many seniors. Sooke’s seniors have very few options to downsize from their traditional single-family dwelling to a condo or townhouse, or who wish to rent. Many seniors will have to leave the community they have always lived in, to find affordable housing elsewhere.*

**Table 11:**

<table>
<thead>
<tr>
<th>Location of Development</th>
<th>Number of Affordable Non-market units</th>
<th>Affordable Home Ownership</th>
<th>Rental</th>
<th>Location of Affordable Housing Unit</th>
</tr>
</thead>
<tbody>
<tr>
<td>2260 Maple Ave North</td>
<td>1 detached single family dwelling (strata)</td>
<td>SOLD – Jan 2012 via terms of Housing Agreement for $160,000</td>
<td>N/A</td>
<td>Strata Unit # 113, 2260 Maple Ave North</td>
</tr>
<tr>
<td>2044 Gatewood Road</td>
<td>1 townhouse unit (strata)</td>
<td>Unit not built yet</td>
<td>N/A</td>
<td>Strata Unit # 306, 2044 Gatewood Road</td>
</tr>
</tbody>
</table>
| 7044 Maple Park Terrace | **23 units**  
*Owner has option to pay cash in lieu of $15,000.00 for each unit that is not built*  
11 Units not built yet | 12 units not built yet | 3 units - Phase 1  
3 units – Phase 3  
3 units - Phase 4  
3 units - Phase 5  
3 units - Phase 6  
3 units - Phase 7 or 8 or combo  
3 units - Phase 9 or 10 or combo  
2 units - Phase 12 or 13 or combo |

District of Sooke, 2012

It is also important to note here that the Knox Housing Society (Knox Presbyterian Church) is looking into the feasibility of developing a retirement community with a la carte services to allow seniors to age in place with the possibility of including low-end-of-market affordable units along with a majority of market rate units.
Senior Cohousing Need and Demand Analysis

Now that the demographic, economic, and housing need and demand context for Sooke and the surrounding areas has been established, it is important to discuss the specific needs of seniors as the target demographic for the specialized housing concept of Seniors Cohousing.

**Senior Cohousing Need**

**Traditional Senior Care Options**

**Cost**

As indicated in the introduction, senior affordable housing need is often more complex than conventional affordable housing needs. As an individual ages they are often in need of additional help in the home with Instrumental Activities of Daily Living (IADL). IADLs can include yard work, home maintenance, housekeeping, grocery shopping, meal preparation, financial management, and transportation to appointments among other activities. As seniors age in place they may also require help with Activities of Daily Living (ADL). ADLs include bathing, grooming, taking medications, carrying out prescribed exercises eating, or going to the bathroom just to name a few.

According to Irene Weir, a case manager with the Vancouver Island Health Authority, the health authority is able to provide subsidized home care services to meet the ADL needs of seniors. The amount seniors would pay for this service is determined by the Health Authority and the cost is dependent on the senior’s income. If a senior earns more income, they will be required to pay more money for at-home services.

Once seniors reach a point where their ADL needs cannot be met with traditional scheduled home supports they must access the next level of care, often referred to as residential care. Please see p. 17 for the Traditional Continuum of Care for Seniors. To qualify for residential care an individual must require twenty-four hour, seven day a week access to unscheduled nursing care, which takes place in a residential care facility or in the home with live-in caregivers.

The price paid for these two services differs greatly. Refer to chart on page 17 for Private Home Care Costs without provincial subsidies. Private residential care facilities charge a minimum of six thousand dollars per month with the cost increasing according to the amount of care the senior requires.

**What can seniors afford to pay?**

Supportive housing is considered affordable at 70% or less of household income as meals and other services are included in the price of housing (BCNPHA, 2004). BC Non-Profit Housing Association estimates that seniors living on a minimum pension income have approximately $700 per month to spend on supportive services.

Sooke

Based on the estimated average annual household income in Sooke of $60,110, a household could spend $3,506.42 per month on supportive housing.

Based on the estimated average annual individual’s income of $29,115, an individual in Sooke could afford to spend $1,698.38 per month on supportive housing.
**Acute Care:**
Acute care services are hospital services that provide emergency care, surgery, acute medical care, and diabetes and dialysis clinics.

**Complex Care:**
Complex care is often referred to as extended care, long term care or residential care. Complex care is for seniors who require 24-hour supervision and personal nursing care.

**Assisted Living:**
Services include meals, housekeeping, a 24-hour emergency response system, and one or two additional services such as medication monitoring or help with dressing.

**Independent Living/Supported Housing:**
Includes accommodation and services to assist the resident. Residents are independent for the most part, but may like to have, or require a little bit of assistance in their daily routines.

**Retirement Community:**
A housing complex designed for older adults, assistance from home care agencies is offered in some communities, and activities and socialization opportunities are often provided.

**Independent Housing:**
Seniors living independently in the community, receiving informal care, or paying for home support for tasks such as basic nursing, housekeeping, and/or meal preparation.

**Senior Cohousing:**
Senior Cohousing encompasses the majority of the senior care options shown here, and seeks to offer a continuum of care in one location at affordable rates:

$27 - $83 per day
($800 - $2,500 per month)

Sources: BC Health and Safety, Comfort Life, BC Health Coalition, CCPA, BCNPHA, and Harbourside Senior Cohousing

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**Tradition Continuum of Care for Seniors**

<table>
<thead>
<tr>
<th>Level of Service Increases (generally)</th>
</tr>
</thead>
<tbody>
<tr>
<td>$825 to $1,968 per day</td>
</tr>
<tr>
<td>$200+ per day ($6,000+ per month)</td>
</tr>
<tr>
<td>$83 - $200 per day ($2,500 - $6,000 per month)</td>
</tr>
<tr>
<td>$83 per day ($2,500 per month)</td>
</tr>
<tr>
<td>In Canada, $64 - 118 per day ($1,909 to $3,530 per month)</td>
</tr>
<tr>
<td>In BC, home care subsidies from the government is based on income*</td>
</tr>
</tbody>
</table>

**Costs**

<table>
<thead>
<tr>
<th>Type of service</th>
<th>Provincial rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>In-home meal preparation (per hr)</td>
<td>$16.50 - $36.95</td>
</tr>
<tr>
<td>Laundry/house cleaning (per hr)</td>
<td>$15.00 - $36.95</td>
</tr>
<tr>
<td>Personal care (bathing/dressing) (per hr)</td>
<td>$15.00 - $36.95</td>
</tr>
<tr>
<td>Skilled nursing (per hr)</td>
<td>$35.00 - $75.00</td>
</tr>
<tr>
<td>24 hour live-in care (per hr)</td>
<td>$26.00 - $65.00</td>
</tr>
</tbody>
</table>

*Fees range depending on what kind of nurse, such as a registered nurse (RN) or Licensed Practical Nurse (LPN), delivers care.

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*Private Home Care Costs (without Provincial Subsidies)*

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*Sources: BC Health and Safety, Comfort Life, BC Health Coalition, CCPA, BCNPHA, and Harbourside Senior Cohousing*
h housing if 70% of their income goes to housing and care.

If friends or family are unavailable to assist with the IADL and ADL needs of the senior choosing to remain in their home, and this senior cannot afford to pay for these services, IADL and ADL needs become a real barrier to aging in place.

**Home Care**

Often the kind of informal care that a senior needs to remain in independent housing falls on friends or family. A 2009 survey of Canadians 65 and older receiving home care indicated that family, friends and neighbors were the sole provider of their home care support for 53% of the respondents (StatsCan, 2012 and CBC News, 2012). The most common types of homecare include:

- Housework (including home maintenance)
- Transportation (including trips to the doctor or for shopping)
- Meal Preparation

Please refer to the chart below.

**Percentage of seniors receiving home care, by type and source, household population aged 65 or older, Canada, 2009**

![Chart showing percentages of seniors receiving home care by type and source.]

*Note: An “other” category, representing 1% of the total, is not shown. Because of rounding, detail may not add to total. Source: 2009 Canadian Community Health Survey—Healthy Aging.*

In addition to those actually receiving home care, 180,000 seniors reported at least one unmet need for professional homecare services, and housework and personal care were the two most common unmet needs.
Social Isolation

Social isolation is a critical component influencing senior health and happiness, which in turn influences the level and amount of care needed from the system. The 2011 Canadian census revealed that more than one-quarter, and almost half of all Canadian women over the age of 65 live alone (StatsCan, 2012). As seniors age they lose not only friends and family members, but drivers licenses, mobility, strength and endurance. Lack of transportation and difficulty taking public transport further decreases socialization for seniors. Research has consistently linked social isolation to a higher risk of health problems and mortality. For example, PLoS Medicine Editors collected data from 148 studies involving 308,849 participants and found that social isolation has a similar ‘degree of mortality risk’ as that associated with smoking (PLoS Medicine Editors, 2010).

Senior Care Options in Sooke

If a senior does not have the support from family and friends to live independently what do they do? Currently, Sooke has one assisted living facility with twenty subsidized beds and five private-pay beds, and one residential care facility with 35 subsidized beds and two private-pay beds at Ayre Manor. For the subsidized beds, in both the assisted living and residential care options, a senior must meet the requirements set out by the health authority in order to be put on a waiting list, which is generally extensive in length. Subsidized assisted living costs 70% of after tax income and residential care costs 80% of after tax income (up to maximum and minimum amounts which change yearly). The five assisted living beds at Ayre Manor accessible via a private-pay option begin at about $2,800 per month for one resident. The two private-pay residential care beds at Ayre Manor begin at $6,000 per month (Irene Weir, personal communication, 2013).

To access any other private independent or assisted living facility would require a senior in Sooke to move to Langford or Victoria. Likewise, with residential care there is no guarantee that a senior living in Sooke will receive a bed in Sooke. Provincial government policies indicate that seniors accessing subsidized residential care must accept the first available bed in their chosen geographical area, which for the Sooke area covers Esquimalt and the Westshore (Langford, Colwood, Metchosin, the Highlands, and View Royal) Other geographical areas on the south island available to Sooke residents include Victoria and Sanach/Peninsula - please see map on p. 5 (Irene Weir, personal communication, 2013).

Additional senior resources include a day program for isolated seniors in Sooke which is run by the Health Authority. This one Adult Day Program (ADP) has an extensive waiting list, indicating how valuable and much needed resource this is. However, Sooke has no community house or community hall, and this lack of space is already affecting seniors as the health authority has had to move their ADP to Ayre Manor when the senior space was lost. Conversely, Metchosin, a much smaller rural community about twenty minutes from Sooke has a lovely community house with two days of ADP provided by the Health Authority.

The local Sooke Senior Center does have a bus and a good program, however, it operates out of the fire hall and seems to cater more to seniors who are still
independent with minor, or no, cognitive impairment. Home bound seniors in the Sooke area with little family support can see no one for days; home and community care clients receiving subsidized home support often mention how much they look forward to their home support care givers to brighten up their otherwise lonely day (Irene Weir, personal communication, 2013).

Why Senior Cohousing?

*Cohousing revolves around custom-built neighborhoods organized by the seniors themselves in order to fit in with their real needs, wants, and aspirations for health, longevity and quality of life.*

-McCamant and Durrett Architects, 2012

(Co)Housing Solutions

One of the goals of Senior Cohousing is to create affordable housing. As mentioned in the introduction (under definitions), defining affordability can be challenging as the term is interpreted differently by different people and organizations. In the context of Senior cohousing the focus is not on providing non-market housing, or housing for the hard-to-house, rather “the focus for the Harbourside Senior Cohousing is on seniors who cannot afford, or who do not want to high-priced retirement communities or institutional independent living facilities and are interested in a living environment where they can flourish through mutual support. This group has some equity in their home, but not much else,” Margaret Critchlow, Professor Emeritus at York University, and a co-founder and leader of the Harbourside Senior Cohousing group in Sooke. The focus for Harbourside Senior Cohousing is on those seniors in need of low-end-of-market, or possibly just below market housing solutions.

The term ‘intermediate’ housing, discussed in the previous section on affordable housing need and demand in Sooke, means affordable housing aimed at those who cannot afford market housing options for seniors (see table 12), but whose incomes are too high to qualify for social housing. In regards to this study, the term can be extrapolated to the senior experience in Canada, where there are many seniors that are on fixed incomes and do not have the money or support to age in place. These seniors have enough assets not to qualify for government assistance, but cannot afford (or do not want) high-priced retirement communities or institutional independent living facilities. It is this group of seniors, at that ‘intermediate’ stage of need, that are driving the demand for low-end-of-market or just below market housing solutions like senior cohousing.
Cost of Senior Cohousing

McCamant and Durrett Architects recently published a comparison of senior care/living costs, which found that on average cohousing costs less than the other options available in traditional Senior Care Continuum.

Similar to the Traditional Senior Care Continuum on page 17 this chart shows how costly retirement living and care options are, and that these costs only increase as the need for health or domestic support increases. McCamant and Durrett estimate that in comparison to those traditional Senior living and care options, cohousing costs range between $800 and $2500 and that this cost does not include savings from shared resources and efficiencies (2012).

Senior cohousing is able to address these costs on many different levels. The community created in senior cohousing is intended to supplement the help of family and friends, adding another level of support. Whether Instrumental Activities of Daily Living (IADLs), such as house or yard work, are shared amongst the cohousing residents, or hired help is organized through the cohousing community, the costs associated with assistance decreases as both cost and help will be divided by the families in the cohousing community. Senior cohousing allows residents to pool resources and take advantage of bulk buying, or joint hiring, help, which often can result in better prices, as well as consistency.

Benefits to Senior Cohousing

Savings and affordability also comes from efficiencies in design, for example, Harbourside Senior Cohousing is looking into Passive House design, energy efficient appliances and other design features, which can greatly impact utility and maintenance fees associated with housing. Additionally, according to McCamant and Durrett (2012):

*The community can further reduce costs by designing space for shared care providers to live on site. This suite-style living space, usually in the common housing along with guest rooms, may also be used temporarily by ill or*
recovering residents who need to be on the first floor near the common house, or by family members who are staying for an extended period of time. Senior cohousing is intentionally designed to accommodate the needs of its active but aging residents.

With the process of creating a purpose-built/designed community, comes the commitment to each other. While the amount of cocaring varies with each community, there is an understanding that informal and mutual care is a part of the Senior Cohousing community. Gail Abernethy, Osteopathic Practitioner and co-founder of Harbourside Senior Cohousing explains that “Senior cohousing is a neighborhood situation where residents co-care for each other, helping with such things as shopping or housework.” And cohousing provides the opportunity to pool resources to hire home support, house keepers, and yard maintenance, for example. Irene Weir also points to the ability to hire workers at a better price, with better consistencies than with the subsidized system where, in her experience, there is a revolving door of workers (personal communication, 2012).

In this regard, senior cohousing is planned around combating social isolation. The housing development pays strict attention to design to encourage socializing yet residents within cohousing also have their privacy within their own home or condominium for personal and family time. Often cohousing developments are walk only neighbourhoods, which also fosters socialization. Houses are often built with kitchens facing the main walkways and living rooms in the back further emphasizing the social/private needs of residents.

The community house where residents may gather for common meals, organized activities such as yoga classes, or exercise classes further fosters the social aspect of cohousing. Because all these facilities are within walking distance the residents can age in place and still benefit from all the social activities they would like to take part in.

Finally, this is not only an approach to creating affordability in the community, but also allows seniors to remains independent for longer. Danish research shows that Seniors in cohousing can live independently for eight to 12 years longer than isolated and sedentary peers (M&D, 2012). In many ways creating an environment of increased independence could be argued is preventing physical and mental deterioration. Andrew Moore, one of the pioneering members of Harbourside Senior Cohousing puts it this way:

Universal design helps avoid falls and staying in place longer. Collective exercise workshops yoga, cycling and or walking club, typical in cohousing, helps occupants to stay fit longer. The collective social activities, running the operations of a strata community not to mention the cocaring activities all keep the mind, emotions and spirit active and engaged. Private and public money is well invested at this level to avoid high costs of more intensive care that might otherwise be needed which would eventually be borne by all. (Personal Communication, 2013)

Irene Weir echoes Moore’s opinion of the potential cocaring communities have to

“this model has the potential to take a huge burden away from the current health care system”

-Irene Weir
(Case Manager, VIHA)
impact more broadly than just this project in Sooke: “this model has the potential to take a huge burden away from the current health care system,” (personal communication, 2012).

The potential cost savings, not just to the individual but also to the system, is illustrated in a study of 4 German cohousing developments by Borgloh and Westerhelde from the Centre for European Economic Research (2010). This study compared the costs for support and care (not including housing) for elderly people in cohousing with a control group of people living in conventional settings (either independently in their own household, in assisted housing for elderly, or in nursing homes) and established substantial socio-economic cost savings of 36%. Meaning that seniors living in cohousing were spending 36% less on support and care than those living in conventional settings and receiving care.

**Senior Cohousing Demand in Sooke**

There is already a wealth of interest in the Senior Cohousing model and potential development in Sooke. In total, there are currently:
- 9 committed households
- Two courses on developing a cohousing community in Sooke, which each drew 22-23 participants (each in 2011)
- 104 people signed up for the Harbourside Senior Cohousing information postings
- Over 1,900 subscribers to CanadianSeniorCohousing.com
- Over 138,000 hits on CanadianSeniorCohousing.com in 20 months

Once the Harbourside Senior Cohousing group proves project feasibility and commits to a piece of property, the interest and commitments will increase.
Senior cohousing is a viable and necessary addendum to aging in place. When the cost of housing is combined with the cost of assistance needed to continue in that housing, it renders traditional senior living situations (whether it be independent housing with home care, or an assisted living facility) unaffordable for most seniors. This is a type of housing need that is distinct from affordable housing need and demand driven by younger age groups. Additionally, the current health care system is stretched to the maximum trying to meet the needs of seniors in the community. These challenges increase exponentially with rural communities such as Sooke, as distance and isolation only increase the challenge of aging in place.

Senior cohousing is still a relatively new and unknown concept in Canada. In some European countries (e.g. Sweden and Denmark) senior cohousing is a well-established living option which often receives government subsidies and government assistance in getting new developments up and running. This approach to aging in place has the potential to take a huge burden off the health care system and taxpayer dollars. It also has been shown to increase the quality of life for those living in these co-caring neighbourhoods. Senior cohousing is generally an affordable housing option with increased health benefits, decreased drain on government resources and benefit to the community as often community house activities could be made accessible to other community members.
References


Statistics Canada, 1996 Census of Population, Statistics Canada catalogue no. 95F0179XDB (Sooke 1, R Code 9350000005917817)


**Interviews**

Gail Abernethy, December 19, 2012

Margaret Critchlow, January 8, 2012

Irene Weir, December 20, 2012, and January 30, 2013