



Summary Report

2025

More Than 4 Walls:

**Age-Friendly Housing Builds
Connections and Community**

November 2025

Prepared by
The Age-Friendly Housing Committee

Funded in part by

Ontario

 **Ottawa**



Acknowledgements

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Disclaimer

The views in this Summary Report do not necessarily reflect the views of the funders.

Land Acknowledgement

The COA pays respect to the Anishinaabe Algonquin Nation who are the traditional guardians of the unceded and unsurrendered Territory where we are located. We pay respect to all Indigenous people from Inuit, First Nations, and Métis communities who call Ottawa home. We especially honour older Indigenous people and Elders who share their traditional knowledge and culture for the benefit of all.

About

As a bilingual and inclusive Council, The Council on Aging of Ottawa works to advance the wellbeing of Ottawa's older adults. Our vision is to respect, inform, and engage older adults living in an Age-Friendly city.

The COA has been an active part of the Ottawa community for 50 years, addressing issues important to older adults in health, housing, transportation, francophone affairs, and income security.

Housing is central to the wellbeing of people of all ages and is a key part of an age-friendly city.

The Age-Friendly Housing Committee explores and advocates for affordable, accessible, appropriate, and available housing (the 4 As of housing) on the continuum from independent living to long-term care for older people in the Ottawa region.

Download the report at coaottawa.ca/age-friendly-committees/housing

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Background:

Ottawa Housing Crisis and the Needs of Ottawa's Older Adults

Key Issues

Housing Crisis: Ottawa declared a housing and homelessness emergency in January 2020.

Aging Population: Older adults (65+) are the fastest-growing demographic and will make up 25% of Ottawa's population by 2035.

Homelessness Trends

Rising Numbers: According to the [2024 Point-in-Time Count](#) (PiT), homelessness increased from 1,654 people in 2018 to 2,952 in 2024.

Older Adults Affected: In 2024, 23% of homeless individuals were over 50, up from 15% in 2018.

Late-Onset Homelessness: 11.76% of respondents in 2024 first experienced homelessness between ages 50-64.

Demographic and Economic Realities

Housing Tenure: In Ottawa, 78% of older adults own their homes; 22% rent.

Income: Older adults in Ottawa have higher average incomes than the national average, but many live on incomes that are fixed.

Vulnerable Groups: Older women, low-income, Indigenous, ethnocultural, 2SLGBTQIA+, rural, and Francophone older adults face unique housing challenges.

Housing Needs and Solutions

More Than 4 Walls: Age-friendly housing must be affordable, accessible, and connected to the home and community care services.

Housing Choices: While most older adults want to age in place and in their community when given the choice, there are large gaps in the availability of housing options and the services that can help older people age in place and in their community.

Innovative Models: Solutions include multigenerational housing, cohousing, cooperative housing, coach houses, and Naturally Occurring Retirement Communities (NORCs).

Municipal Policy Directions

Ottawa's New Official Plan: emphasizes mixed urban forms and inclusive housing for all ages and incomes.

10-Year Housing and Homelessness Plan (2020-2030): currently being updated and "is committed to ensuring a diverse range of housing options and support services are available to those who need them."

Older Adult Plan 2026-2030: In 2011, the World Health Organization (WHO) recognized the City of Ottawa as an age-friendly community with its first Older Adult Plan. The fourth Plan is expected to be released in late 2025.



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**Kanata Seniors Council
Community Conversation
October 2023**

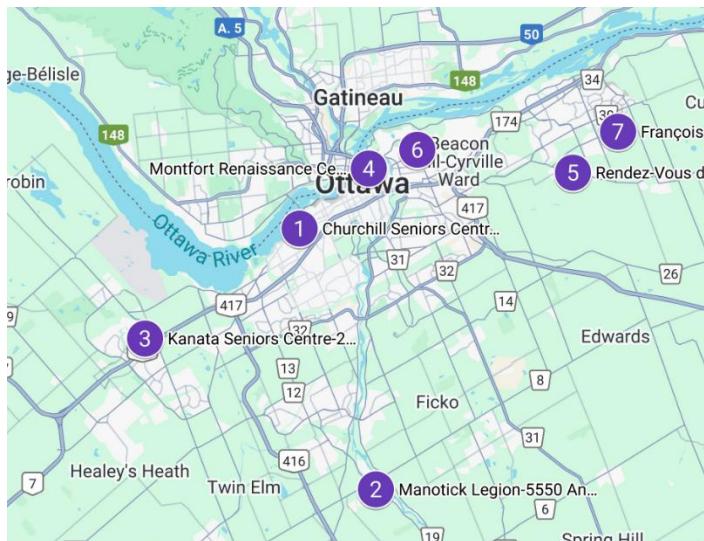


Introduction

In the fall of 2023, the Age Friendly Housing Committee launched the Community Conversations Initiative to provide a space for older adults in Ottawa to talk about their housing needs. The initiative involved gathering of data through community conversations and a survey and encouraging people to become more engaged in advocating for their housing needs.

In total, we heard from 811 people – about 150 from the in-person community conversations (5 in English and 2 in French) and 661 who completed an online survey. The seven community conversation sessions took place across Ottawa, reaching older adults living in urban, suburban, and rural communities.

1. Churchill Seniors Centre
2. Manotick Legion
3. Kanata Seniors Council
4. Montfort Renaissance - Centre Guigues
5. Rendez-vous des aînés Francophones (RAFO)
6. Brittany Park Condominiums
7. Orléans South-Navan, Councillor Kitts



This summary provides the highlights of what we heard and what we need to advance to ensure age-friendly housing options are affordable and accessible in Ottawa.

Churchill Seniors Centre Community Conversation October 2023



What we heard: Community Conversations

Age-friendly housing is more than four walls; it's a place to call home and to age safely that provides older adults with a sense of well-being, belonging and security.

Key concerns that were raised during community conversations included the following:

- **Affordability** of housing, now and in the future
- **Accessible** housing
- **Housing that supports older adults** to make social connections and a sense of community
- **Access to support and services** to remain independent, healthy, and active
- **Ability to maintain and modify their home** as they age.

We need affordable housing options across all socioeconomic statuses.

Renters noted the rising rents of their accommodations and the lack of options for **more affordable units**. In the current housing crisis, low- and moderate-income older adults are unable to find rental units that cost less than 30% of their before-tax income.

Rents are too high when thinking of moving.

They emphasized the importance of housing that fosters social connection and provides access to community services and support. While participants were generally opposed to moving in with family or to long-term care facilities, they **expressed more interest in shared and senior-specific housing options**.

I may not be able to afford my home due to the cost of required repairs.

Participants in the community conversations highlighted the need for modifications of their current home to improve accessibility and for future housing to be designed with accessibility in mind. **Many expressed feelings trapped in large, high-maintenance, and often, inaccessible family homes**, due to rising costs and the unaffordability of the current rental market.

I need help with groceries, housekeeping, snow removal, minor repairs, and laundry. Where do I go to get this help?

What we heard: Online Survey

We received 661 responses to the survey from older adults living in the 24 Wards with most living in the wards where we hosted the conversations. Most identified as women (71%), as English (87%), and as White (86%). Thirteen percent (13%) reported income under \$40,000, 29% between \$40-60K, 11% between \$80-100K, 28% over \$100K, and 19% did not report their income. Respondents ranged in age with 15% under 60, 32% between 60-69, 41% between 70-79, and 11% over 80.

Demographics

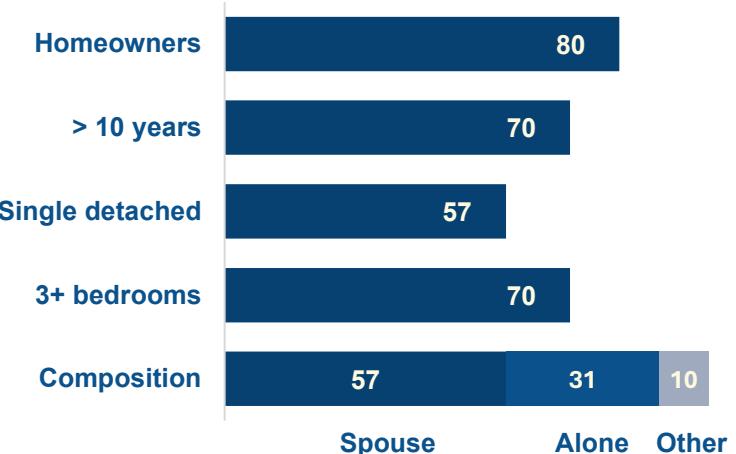


Age



Most survey respondents were homeowners (80%) who had lived in their homes for over 10 years (70%) and were considered over-housed in single detached homes (57%), and with more than three bedrooms (70%). While 57% reported living with a spouse or partner, **31% reported living alone** and the other 10% reported living with family members or a roommate.

Ownership, Type, and Composition

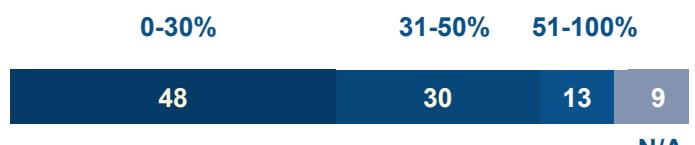


While most reported their housing was very affordable (40%) and affordable (49%) with 48% reporting housing costs under 30% of their income, **43% reported housing costs that were more than 30% of their income**, the threshold considered unaffordable by the [Canada Mortgage and Housing Corporation](#).

Affordability



Percent of Income



Although **most reported their housing to be stable (87%) and satisfied (86%) with their current living situation**, some expressed concerns about a lack of amenities and social connections, noisy environments, affordability, and barriers to aging in place due to accessibility and limited home and community care support services.

Satisfaction



Stability



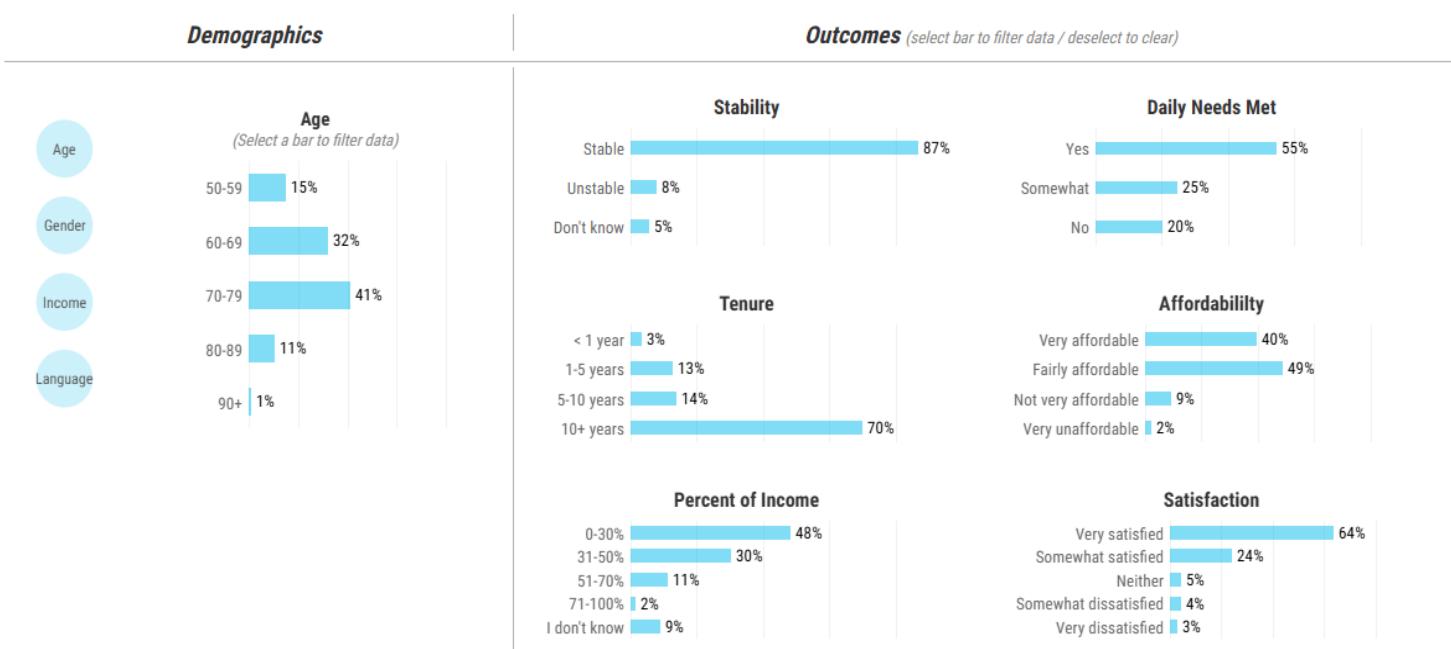
Despite these challenges, **78% reported wanting to remain in their homes as long as possible**, with many interested in home modifications and affordable home and community care to support them to aging in place and in their community. **Forty-five percent (45%) reported unmet daily needs** for support to remain independent.

Additionally, respondents were open to moving to rental housing and innovative housing solutions such as co-living, home sharing, cooperatives, and Naturally Occurring Retirement Communities with Supportive Service Programs (NORC-SSPs). The most reported reasons to move were the housing was unmanageable, inaccessible, and having health concerns.

Through the community conversations and the survey, Ottawa's older adults shared a sense of urgency to meet their current and future housing needs. Barriers to making progress include the lack of

- Consideration of older adults within the municipal housing policy
- Funding and support for non-profit developers to address the housing needs of older adults
- Affordable and accessible housing options for older adults
- Coordinated information, supports, and services

For additional information, you can explore the interactive data at the [COA Housing Survey | Tableau Public](#) (English only).



Needs and Challenges

Through the community conversations and survey, we heard the housing needs and challenges of Ottawa's older adults including:



Housing Affordability and Services

Core Housing Need: Older adults over 55 face rising rates of housing need; 12% of those over 75 are in core housing need, with older women more likely to be than men.

Tenure Risk: Renters (19.8%) are far more likely to be in core housing need than homeowners (4.6%) (CHMC, 2024).

Ownership Trends: Older adults are more likely to own their homes mortgage-free. In Ottawa, 44.5% of those over 55 are the primary household maintainers (Statistics Canada, 2021), yet they have few options to move.

Homelessness Risk: Being in core housing need can lead to homelessness, compounded by health issues, elder abuse, and ageism.

Challenges

- Limited options to move or downsizing.
- High rental rates and retirement home fees are more than 30%.
- Increasing out-of-pocket costs for food (8% of food bank users are older adults), health and home care, and social/recreational activities (Food Banks Canada, 2023).

86.6%

support stronger protections for older renters.

90.5%

support building options in existing neighborhoods.



Accessible Design

Disability and Aging: In 2017, 22% of Canadians reported a disability; that rises to 37.8% for ages 65+ and 47.4% for ages 75+. Half of older adults with disabilities began experiencing limitations before age 65.

Universal Design as a Solution: Also called inclusive or barrier-free design, it creates environments usable by everyone, regardless of age or ability. When adopted by architects and planners, it supports children, parents, older adults, and people with disabilities or health conditions.

Challenges

- Accessibility emerged as the biggest barrier to aging in place.
- Renovations and home modifications are expensive.
- Homes lacking universal design force many to relocate as mobility, sight, hearing, or cognition change over time.

90%

rated improving accessibility in new builds and retrofits as important.

28.6%

reported their current home is not accessible.



Housing Maintenance and Modifications

Difficulty Finding Reliable Help: Participants reported not knowing where to find dependable service providers. There is a strong demand for affordable assistance with small tasks like yard work, snow removal, and house cleaning.

Maintenance as a Barrier to Aging in Place: Rising maintenance costs contribute to housing instability and unsuitability.

Need for Home Modifications: Participants emphasized the importance of retrofitting homes to support aging in place, including handrails and grab bars, stairlifts, bathroom modifications, and outdoor ramps.

Financial Support: Participants expressed that tax credits are insufficient. They recommended subsidies or forgivable loans as more effective solutions to support necessary renovations.

Challenges

- Maintaining and adapting their homes as they age.
- Affordable, accessible, and trustworthy support for home upkeep and renovations.
- Limited awareness and access of financial aid programs, such as [Ontario Renovates](#) for low-income individuals with disabilities and older adults for essential home repairs and accessibility upgrades.

29%

said their home requires too much upkeep.

72.6%

would bring in home support services to stay in their home longer.



Support Services and Navigation

Difficulty Navigating Systems: Participants found the housing, social services, financial assistance, and health systems confusing. Lack of accessible information prevents informed decision-making.

Anticipated Support Needs: Survey respondents identified a wide range of desired supports including in-home cleaning and maintenance, personal care, food preparation and delivery, volunteer visiting programs, transportation, mental health support, and nursing and palliative care.

Need for Centralized Information Access: Participants want a physical hub to access information and get help with applications, referrals, and to support decision making.

Challenges

- Current referral systems, for example, 211 and 311 are seen as insufficient and impersonal.
- Lack of awareness of where to turn during health crises or transitions.

21.6%

reported a change in their health would prevent them from staying in their home.



Social Connections

Value of Social Connection: Older adults want to feel valued, included, and connected to their communities. Many would not consider moving if it meant losing these connections.

Impact of COVID-19 Pandemic: The pandemic intensified social isolation, especially those who live alone, had family at a distance, and who lived in long-term care settings.

Risk Factors for Isolation: Older adults at higher risk are those who live alone, on a low-income, or live in rural/remote areas; those who experience physical and mental health challenges, and those who are caregivers, unfamiliar with technology, Indigenous, and racialized or part of the 2SLGBTQIA+ community.

Role of Community Support: Community support services offer vital programs to reduce isolation through recreation, education, and volunteering. These organizations need sustainable funding to continue their work.

Housing and Social Connection: Home sharing, housing, co-housing, intergenerational housing, coach homes, and Naturally Occurring Retirement Communities (NORCs) were seen as promising models.

Challenges

- Limited options for home sharing and matching services available in Ottawa.

49%

exploring cohousing, home sharing, or intergenerational living.

92%

felt that more seniors' social and supportive housing was important.

- Limited access to programs and services in other languages, especially French, and that are culturally appropriate and sensitive to diverse older adults.
- Access to and knowledge of digital tools limits participation in online programs and services.



Diverse Older Adults

Experiencing or at Risk of Homelessness:

Older adults are in Ottawa's homeless population (23%), in comparison to 19% of the general population. There is a disproportionate impact on Indigenous (32%) and racialized (55%) populations (City of Ottawa, 2024). Older women are more likely to live alone and on a low-income than men. They are also among the hidden homeless and require safe housing because of gender-based violence and elder abuse (CAWI, 2025). Homelessness is a gendered and racialized issue, requiring targeted, equity-focused solutions.

💡 Innovative Idea: Supportive Housing for Older Adults

In August 2023, Ottawa received CMHC Rapid Housing Initiative funds to invest in Ottawa Salus to build a 54-unit supportive housing apartment building in Nepean for older adults with an opportunity to age in place. Salus will provide independent living to older adults with concurrent conditions and serious mental illness including addiction, homelessness, and continuous hospitalization (CMHC, 2023).

Older Adults with Disabilities: Older adults make up 38% of Canadians with disabilities. Whether you are aging with a disability or aging into a disability, older adults will face barriers to accessing and maintaining housing, often leading to institutionalization. Older adults with disabilities require accessible housing, nearby services, access to affordable transportation options, and income supports (Statistics Canada, 2022).

Francophone Older Adults: In Ottawa, there are more francophone older adults proportionally (19.5%) than Anglophones (16.2%). In addition, they have lower average income than Anglophone seniors (Assemblée de la Francophonie, 2019).

Rural Older Adults: The number of rural older adults is expected to grow by 183% by 2036 (City of Ottawa, 2011). They are more likely to live on a low-income 27% vs. 20% in urban areas (Rural Ontario Institute, 2024). They face additional barriers including limited access to services, transportation, and social networks (COA, 2024).

2SLGBTQIA+ Older Adults: According to [Ottawa Seniors Pride Network](#) (2015), older adults fear of discrimination in senior housing and long-term care. Many report concerns about being forced back into the closet or facing homophobia/transphobia. In fact, only 45% feel accepted in retirement communities; 30% reported feeling comfortable in non-LGBTQ+ settings. It is clear there is a need for LGBTQ+-specific housing and culturally safe services.

Ethnocultural Older Adults: Need for culturally reflective housing, including access to services in their first language and culturally appropriate food and experiences. Ethnocultural older adults face racism, language barriers, and systemic discrimination in housing and health care. They require

inclusive planning and recognition as key partners in the development of housing options that is affordable and accessible housing and community-based supports to age in place and in their community (SPCO, 2021).

Indigenous Older Adults and Elders: We note that indigenous older adults and Elders are underrepresented in survey responses but overrepresented in homelessness and systemic discrimination. Yet only 1.1% of older adults identify as Indigenous in Ottawa, a smaller number proportionally than the 2.5% of the whole population. According to the City of Ottawa's Portrait of Ottawa Older Adults, this population is expected to grow by 415% by 2031 (City of Ottawa, 2011). We follow the lead of the [Ottawa Aboriginal Coalition Indigenous Housing and Homelessness Strategy](#) that calls for culturally appropriate housing services, and truth and reconciliation-informed approaches.

Challenges

- Solutions need to consider the diverse needs of older adults from different groups when considering housing policies and planning.
- Older adults need to be engaged throughout the process and supported to lead and partner with others to develop options that meet their own needs.

Innovative Idea: Indigenous Affordable Housing

In 2021, Wigwamen Inc., an Indigenous housing provider, proposed to develop a 6-storey 50-unit senior-specific affordable housing building at 2040 Arrowsmith Drive with 10 accessible units on the ground floor and space for the Gloucester Emergency Food Cupboard.

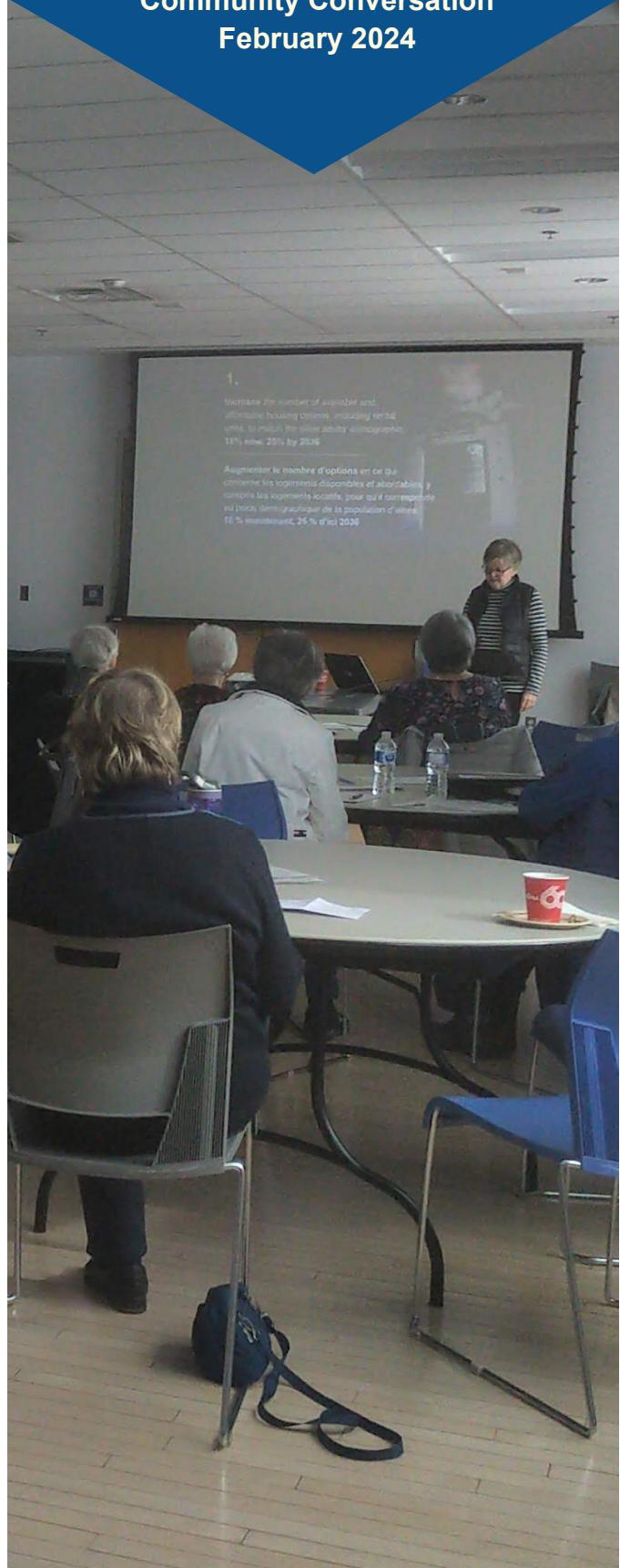
Recommendations

The results from the community conversations and online survey augments the policy recommendation identified by the COA in [previous engagement activities](#) during the 2022 municipal election, as well as recommendations from community partners such as the [Alliance to End Homelessness Ottawa](#), [Ottawa Seniors Pride Network](#), [the Social Planning Council of Ottawa](#), [Ethno-Cultural Seniors Network](#), and [Champlain Dementia Network](#).

To address the aging age-friendly housing needs of Ottawa's older adults, the COA calls on the City of Ottawa to work with its Federal and Provincial partners to:

- A. Increase** the availability of affordable purpose-built age-friendly rental housing.
- B. Increase** the supply and availability of accessible housing for older adults.
- C. Facilitate** the coordination of public health and community services with health teams, community organizations, and partners to expand the range of home and community care support services to promote and protect the health and safety of older adults to age in place and communities.
- D. Invest** in innovative building models.
- E. Engage and consult** equitably with older adults, researchers, developers, and other experts and **consider** best practices to meet the housing needs and challenges of Ottawa's older adults.

Councillor Kitts
François Dupuis Recreation Centre
Community Conversation
February 2024



Action Plan

Addressing these needs and challenges will require collaboration with older adults, the City of Ottawa (through its Older Adult Plan and 10-year Housing and Homelessness Plan), housing providers (both non-profit and for-profit), community-based senior support service providers, and health partners, as well as the provincial and federal governments.

To address the aging age-friendly housing needs of Ottawa's older adults, the COA calls on the City of Ottawa to work with its Federal and Provincial partners to:

A. Increase the availability of affordable purpose-built age-friendly rental housing.

1. Increase the supply of affordable housing for older adults.

1.1. Increase the number of available and affordable housing options, to match the older adults' demographic in Ottawa, 18% now, 25% by 2036.

1.2. Make public land available (on a long-term lease or ownership terms) to build new affordable housing for older adults.

1.3. Adopt and promote programs that encourage aging in place, social connectedness, health, and safety.

1.4. Invest in a permanent non-profit supportive housing model (senior residences) to support older adults experiencing homelessness with onsite staff or closely linked supportive housing services for those who do not need continuous supervised care.

1.5. Pass an [anti-renoviction bylaw, similar to the City of Hamilton](#), and an [anti-displacement policy as defined by the Alliance to End Homelessness Ottawa](#).

2. Support non-for-profit partners who provide housing for older adults.

2.1. Explore, develop, and maintain partnerships with non-profit housing providers, including faith and ethno-cultural communities to cost-effectively meet the needs of older adults.

2.2. Create incentives, property tax relief, and subsidies for non-profit housing providers who build affordable and accessible units for older adults.

2.3. Expand support to non-profit organizations who work with older adults by providing knowledge and resources to help them undertake the housing development process.

3. Support timely affordable housing construction.

3.1. Reduce timelines to get projects approved by streamlining application process, reducing regulation harmonizing building codes and prioritizing affordable housing proposals for older adults.

3.2. Continue to ease zoning restrictions to allow housing such as coach homes and tiny homes.

B. Increase the supply and availability of accessible housing for older adults.

1. **Incorporate** the principles of universal design in all new builds and **ensure** that 20% of all retrofit units are accessible.
2. **Support** home accessibility and safety modifications.
 - 2.1. **Continue and expand** programs such as tax incentives, subsidies, and loans that provide funding to older adults and persons with disabilities for repairs and home modifications that support accessibility and independent living.

2.2. **Amend** Ontario's Building Code to make universal design the mandatory standard for 100% of all new housing units and public buildings.

2.3. **Explore and invest in** technology solutions to improve home safety for older adults, for example, partnership programs to install grab bars in bathrooms and low-cost emergency buttons in homes.

C. Facilitate the coordination of public health and community services with health teams, community organizations, and partners to expand the range of home and community care support services.

1. **Develop** a more robust, interconnected system of shared resources, services, agencies, and programs available in Ottawa. Centralizing housing information and services is crucial to help seniors know their housing rights and options and plan for their future housing needs.

1.1. **Enhance, promote, and improve** accessibility of a centralized directory of healthy aging, housing and community services supporting older adults living at home.

1.2. **Assign** community navigators to assist older adults navigate the complex landscape of support services available to help people successfully age in place and community.

1.3. **Continue** to support and promote community-based organizations to create and provide neighbourhood service hubs that disseminate resources, provide services or referrals, and serve as centres for social activities and community connection.

2. **Expand** the Aging In Place program provided by Ottawa West Community Support, which currently exists to provide an integrated mix of services to seniors living in select Ottawa Community Housing buildings, to include all older adults living in Ottawa.

3. **Advocate** for consistent, core funding from all levels of government to help address challenges for community organizations that provide support to older adults, address social isolation and provide a supportive community to older adults as they age.

D. Invest in innovative building models.

1. **Prioritize** development that creates intentional communities such as mixed-use or inter-generational buildings to support residents of all ages to be resilient, self-sufficient, and socially connected.
2. **Use** government owned land to create flexible and affordable housing using pre-approved building solutions and cost-effective materials (i.e. prefab, 3D, modular) that can be deployed rapidly.
3. **Fund** temporary or transitional housing programs for older adults who have been evicted, are fleeing an abusive relationship, are homeless, or have been recently discharged from the hospital.
4. **Use** existing Naturally Occurring Retirement Communities (NORCs), including the [Oasis Ottawa supported by the Olde Forge Resource Centre](#) as planning and health service hubs for older adults living in these communities. As a minimum, assign a navigator to each NORC community to help older adults understand and access the support services available to help them to age in place and in the community.
5. **Call** for the federal and provincial governments to develop and fund a Naturally Occurring Retirement Community Strategy.
6. **Encourage** developers to include community spaces in new buildings for community activities to promote healthy aging and to encourage social connection.
7. **Invest** in innovative models such as seniors' villages or cluster-care homes, like [Perley Seniors Living](#) or [Bruyère Health Village](#) that offer a range of supportive services that allow older adults to age-in-place from independent living to assisted living.
8. **Promote** the development of housing solutions and **provide** incentives that emphasize sharing and/or adding to existing housing. Home sharing or adding [ancillary units \(coach homes\)](#) to existing homes will increase the availability of more affordable housing for older adults, address social isolation and provide a supportive community to older adults as they age.

E. Engage and consult equitably with older adults, researchers, developers, and other experts and consider best practices to meet the housing needs and challenges of Ottawa's older adults.

1. **Facilitate** the development of a [Housing Rights Advisory Committee](#) (similar to Toronto) to provide a forum for those with lived/living experience of housing precarity, as well as housing advocates, academics, and service providers to advise and inform City Council on issues, policies, and decisions to further the right to affordable, accessible, and adequate housing.
2. **Ensure** the voices of older adults are included in the City's housing policy and plans.

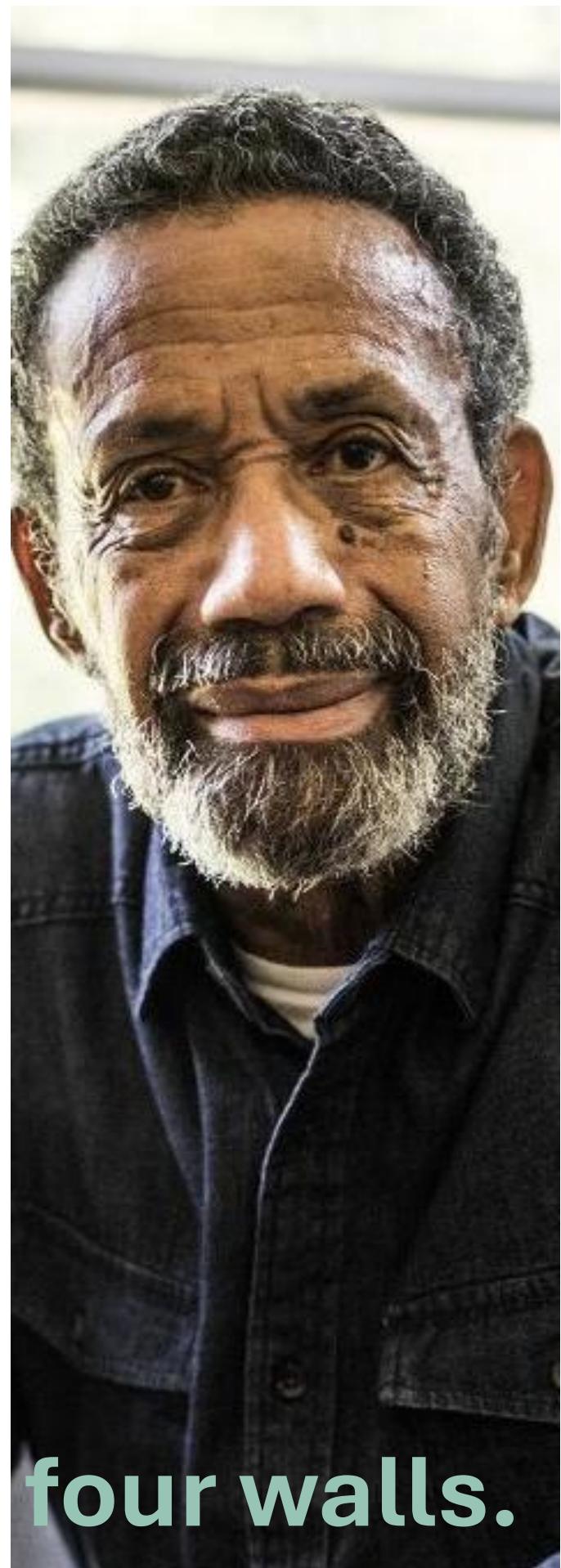
Next Steps

While Age-Friendly Housing Community Conversations have been well-received, the Council's capacity to facilitate such consultations is reliant on volunteers and partners. Though grateful for current funding from the City of Ottawa and the Ontario government, COA seeks increased support to further engage older adults and enhance the organization's ability to serve the community and to address the diverse housing needs of older adults as part of a broader strategy to tackle the housing crisis and create inclusive communities for all ages.

1. **Secure funding** support for older adult engagement initiatives.
2. **Seek formal acknowledgement** of this report by the City of Ottawa.
3. **Use this report to advance the recommendations** with older adults, organizational partners, politicians, and academic researchers.
4. **Apply the report findings** to support age-friendly initiatives and promote aging in place for older adults in Ottawa.

**Together, we can advance
age-friendly housing
to build connections and
community that is...**

more than four walls.



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