



Forecast for Long-Term Care Beds and Implications for Seniors' Housing Needs in York Region

In 2019, York Region commissioned a study to better understand the growing need for seniors' housing options and the existing and forecast need for long-term care beds.

The study illustrates the integrated relationship between senior friendly housing options, long-term care and other community supports, especially as they relate to challenges a senior may experience throughout the aging journey.

KEY FINDINGS

- Many York Region seniors own their own homes and have equity to leverage housing and support services to enable them to age in place; but finding suitable and affordable options in York Region is becoming more difficult
- Despite the high number of seniors who own their own homes, the study highlighted that many senior households spend a higher than ideal proportion (over 30%) of their income on housing
- Seniors living in unaffordable or unsuitable homes in the community are more prone to crisis and can end up in hospital or on waitlists for long-term care
- York Region does not have enough supply of long-term care beds or suitable housing options for seniors, including purpose-built rental and condominiums
- The gap between supply and demand for long-term care beds will widen if the supply of beds across the Region is not increased



161,910¹
seniors lived in
York Region
in 2016



The senior population
is forecasted to grow to
425,000²
by 2041

The growth of the Region's aging population creates an urgent need for more senior friendly housing, including more long-term care beds.

From 2006 to 2016, the number of households in York Region grew at a faster rate than the population overall, a trend often observed in aging populations.

While the Region's southern municipalities had higher numbers of younger seniors (65 to 74) and older seniors (75+), Newmarket, Aurora, East Gwillimbury and Georgina had higher proportions of pre-seniors (55 to 64), indicating these communities will likely see a sharp increase in the senior population in the near future.

Seniors' housing needs change as they age and require access to a range of safe, affordable housing options.

A senior's housing need depends on their health status, what they can afford and the housing and supports available to them. A range of more senior friendly housing options is needed, including condominiums, purpose-built rental housing, community housing, life leases, and affordable retirement homes. There is also a need to explore innovative models such as shared living, co-ownership, hubs and campuses of care – where services are integrated with housing and can be easily accessed as needed.



Services to help a senior age in place are also essential to the housing mix.

Some seniors can maintain an independent lifestyle well into their 90s, while others may require supports such as those listed below to remain safely in their homes:



Meal preparation



Mobility aids



Home maintenance



Modified recreation options



Assistance with transportation



Help with personal care such as bathing and dressing



Support with managing finances



Memory care, as cognitive challenges or dementia progresses



HOMEOWNERSHIP

There is a need for more condominium developments, especially in northern York Region. Options to downsize are important for many York Region seniors who can afford to own but need more choice of investment.

This housing type is a financial investment and generally retains or grows equity with time. Most owned dwellings in the Region are single detached or semi-detached homes. This may not be the most appropriate dwelling type for seniors as they age, as they are often less accessible due to the presence of stairs and the need for more maintenance both inside and outside the home. This type of housing is more likely to be located in suburbs, further away from transit.

Additional suite of supports and services that may be required for seniors to remain at home:

- Home modification/adaptation
- Snow removal assistance
- Home repair assistance
- Transportation and shopping assistance
- Housekeeping
- Meal preparation
- Medication management
- Home and community care

Supply

- In York Region, most seniors own their own homes (86.7%)³
- 76.9% of dwellings owned by seniors in York Region are single-detached or semi-detached homes⁴
- There were 24,935 condominium apartment units in York Region, which is 8.2% of the total ownership stock⁵
- Condominiums offer large benefits to seniors who want to downsize to a more accessible or easier to maintain home
- Life lease offers a hybrid between renting and owning. The purchaser buys the right to occupy the home instead of the home itself. There are 510 life-lease units in York Region across 5 seniors communities⁶

Demand

- 88.8% of younger senior households (65 to 74) owned their own home and 40% of retirees are planning to move and/or downsize from their current home⁷
- 16,876 senior owners in York Region are planning to downsize in the near future⁸
- Of the 24,935 total condominium apartment units available in York Region, 10,020 of these units (40.2%) are occupied by young owners who are not seniors⁹
- Based on these data, it was estimated that there are 884 condominium units available per 1,000 younger seniors who intend to move in York Region¹⁰
- Current supply of condominium units is not enough to meet the demand

Geography

89.9% of condominiums were located in Vaughan, Markham and Richmond Hill.¹¹

All available life lease properties were located in Markham, Stouffville and Aurora.



PRIMARY AND SECONDARY RENTAL HOUSING

Seniors need more purpose built rental housing as an affordable and flexible lower maintenance housing option.

York Region has a total rental supply of 50,340 units. The primary rental market consists of units in purpose-built rental structures and is often suitable for seniors who are looking to downsize. In many cases, primary rental properties offer more accessibility, are more affordable and require minimal maintenance. Primary rental options are more likely to be closer to transit. The secondary rental market is defined as any rental property with only one or two self-contained residential rental units within dwellings or within structures accessory to dwellings, including single or semi-detached homes and second floor or basement apartments. The secondary rental market offers more supply but is generally more expensive.

Additional suite of services that may be required for seniors to remain at home:

- Transportation and shopping assistance
- Housekeeping
- Meal preparation
- Medication management
- Home and community care

Supply

Primary rental supply:

- 5,827 purpose-built market rental units in the Region in 2018¹²
- Average market rent for a purpose-built apartment was \$1,268 in 2018¹³

Secondary rental supply:

- 44,513 secondary market rental dwellings in York Region in 2016, making up 88.4% of all rental dwellings¹⁴
- The average rent for secondary market unit was \$2,170 in 2019¹⁵

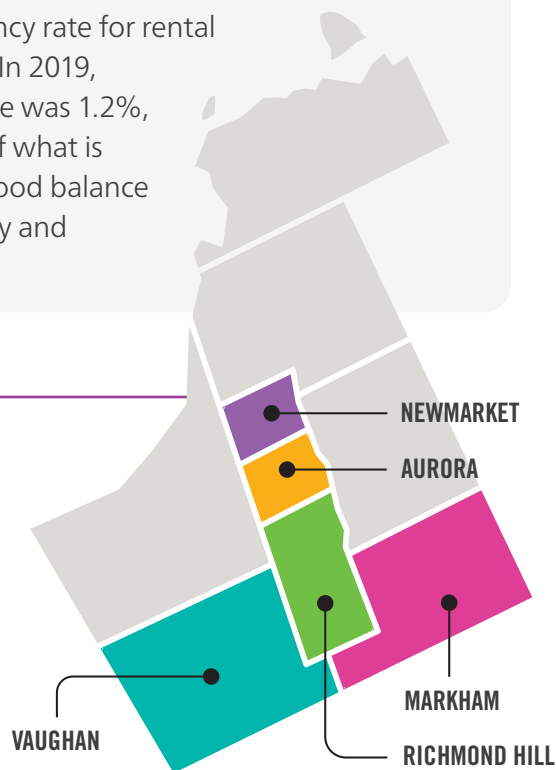
Demand

- In comparison to the provincial average of 933 primary rental apartments per 1,000 younger seniors in Ontario¹⁶, York Region has only 122 primary rental apartments per 1,000 younger seniors, indicating the gap between demand and supply¹⁷
- A healthy vacancy rate for rental housing is 3%. In 2019, the vacancy rate was 1.2%, less than half of what is considered a good balance between supply and demand.¹⁸

Geography

89.1% of the primary rental market stock was located in Markham, Richmond Hill, Newmarket and Aurora.¹⁹ This further indicates there are limited options outside of homeownership suitable for seniors to age in place.

71.2% of secondary rental market units were located in Vaughan, Markham and Richmond Hill,²⁰ indicating there are very few rental options outside of these three municipalities.





COMMUNITY HOUSING

Low income seniors are struggling to find options they can afford, since subsidized community housing supply is low and waitlists are approximately seven years.

Community housing is defined as housing units provided by the non-profit and public sector, where monthly rental rates are subsidized. Community housing is often the only option available for seniors with low incomes who cannot find other affordable purpose built rental options.

Additional suite of services that may be required for seniors to remain at home:

- Transportation and shopping assistance
- Housekeeping
- Meal preparation
- Medication management
- Home and community care

Supply

- 7,696 total community housing units in York Region²¹
- 2,877 dedicated community housing units for seniors in 2019²²
- 2,064 of these units were subsidized²³
- 97.3% of units were one- and two-bedroom²⁴

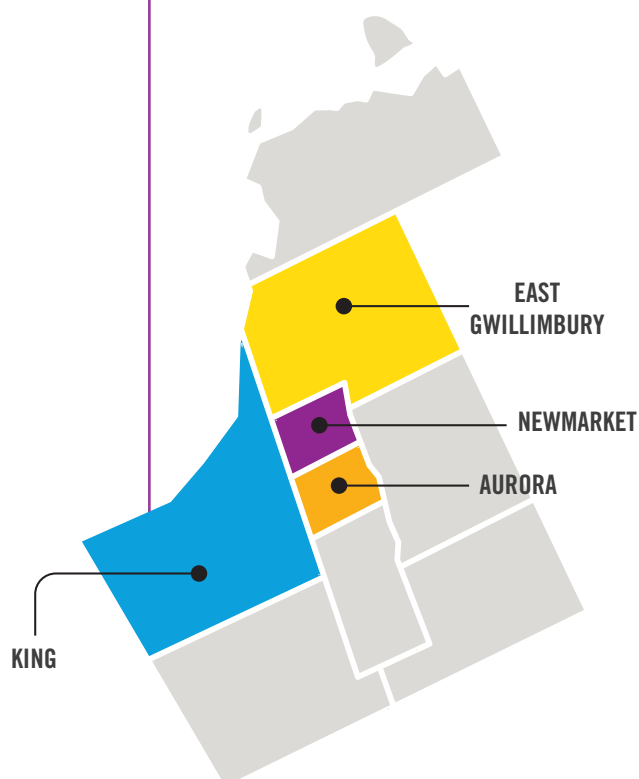
Demand

- There are 8,957 senior households on the Centralized Wait List for a subsidized community rental housing unit in York Region which accounts for 52% of all households on the Centralized Wait List²⁵
- Seniors wait an average of seven years before they successfully receive placement into a community housing unit²⁶
- There were 332 community housing units per 1,000 York Region low income seniors who rent and spend 30% or more of income on shelter²⁷

Geography

67.3% of subsidized housing units for seniors were located in King, Newmarket, East Gwillimbury and Aurora.²⁸

73.6% of seniors with low incomes reside in Vaughan, Markham and Richmond Hill.²⁹





ASSISTED LIVING

More assisted living housing options are needed for lower income older seniors who require enhanced care and services, but who do not yet qualify for long-term care.

Assisted living is a service that is predominantly targeted at seniors with moderate to severe frailties who are not yet in need of long-term care, who would benefit from retirement home living but are generally not able to afford the fees. It can be provided through for-profit, as well as not-for-profit providers. Assisted living provides services to individuals whose needs cannot be met through homecare.

Additional suite of services that may be provided or required in some homes:

- Personal support
- Social, recreational or educational services
- Housekeeping
- Meal preparation
- Medication management
- Money management

Supply

- The Central Local Health Integration Network provides Assisted Living Services for High Risk Seniors to a number of seniors' housing developments and individual seniors in their homes
- 534 households in York Region received Assisted Living services for High Risk Seniors through the Central Local Health Integration Network program in 2019³⁰

Demand

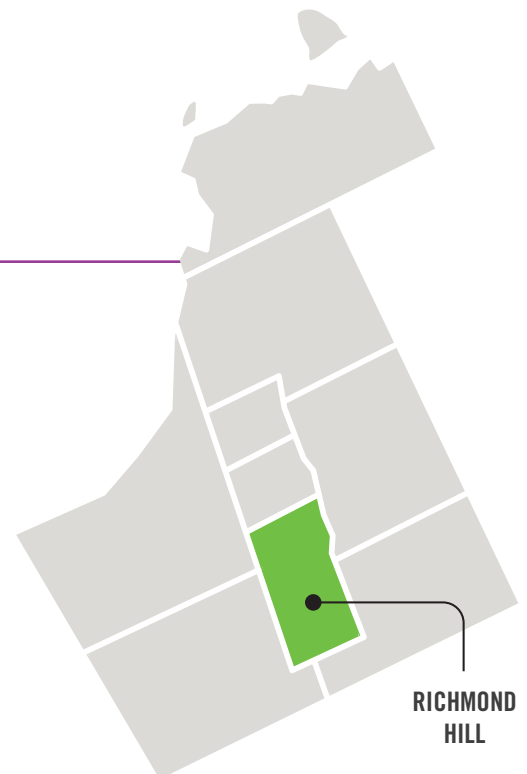
- 205 households waiting for Central Local Health Integration Network Assisted Living services in 2019³¹

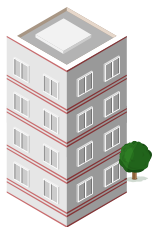
Geography

44% of households who received services through the Central Local Health Integration Network's Assisted Living Program were located in Richmond Hill.³²

The remainder were located in:

Markham (13%)
 Vaughan (10%)
 Georgina (9.5%)
 Newmarket (8.6%)
 Stouffville (5.4%)
 King (5.2%)
 Aurora (4.3%)





RETIREMENT HOMES

Retirement homes provide an important level of accommodation and service for the market, but affordable options are needed for seniors with low to moderate incomes.

Retirement homes are residential facilities built and managed by private or non-profit organizations. They provide rental accommodation combined with a variety of services which can include personal supports. The retirement home model offers good integration of housing and services but it is not subsidized, which means monthly fees are generally out of reach for seniors without equity to leverage from a home.

Additional suite of services which are available through retirement homes and help seniors to age in place:

- Meals
- Social and recreation therapies
- Assistance with bathing, personal hygiene, dressing or mobility
- Dementia care
- Incontinence care
- Doctor, nurse or pharmacist on site to provide health services or administer medication

Supply

- There were 3,800 retirement home spaces in 39 residences in York Region as of 2019³³
- 3,751 residents were living in these spaces³⁴
- Monthly fees start at approximately \$4,000 per month for accommodation and services and will scale up based on level of care needed³⁵

Demand

- In 2016, there were a total of 13,555 high-income renters, as well as moderate- and high-income owner households with a primary maintainer aged 75+ years³⁶
- Based the Survey on Disabilities, 28.2% of households aged 75+ years in Ontario had a member who experienced difficulty walking, using stairs, using hands or doing other physical activities³⁷
- This suggests there were 3,823 older senior households who could afford moving to a retirement home based on their equity, income and health status³⁸
- York Region had 994 retirement home units per 1,000 income qualified seniors with frailties, compared to 1,162 units per 1,000 income qualified seniors with frailties in Ontario³⁹
- In 2018, there were 3,800 retirement home units in York Region. Although this is still below the provincial average, there is enough retirement home supply to meet demand for those who can afford this option

Geography

68.4% of retirement home units were located in Vaughan, Markham and Richmond Hill.⁴⁰





LONG-TERM CARE

Long-term care is an essential component of the housing mix for the most vulnerable seniors in our community.

A long-term care home is defined as permanent accommodation for individuals who need 24-hour supports and personal care via on-site supervision. Long-Term Care residents have support needs that cannot be safely met in the community through publicly funded community-based services and other supports. People who need long-term care are currently placed on a waitlist through the Local Health Integration Network's Home and Community Care.

Additional Suite of services which are provided in long-term care homes:

- 24-hours nursing/ personal care, medical services
- On-site supervision or monitoring
- Help with daily living
- Meals, furniture
- Housekeeping and laundry service
- Social and recreation programming
- Spiritual and religious services

Supply

- 28 long-term care homes in York Region in 2019
- 3,727 long-term care beds,⁴¹ of these:
 - 3,620 are long stay beds (permanent accommodation for an indefinite period of time)
 - 17 short-stay and respite beds (for a predetermined period of time or for caregiver relief)
 - 32 interim beds (for patients released from hospital while they wait for permanent accommodation)
 - 48 convalescent care beds (for individuals requiring time to regain strength and endurance, usually following a hospital stay)
 - 10 veteran care beds (for residents who qualify for financial assistance based on previous service in the armed forces and income and health status)
- 14 home providers are private, for profit⁴²
- 12 homes are operated by non-profits⁴³
- Two homes (6.2%) are operated by York Region
- Accommodation rates for long-term care range from \$1,800 to \$2,600 per month⁴⁴

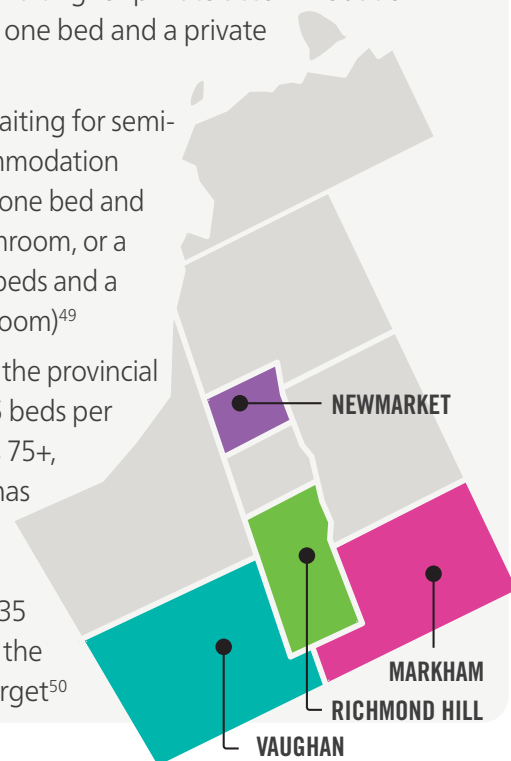
Geography

56% of long-term care beds are located in Vaughan, Markham, Richmond Hill and Newmarket.⁵¹

Seniors in other municipalities may need to re-locate to a different community if they require long-term care.

Demand

- 5,032 individuals were waiting for a placement in a long-term care bed in York Region in October 2019⁴⁵
- Almost all waitlist applicants in York Region were waiting for a long-stay bed 98.8%, compared to a short-stay bed 1.2%⁴⁶
- A total of 56.8% were waiting for basic accommodation (a room with two or more beds and a shared washroom)⁴⁷
- 38.0% were waiting for private accommodation (a room with one bed and a private washroom)⁴⁸
- 5.2% were waiting for semi-private accommodation (a room with one bed and a shared washroom, or a room with 2 beds and a shared washroom)⁴⁹
- Compared to the provincial average of 85 beds per 1,000 seniors 75+, York Region has 50 beds per 1,000 seniors 75+, which is 35 beds short of the Ministerial target⁵⁰



LONG-TERM CARE FORECAST

The growth in the population of seniors and the need for long-term care will outpace new beds being built.

The forecast for long-term care beds indicates the demand may never be met and other care and service options to support seniors in the community are essential.

The study assessed the future need for long-term care beds by looking at the forecast population aged 75+, existing waitlists, future supply predictions and provincial averages for the number of beds per 1,000 individuals aged 75+. With over 5,000 individuals waiting for long-term care placement today, and a total of 3,727 beds available, the forecasted gap is expected to grow into the future.

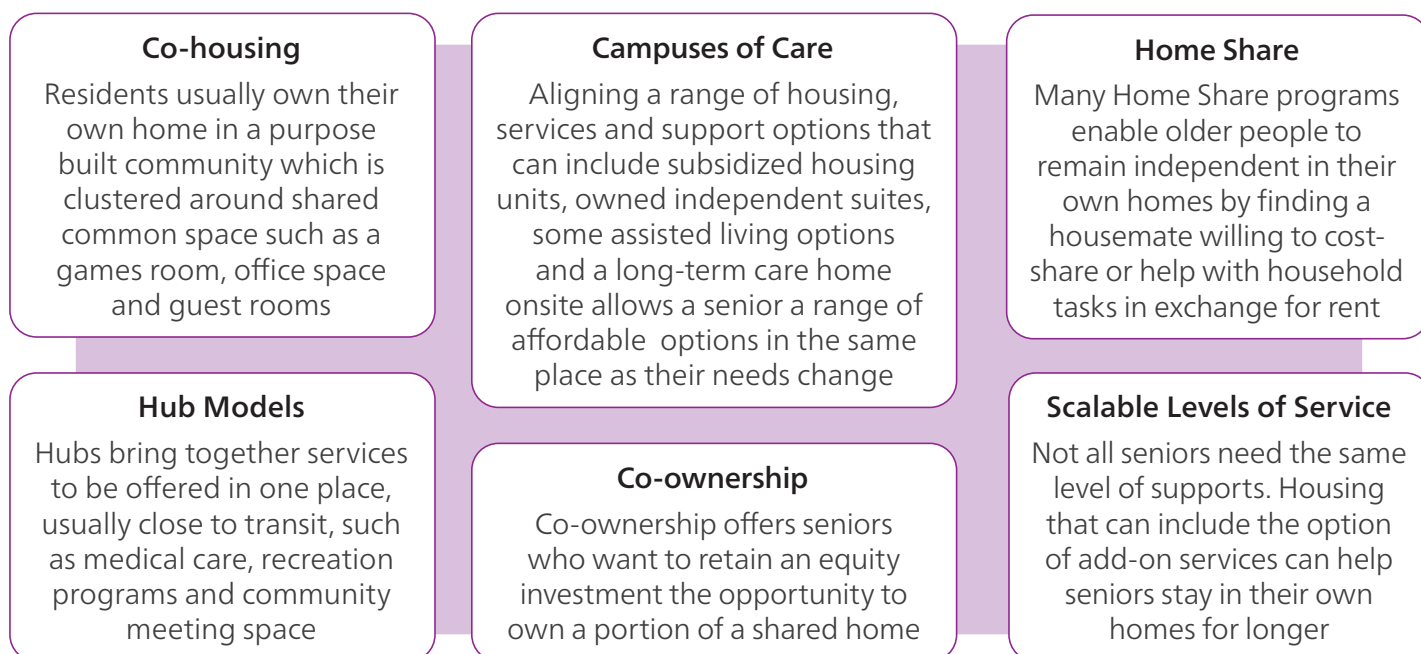
Based on this data, the gap in number of beds needed versus available: ⁵²

- Was approximately 2000 in 2019
- Will grow to about 2,500 in 2021
- Will grow to 8,000 by 2031
- Will grow to almost 15,000 by 2041

While the unmet need until 2021 appears to be strongly concentrated in Markham, Vaughan and Richmond Hill (94.2% of unmet need in 2021), over time there will be a slight shift in geographical location of the unmet need to the smaller communities in the northern municipalities. For example, in 2041, the unmet need will decrease to 76.3% in the southern municipalities and it will increase to 23.7% in the northern municipalities.⁵³

Complete Communities

Innovative models of community planning need to be considered to ease demand and align services with housing. It is especially important for seniors with low to moderate incomes, since there are very few affordable housing options available. Complete communities may include the following:



ENDNOTES

- 1 Statistics Canada, 2016 Census of Population
- 2 York Region, Long Range Planning Division estimate based on 45% growth intensification scenario
- 3 Statistics Canada, 2016 Census of Population
- 4 Statistics Canada, 2016 Census of Population
- 5 Statistics Canada, 2016 Census of Population
- 6 2019 SHS Environmental Scan
- 7 2014, Ipsos-Reid survey
- 8 2016, Statistics Canada
- 9 Statistics Canada, 2016 Census
- 10 Calculated by SHS Consulting
- 11 Statistics Canada, 2016 Census of Population
- 12 Canada Mortgage and Housing Corporation, 2018 Rental Market Survey
- 13 Canada Mortgage and Housing Corporation, 2018 Rental Market Survey
- 14 Statistics Canada, 2016 Census of Population
- 15 Canada Mortgage and Housing Corporation, 2018 Rental Market Survey
- 16 Calculated by SHS Consulting
- 17 Calculated by SHS Consulting
- 18 Canada Mortgage and Housing Corporation, 2019 Rental Market Survey
- 19 Canada Mortgage and Housing Corporation, 2018 Rental Market Survey
- 20 Statistics Canada, 2016 Census of Population
- 21 York Region, Housing Services Branch
- 22 York Region, Housing Services Branch
- 23 York Region, Housing Services Branch
- 24 York Region, Housing Services Branch
- 25 York Region, Housing Services Branch
- 26 York Region, Housing Services Branch
- 27 Calculated by SHS Consulting
- 28 York Region, Housing Services Branch
- 29 Statistics Canada, 2016 Census of Population
- 30 Central LHIN 2019
- 31 Assisted living provides services to individuals whose needs cannot be met through homecare
- 32 Central LHIN 2019
- 33 Canada Mortgage and Housing Corporation, 2019 Seniors Housing Survey
- 34 Canada Mortgage and Housing Corporation, 2019 Seniors Housing Survey
- 35 Canada Mortgage and Housing Corporation, 2019 Seniors Housing Survey
- 36 Statistics Canada, 2016 Census of Population
- 37 Statistics Canada, 2017 Canadian Survey on Disabilities
- 38 Calculated by SHS Consulting
- 39 Calculated by SHS Consulting
- 40 Canada Mortgage and Housing Corporation, 2019 Seniors Housing Survey
- 41 Central LHIN 2019
- 42 Central LHIN 2019
- 43 Central LHIN 2019
- 44 Province of Ontario, 2019
- 45 Central LHIN 2019
- 46 Central LHIN 2019
- 47 Central LHIN 2019
- 48 Central LHIN 2019
- 49 Central LHIN 2019
- 50 Calculated by SHS Consulting
- 51 Central LHIN 2019
- 52 Central LHIN 2019
- 53 Calculated by SHS Consulting

It should be acknowledged that since the time of the study's release, the Canadian Mortgage and Housing Corporation has updated some information that was used in the study. Upon review, the updates do not impact the bottom line of the study's analysis or conclusion. All rental supply estimates presented in this report are provided by SHS Consulting based on the 2016 Census and 2018 CMHC data. Due to differences in methodology and reporting time frames, rental supply estimates presented here may not align with estimates presented on York Region's website or earlier publications.