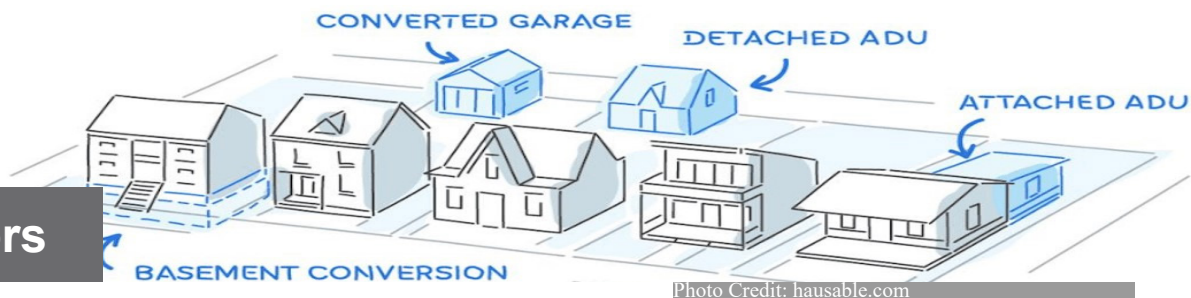


ADUs for Seniors



Evan
Ferguson



Accessory Dwelling Units (or ADUs) present a simple but flexible housing solution for cities and towns with growing or ageing populations. An ADU is a housing type which typically shares a property with an existing house, either attached to the main structure or standing alone. ADUs have received considerable attention as cities in North America have sought to address housing shortages with gentle solutions that maintain neighbourhood character while increasing the flexibility of the available housing market.

Often called 'Secondary Suites' or 'Granny Flats', ADUs present an opportunity for homeowners and communities to convert their existing properties to accommodate family or provide additional rental incomes. As the Canadian population ages, a variety of 'Ageing-in-Place' solutions will be required, allowing older adults the possibility of staying close to family, friends and the neighbourhoods they love while living independently.



Why Accessory Dwelling Units?

In communities facing housing shortages or booming population growth, new solutions are needed. Rural towns host an increasing number of older adults, many of whom will need housing options that are accessible, affordable and close to family. A flexible approach is needed, and ADUs present an excellent option.

The benefits of ADUs include economic and quality of life impacts. When built with accessibility in mind, they afford older adults and seniors opportunities to make their own choices concerning where they live, safeguard their economic security, and more. Current zoning bylaws often prohibit ADUs by right in most neighbourhoods, but as larger municipalities have begun exploring the potential impacts of zoning reform, the examples from cities like Portland, Oregon and Edmonton, Alberta offer some insight into their advantages and challenges. The Province of Manitoba also notes, in its municipal planning guidelines for secondary suites documentation, that legalizing ADUs will have the added benefit of bringing *ad hoc* housing additions up to code.



Photo Credit: accessorydwellings.org

A compelling case for ADUs can be made for several economic reasons. The average monthly cost of a retirement living accommodation in Manitoba was \$2844 in 2021 according to the CMHC report on Seniors Housing, an exorbitant sum for many fixed-income people. While this figure includes the costs of care as well as housing, many seniors would prefer the option of semi-independent living, close to family. The option to build secondary suites in Edmonton, Alberta has been promoted by the municipality since 2010. Older adults who were interviewed about the opportunity indicated interest, not only in living in the units but also with the prospect of supplementary rental income while they remained in the main house. An ADU can be a relatively productive investment for home owners, increasing the resale value of one's property while establishing the potential for passive income.

The average monthly cost of a retirement living accommodation in Manitoba was \$2844 in 2021

Source: CMHC Report on Senior Housing 2021, Supp. 4

In a survey of ADU owners in Edmonton, 44% responded that they had built the unit for the rental income, while 31% did so to house a family member or carer (Salvador 2017, p.43). The flexibility of an ADU means different benefits for different demographics - a young family might support ageing parents or earn passive rental income, while an ageing adult will have the choice of downsizing or renting out to a friend or family member. The prospect of assistance with yard-work, among other chores, scored highly in some ADU- owning seniors polled.

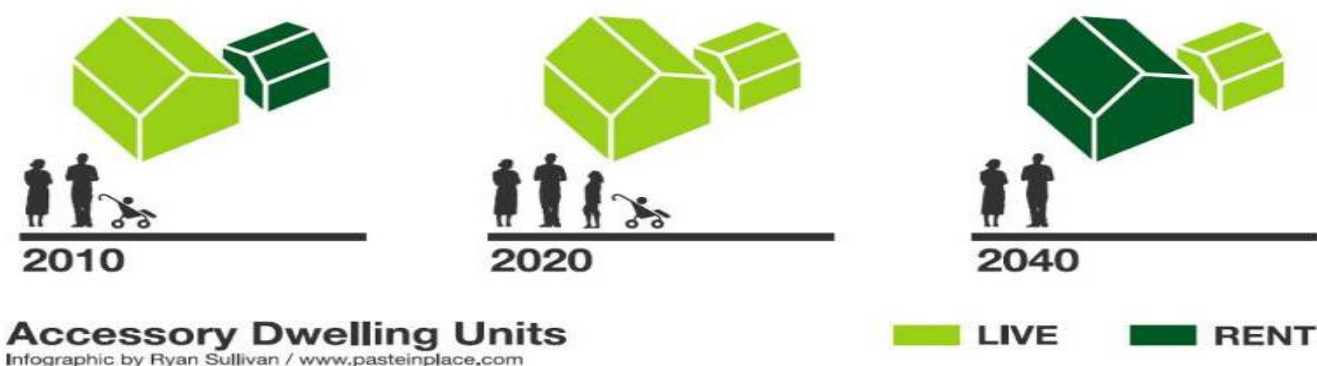
As a form of 'gentle density', ADUs have the additional benefit of increasing the local tax base, stimulating the local economy. In 2008 The City of Edmonton began a grant program to fund the development of ADUs, covering up to 75% of costs, under the condition that the unit be rented for at least 5 years at below market rates (Gratton 2011, p.48). This kind of program could immediately benefit rural homeowners, not yet requiring the unit for family but who might foresee the need.



Photo Credit: Spinalcord.com

Ageing in Place Benefits

The Canadian population is ageing. From 2018 to 2028 the proportion of seniors in Canada is expected to rise from 16.9% to 21% (CMHC, 2021). As they age, older adults are left with few options for transitioning from large, empty homes. Meanwhile, new Canadians struggle to find housing



44% of ADU owners in Edmonton built the unit for rental income, while 31% did so to house a family member of carer

options that suit the needs of their families. Given the opportunity, most adults prefer the option to ‘age in place’, remaining in their neighbourhoods and staying near to friends and family. 11% of respondents to the Edmonton survey indicated that they had built their ADU for the purpose of future flexibility, and many indicated that the opportunity to house family nearby was crucial, while also maintaining the independence of both seniors and families.

The need for accessible housing in familiar neighbourhoods is addressed by the potential of ADUs. Families can convert garages, build or append suites on their property to provide for ageing parents, without the mobility barriers of stairs or steps.

Barriers



Photo Credit: Ashley Salvador

At present, zoning regulatory frameworks across Manitoba generally do not allow for ADUs. Research has typically suggested that wealthy homeowners are most likely to be interested in the development of ADUs, but an analysis (Varady 2008) found that poorer seniors were even more interested in the prospect. Contrary to previous research, seniors most at risk of “premature institutionalization” were most interested in the potential of adding apartments. Financial barriers to ADUs are of the greatest significance, a barrier that could be addressed by grant programs like those implimented in Edmonton. **Final**

Thoughts

There exists little research on the prospect of allowing accessory dwelling units in small Canadian towns, where land has been historically cheaper and more available. As housing costs continue to rise precipitously, new challenges and opportunities emerge. For older adults the prospect of assisted living and retirement communities can be prohibitively expensive, isolating and unpalatable. An influx of accessory dwelling units could mean the opportunity to continue living close to family, financial independence, and continuity of living space. The rise in multi-generational living makes ADUs an especially attractive option for families looking to share a home with ageing parents, without totally losing autonomy and privacy.

While not cheap to build, ADUs recoup their value both financially and in improved living standards. As cities across North America begin to liberalize zoning code and make efforts to diversify housing stock, small towns are equally poised to consider the benefits of flexible housing options.

Sources:

- Andrews, James H. "Not Your Grandmother's Granny Flat." *Planning*, vol. 71, no. 3, American Planning Association, 2005, pp. 8-.
- Goodbrand, Pernille, et al. "Relatives or Rentals? Secondary Suites through a Multigenerational Family Lens." *The Canadian Geographer*, vol. 61, no. 4, 2017, pp. 525–39, <https://doi.org/10.1111/cag.12399>.
- Goodbrand, P. T., & Hiller, H. H. (2018). Unauthorized secondary suites and renters: a life course perspective. *Journal of Housing and the Built Environment*, 33(2), 263–279. <http://www.jstor.org/stable/44983747>
- Gratton, Matthew C. An Analysis of Secondary Suites as a Policy Instrument in the City of Edmonton. 9 Dec. 2011, mspace.lib.umanitoba.ca/items/40f78538-6f8b-4dab-b0b8-b364a5ef31e3.
- Horn, J., Elliot, D., & Johnson, A. (2013). Accessory Dwelling Unit Survey for Portland, Eugene, and Ashland, Oregon Final Methodology and Data Report. Retrieved from <https://accessorydwellings.files.wordpress.com/2013/10/adureportfrev.pdf>
- Salvador, Ashley. "Much "ADU" about a Lot: How Social Relations Influence the Affordability of Accessory Dwelling Units in Edmonton, Alberta, Canada." *Dalspace.library.dal.ca*, 17 Apr. 2017, dalspace.library.dal.ca/xmlui/handle/10222/72852.
- "Seniors Housing Survey Data." *Www.cmhc-schl.gc.ca*, Canada Mortgage and Housing Corporation, 6 July 2021, www.cmhc-schl.gc.ca/professionals/housing-markets-data-and-research/housing-data/data-tables/rental-market/seniors-housing-survey-data-tables.
- Varady, David P. "Which Elderly Home Owners Are Interested in Accessory Apartment Conversion and Home-Sharing." *Journal of Housing for the Elderly*, vol. 6, no. 1-2, 10 July 1990, pp. 87–100, https://doi.org/10.1300/j081v06n01_06.
- Varady, David. P. (2009). Public housing and the legacy of segregation [Review of Public Housing and the Legacy of Segregation, by M. A. Turner, S. J. Popkin, & L. Rawlings]. *Journal of Housing and the Built Environment*, 24(3), 391–393. <http://www.jstor.org/stable/41107475>