
For Information

REPORT TITLE: **Canada Mortgage and Housing Corporation Solutions Lab Update**

FROM: Janice Sheehy, Commissioner of Human Services

OBJECTIVE

To provide Regional Council with an overview of the Region of Peel's participation in a Canada Mortgage and Housing Corporation Solutions Lab.

REPORT HIGHLIGHTS

- As reported to Regional Council on July 9, 2020, the Region of Peel was successful in its application to the Canada Mortgage and Housing Corporation (CMHC) for \$207,374 of funding to conduct a Solutions Lab.
 - The Region of Peel's Solutions Lab launched in March 2020 and concluded in November 2021.
 - The Solutions Lab used participatory, human-centered tools and design principles to define, discover, and prototype the delivery of new affordable housing options for seniors (65+) in urban and rural settings.
 - Two solutions have been prioritized through the Solutions Lab, these are known as the Seniors' Housing Intensification Initiative and the Home-Sharing Initiative.
 - The Seniors' Housing Intensification Initiative involves the potential expansion of the existing Region of Peel's My Home Second Unit Renovation Program to create a senior specific funding stream.
 - The Home-Sharing Initiative involves the potential expansion of the Canada HomeShare Pilot Program in Peel that matches older adult homeowners (55+) who have a spare bedroom, with postsecondary students seeking affordable housing.
 - Staff will continue to explore the recommended solutions and will bring program details and budget implications to Council in 2023.
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DISCUSSION

1. Background

Through the National Housing Strategy, the Canada Mortgage and Housing Corporation provides funding for solutions labs to examine persistent, complex housing issues and to rapidly develop potential solutions.

The Region of Peel was successful in its application to the Canada Mortgage and Housing Corporation for \$207,374 of funding to conduct a Solutions Lab titled, "Igniting Housing Possibilities for Older Adults: Collaborative Solutions for Urban and Rural Communities in Peel Region".

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The lab supports two Term of Council Priorities for the 2018 – 2022 term, namely “Transform Housing Service Delivery” and “Enhance Seniors’ Supports and Services”.

This report provides Council with an update on the solutions lab process and the two recommended solutions that have emerged.

2. Region of Peel’s Solutions Lab

The Region of Peel’s Solutions Lab used participatory, human-centered tools and design principles to define, discover, and prototype the delivery of new affordable housing options for seniors (65+) in urban and rural settings.

a) Design Challenge

The Region of Peel’s Solutions Lab set out to explore the following design challenge:

How might we enable seniors from diverse backgrounds living in urban and rural settings and system stakeholders to participate in a design process that increases the suite of innovative and diverse affordable housing options available to seniors that promote community inclusion and proactive responses to affordability issues?

b) Why Seniors?

From 2001 – 2016, the population of seniors (65+) in the Region of Peel increased by 124.4 per cent. In 2016, senior-led households made up 20% of all households in the Region. Twenty-nine per cent of senior-led households in the Region of Peel are spending 30 per cent or more of household income on shelter costs. This is considered unaffordable. Population projections suggest by 2041, one in five residents in Peel will be over the age of 65.

As Peel’s senior population continues to increase, the question of “how” and “where” seniors will age is top of mind for all levels of government, particularly considering the COVID-19 pandemic. Not only do seniors experience a unique set of challenges as they age, such as increased health risks and concerns, but they intersect with and exacerbate other challenges, such as financial vulnerability. Affordable, safe and adequate housing options are needed for seniors living in Peel.

c) The Lab Team

The Solutions Lab Team (the Lab Team) includes staff from the Region of Peel’s Housing Services Division and SHS Consulting.

Over the course of the lab, the Lab Team brought seniors (65+) living in the Peel community, and other stakeholders together to generate a suite of desirable, feasible, and viable housing solutions for seniors. To do this, the Lab Team recruited members for two key groups that were integral to the Lab’s success: the Community Design Team, and the Knowledge-to-Action Group.

The Community Design Team (the team) is a group of seniors in the Region of Peel representing all three local municipalities. These seniors were selected to ensure a

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diversity of lived experience in the Region of Peel and brought their expertise to the Lab through participating in a series of interactive activities and workshops.

The Knowledge-to-Action Group is a group of individuals considered subject matter experts in seniors housing in the Region of Peel, who provided strategic advice to the Lab Team¹.

3. Solutions Lab Outcomes

The following two solutions have been prioritized to further explore in 2022. Additional solutions emerged through the Solutions Lab process that impact policy and service areas beyond the scope of Housing Services. Staff is connecting these solution directions with the appropriate stakeholders for future consideration.

a) Home-Sharing Initiatives

As reported to Regional Council on June 24, 2021, the Solutions Lab Team engaged with Canada HomeShare and became aware of the opportunity for Peel to be included in the expansion of the program across Canada. The pilot program, known as Canada HomeShare – Peel, is currently being implemented by the National Initiative for the Care of the Elderly with support from the Region of Peel. Canada HomeShare – Peel matches older adult homeowners (55+) who have a spare bedroom, with postsecondary students seeking affordable housing. In exchange for reduced rent (\$400-\$600 per month), students provide up to seven hours per week of companionship and assistance with light household tasks. The program is facilitated by trained social workers to ensure the safety and security of all participants.

Since receiving Regional Council approval, Canada HomeShare – Peel has established a local advisory committee to provide guidance and support for program implementation, hired a site coordinator to oversee the program, and is actively receiving applications. To date, the program has received 13 applications. Support from local and regional councillors has been key to reaching Peel homeowners, particularly considering the challenges of home sharing during the COVID-19 pandemic.

Pending the outcomes of the Canada HomeShare – Peel pilot program, Housing Services staff will explore the possible expansion of the program to create future home-sharing opportunities in the Region. A possible expansion could explore targeting different priority populations for home-sharing opportunities, connecting Canada HomeShare – Peel with other Peel initiatives, or targeting seniors with higher needs to enable aging-in-place. In collaboration with the National Initiative for the Care of the Elderly and relevant stakeholders, staff will also explore sustainable funding options to determine the most cost-efficient funding model moving forward.

b) Seniors' Housing Intensification Initiative

This solution involves the potential expansion of the Region of Peel's My Home Second Unit Renovation Program to create a senior specific funding stream so that seniors may create or renovate secondary units in their home.

¹ Through the Solutions Lab process the Lab Team created a public-facing website to share information about the Lab. The website can be found at: www.housingpossibilitieslab.com/

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The Region of Peel's My Home Second Unit Renovation Program was launched in October 2020. Although the program was placed on hold due to the COVID-19 pandemic, staff continued to receive applications. At the time of writing this report, the program had 33 active applications and three applicants have successfully brought their existing unit up to code and registered with their local municipality.

Pending the outcomes of the current program, the Region of Peel could expand the program to create a senior specific funding stream that would encourage seniors to renovate or create a second unit in their home. The program would address seniors' unique needs by creating targeted communication materials for seniors explaining the benefits and logistics of adding a second unit to their home and create accompanying materials to help seniors navigate the second unit renovation process.

Staff would work closely with local municipal partners to identify ways to collaborate and tailor the funding stream to seniors, in addition to meeting shared policy objectives.

RISK CONSIDERATIONS

Implementing the recommended solutions involve expanding the scope of two existing programs. Moving forward is therefore contingent on these programs achieving desired outcomes and showing potential for operating on a larger scale.

FINANCIAL IMPLICATIONS

There are no financial implications at this time. Full program details, including budget implications will be brought forward to Council in 2023.

CONCLUSION

The Region of Peel's Solutions Lab explored the delivery of new innovative affordable housing options for seniors (65+) in urban and rural settings.

Two solutions have been prioritized for further exploration by staff. Staff will report back to Regional Council with implementation details in 2023.

APPENDICES

Appendix I – Culminating Roadmap Report Executive Summary

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