

# **Secondary Dwellings: An Integrated Housing Option for Seniors in Small Municipalities**



(Source: Town of Arnprior, n.d.)

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# Executive Summary

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## **Background and Context**

As Canadians age there is concern and interest in how municipalities will accommodate both the increased number of seniors and the changes in needs associated with aging. Those born during the baby-boom have now begun to reach retirement-age and are experiencing changes in their housing needs.

In search of housing options, a number of organizations have conducted studies and research into various existing options. Through this research organizations, such as Canada Mortgage and Housing Corporation (CMHC), have identified secondary dwellings as a way to incorporate more housing into existing neighbourhoods and provide additional options to the general population.

Studies have found there are a number of benefits and challenges to secondary dwellings common across Canadian municipalities. These benefits include increased housing affordability for the tenant and homeowner, the ability to increase density in existing neighbourhoods without significant new construction, and the ability to utilize existing services and infrastructure. On the other hand, challenges were faced including concerns over perceived increased traffic, increased use and pressure on municipal services, and difficulty of tracking illegal suites.

## **Purpose of Study**

The purpose of this study was to investigate how secondary dwellings may apply to seniors in small municipalities. Generally, the focus of secondary dwelling study has been on the suitability of this housing type for the general population and in larger urban centers. Conclusions drawn from these studies therefore do not take into account the dynamics of smaller municipalities or the specific needs of seniors.

This Master's Research Report study aimed to investigate whether the benefits and challenges experienced in large municipalities apply in the same way to smaller municipalities. Using the Town of Arnprior, Ontario as a case example the benefits and challenges associated with secondary dwellings in small towns were investigated.

The following research questions were used to guide research in this study:

1. How could secondary dwellings help to address the housing needs of seniors?

2. What kinds of policies and strategies could be considered in Arnprior to support secondary dwelling housing options?
3. How might Arnprior address the risks and challenges noted in the CMHC review of secondary suite policies?

### **Scope of Study**

This study focused on how secondary dwellings could help to house seniors in small municipalities. Specifically, the conclusions drawn from the research reflects how secondary dwellings apply to the case study example of the Town of Arnprior, Ontario. Further, the research was focused on secondary dwellings within existing primary dwellings and does not take into account secondary dwellings in existing or new accessory buildings.

### **Methods**

In order to investigate the research questions, an overall review of literature was conducted to develop an understanding of how secondary dwellings are being used across Ontario. A policy review was then conducted which consisted of examining Ontario-wide and Arnprior-specific policy in order to determine how these policies influence the creation and existence of secondary dwellings. Finally, interviews were conducted with local professionals knowledgeable in Town policy and the needs of senior citizens in the Town of Arnprior and surrounding area.

### **Key Findings**

The methods described above provided the information necessary to answer the research questions as follows:

1. How could secondary dwellings help to address the housing needs of seniors?

Literature reviews and interviews determined that seniors prioritize ageing in communities they are familiar with, having access to opportunities for interaction and involvement, and affordability.

It was determined that secondary dwellings provide seniors with the opportunity to age and retire in communities they are familiar with and to interact with neighbours. Further, secondary dwellings can offer more affordable rents to renters and an additional income to the primary owner.

2. What kinds of policies and strategies could be considered in Arnprior to support secondary dwelling housing options?

The existing policies in place in the Town of Arnprior are generally permissive and supportive of secondary dwellings through its Official Plan and Zoning By-law provisions. Secondary dwellings are permitted within single-family dwellings, duplexes and rowhouses and do not require a license or permit (aside from the required building permits).

If the Town of Arnprior desired to increase accessibility of secondary dwellings, it could consider implementing a grant or fee relief program. The conversion of space into secondary dwellings and/or the fees associated with the conversion can be costly to the owner. These grant and relief programs could help off-set to cost to owners interested in conversion.

3. How might Arnprior address the risks and challenges noted in the CMHC review of secondary suite policies?

Literature review determined that the common challenges associated with secondary dwellings include difficulty providing additional parking to accommodate the second unit, increased street parking and traffic concerns, and community pushback (generally referred to as 'NIMBY'ism). Interviews in this study determined that these challenges do not pose a significant risk in the Town of Arnprior.

Instead, the Town of Arnprior faces a different set of challenges including lack of general awareness of secondary dwellings including its associated regulations, and potential reluctance of seniors to live with strangers (either as a tenant or homeowner).

## **Overall Findings**

Small communities benefit from the affordability, flexibility, and design of secondary dwellings but do not experience parking and traffic concerns or significant NIMBY threats. Rather, small communities may face different challenges including lack of awareness about secondary dwellings and lack of organized support for seniors' needs.

Public education and local studies can help to address these concerns and can be lead through councils and committees formed under Age-Friendly Community Plans or other Plans. The Town of Arnprior can be used as an example of a municipality that has successfully implemented an Age-Friendly Community Plan that enables study and advocacy for seniors needs.

While the local Town of Arnprior policies are based on general Provincial policies, this does not mean that every small municipality will have the same policies or experiences as Arnprior. Provincial policies are enabling towards secondary dwellings however local municipalities do have some control over where secondary dwellings can be located and how they are tracked or managed. For this reason, it is strongly suggested that any municipality looking to encourage secondary dwellings as a housing option for seniors should conduct local research to determine if the fit is applicable within that environment.

### **Conclusions**

Overall the answers to the research questions helped to conclude that generally small municipalities experience the same benefits but different challenges associated with secondary dwellings compared to large municipalities. It was further determined that secondary dwellings can meet certain housing and social needs of seniors in small municipalities. These met needs may include opportunity for social interaction, the ability to remain within a familiar community or neighbourhood, a lower rental cost, and additional income, and/or the ability to downsize without moving into a retirement home.

Further, Town of Arnprior is well-positioned to encourage the use of secondary dwellings as existing policies are permissive and enabling of secondary dwelling construction.

Finally, in order to determine if conclusions drawn in this study would apply to other small municipalities it is recommended that further study be conducted on this topic.