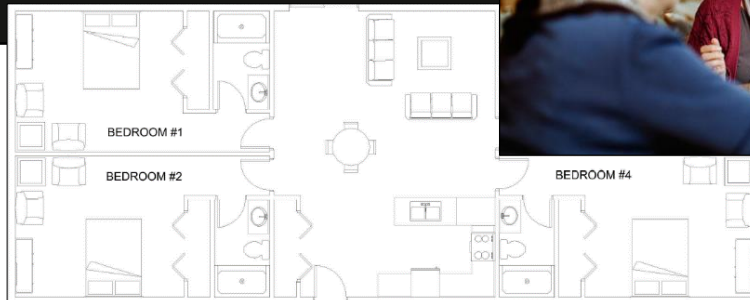


76 WYNDHAM STREET S. GUELPH

A CO-LIVING DEVELOPMENT FOR SENIORS



January 2020

M.Flaman Productions Ltd.

TABLE OF CONTENTS

1. Introduction	2
2. Background Information	2
<i>What is co-living?</i>	<i>2</i>
<i>Benefits of Co-Living.....</i>	<i>2</i>
<i>Seniors Co-Living.</i>	<i>2</i>
3. Affordable Housing Problem Statement	3
4. Affordable Housing Strategy - Framework Overview.....	3
<i>Demographic and Economic Drivers</i>	<i>3</i>
<i>Household Characteristics.....</i>	<i>4</i>
<i>Housing Affordability, Suitability, and Adequacy.....</i>	<i>4</i>
5. Building Design and Details	5
<i>Building Layout – 1st Level.....</i>	<i>6</i>
<i>Building Layout – 2nd, 3rd & 4th Level</i>	<i>7</i>
<i>Apartment Floorplans - Units 2, 5 & 8.....</i>	<i>8</i>
<i>Apartment Floorplans - Units 3, 6 & 9.....</i>	<i>9</i>
6. Canadian Mortgage and Housing Corporation	10
7. Conclusion.....	10

1. INTRODUCTION

An unprecedented demographic shift looms on Canada's horizon. An aging population means seniors will soon make up a historically large proportion of the population. This change will require many services and institutions to adapt and respond. Rather than seeing this shift as a challenge to nervously anticipate, Canada's aging population can be viewed as an opportunity that drives innovation.

A new housing movement has recently been brought to Canada called 'Co-living'. More than just a new design, Co-living is a shift in our approach to aging and living in community to meet the unique needs of residents in their mid and later years.

The proposed development is to sever the existing lot on the corner of Wyndham and Howitt St into two separate lots. On the corner, a duplex is proposed to address the corner of Wyndham and Howitt. Fronting Wyndham Street, a four-storey, nine-unit rental apartment building to be held under single ownership is proposed. There will be six (6) three bedroom units and three (3) four bedrooms, units with each bedroom having its own private bath. Individual rooms and/or apartments would be offered to prospective tenants in the 50+ age demographic.ⁱ

2. BACKGROUND INFORMATION

What is co-living? "Co-living" or "Co-housing" is a type of arrangement providing shared housing for people with shared intentions. A co-living arrangement offers the residents individual space within a shared unit plus access to common living space and amenities. A key difference between co-living and a shared apartment is the provision of rooms on an individual basis - prospective tenants can but do not necessarily need to form their own group. The property management staff of a co-living space generally screens and curates residents to create good matches.

Benefits of Co-Living. The obvious benefit of co-living is a reduced cost to both the resident and developer. Efficiencies are gained by sharing kitchens and living area, which can take up the bulk of space and cost of one bedroom unit. People are also drawn to co-living arrangements for the social benefit. Studies have shown that the majority of people seeking co-housing arrangements are those who would otherwise be living alone.

Seniors Co-Living. While often thought of as appealing to the younger demographic, a large and growing segment of co-living spaces are targeted specifically at seniors. With an aging population, there are already a large number of seniors living either alone and/or looking to downsize. The co-living arrangement is perfect for seniors as it appeals to persons looking for a sense of community, common interests, and shared valuesⁱⁱ.

3. AFFORDABLE HOUSING PROBLEM STATEMENT

The City of Guelph's Affordable Housing Problem Statement, as defined by the Affordable Housing Strategy (AHS), is as follows:

The range of housing options available in Guelph is not fully meeting the affordability needs of low and moderate income households.

ISSUE #1: There are not enough small units to rent.

ISSUE #2: There is a lack of available primary rental market supply.

ISSUE #3: The secondary rental market supply is not as secure as the primary.

The housing target is that 30% of all new residential units constructed be considered affordable, broken down as 25% affordable ownership housing, 1% affordable primary rental, and 4% affordable secondary rental. The City already has tools in place that assist with the provision of affordable housing, such as a "New Multi-Residential" property tax class to offer a lower rate of property tax for newly constructed multi-residential buildings, and is currently considering an array of additional incentives.

4. AFFORDABLE HOUSING STRATEGY - FRAMEWORK OVERVIEW

This section explains, on a point form basis, how the proposed Co-Housing development helps address the City's affordable housing needs as defined in the AHS.

Demographic and Economic Drivers

- **High Household Growth** – The number of households in Guelph is projected to rise 48% between 2011 and 2031. *Seniors living alone and or "aging in place" makes up the largest segment of one person households in Guelph. By providing a viable and affordable alternative, the proposed development will serve to free up existing single family homes in the City to meet its growing demand.*
- **Aging Population** – The increase in proportion of seniors in the community will increase the demand for adaptable and accessible multi-unit housing. Affordability for seniors on a fixed income will be a factor. *The proposal meets the need to house Guelph's aging population, specifically seniors on a fixed income.*
- **Many Commuters** – Roughly 15,000 Guelph Residents travelled to jobs located outside the City. *Although not targeted specifically at commuters, the apartment is within easy walking distance of Guelph Train Station and Downtown Core.*

- **Household Income** – Average household incomes in Guelph are slightly below the provincial average. *The co-living arrangement is ideal for those persons living on a fixed income who otherwise might not be able to afford a quality apartment of their own.*

Household Characteristics

- **More One Person Households / Seniors Living Alone** – Individuals living alone has been the fastest growing household type in Guelph over the last 15 years, with seniors making up the largest segment (37%). Seniors on fixed incomes will require innovate, affordable housing options. *There will be a huge demand within the City of Guelph from seniors. The proposed apartment will serve to compliment Guelph's existing supply of retirement accommodation.*

Housing Supply

- **Low Vacancy Rate** – The vacancy rate for Guelph's primary rental market is currently 0.6%, which is below the balanced benchmark rate of 3%. *The proposed apartment is considered high density infill, and makes the best possible use of the existing lands by adding add up to 30 new fulltime residents to the Downtown Core.*
- **Increasing Rental Rates** – Private market rental rates in Guelph are increasing above the Consumer Price Index (CPI) rate of inflation. *As construction costs and rental rates continue to rise, a co-housing arrangement mitigates the issue of unaffordability.*
- **Secondary Rental Market** – 45% of Guelph's rental units are in the secondary market and are considered to be temporary. *The proposed development is to be primary rental accommodation, which is stable and not subject to change.*

Housing Affordability, Suitability, and Adequacy

- **Affordability Challenges** – A significant portion of households are spending above the affordability threshold, with renters being more at risk than owners of affordability challenges. *A co-living arrangement addresses the affordability challenges many renters are faced with, while maintaining a high standard of accommodation.*
- **Lack of Small Housing Units** – There is a shortfall of bachelor and one bedroom units. The projected rise in the number of one bedroom households will further increase the demand for small units. *A co-housing development will compliment Guelph's existing supply of bachelor and one bedroom units by offering a viable alternative to those only in need of a single bedroom.*

5. BUILDING DESIGN AND DETAILS

The proposal is to sever the existing lands at the corner of Wyndham St. South and Howitt St into two separate lots. A duplex building is proposed for the corner. The proposed apartment fronts Wyndham Street and is a four-storey, nine unit primary rental to be held under single ownership. A tenth unit is proposed on the main floor as either an office or landlord accommodation.

Each resident would have his or her own bedroom and bathroom plus shared access to a common kitchen and living room. The building has a substantial common living area (sitting area, kitchenette, television, dining table) on the main floor for use by all occupants and their guests on shared basis. The units are designed to very comparable in terms of bedroom size, bathroom size, window placement, and living space. All tenants would pay equal rent.

Unit No.	Bed-rooms	Bath-rooms	Total Unit Area	Unit Area / Occupant	Unit Common Area	Common Area / Occupant
1	3	3	1,280	427	541	180
2	3	3	1,280	427	541	180
3	4	4	1,710	428	665	166
4	3	3	1,280	427	541	180
5	3	3	1,280	427	541	180
6	4	4	1,710	428	665	166
7	3	3	1,280	427	541	180
8	3	3	1,280	427	541	180
9	4	4	1,710	428	665	166
OFFICE	-	-	620	-	-	-
TOTAL	30	30	13,430	-	5,240	-

Table 1 – Unit Occupancy

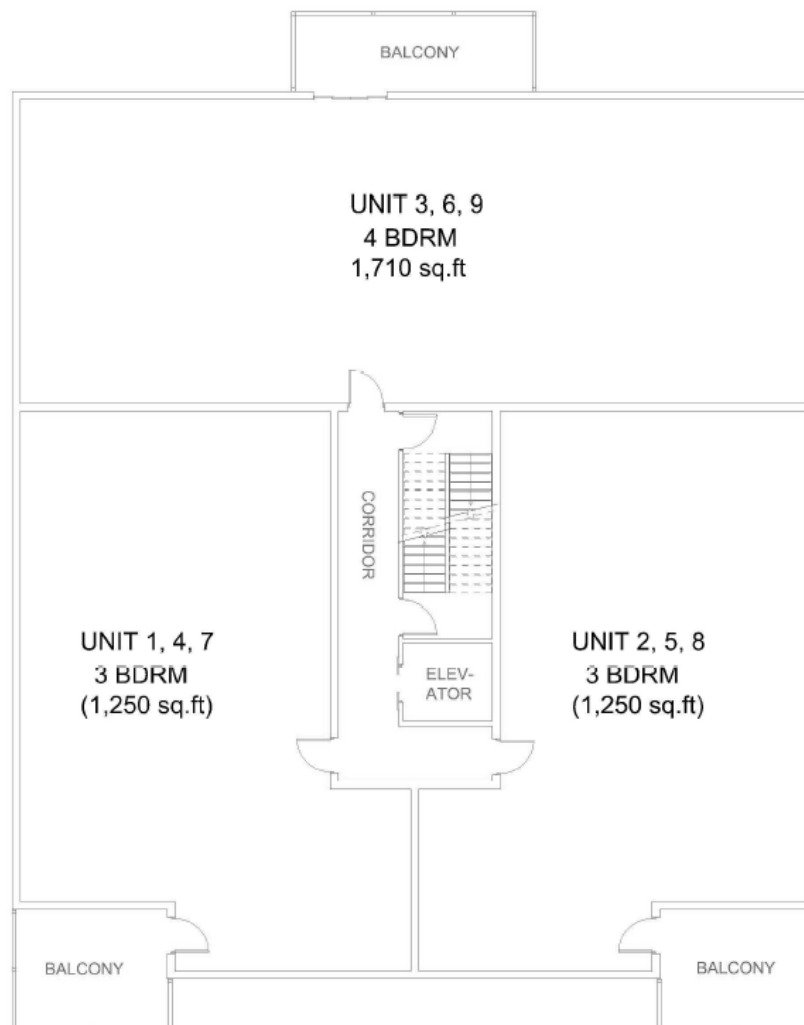
Building Layout – 1st Level

The first floor elevation is just slightly above ground level with easy access at both front and rear. The common area is over 1,000 square feet of furnished living space available to all tenants. With multiple sitting areas, television, dining table, and accessory kitchen, it will be a place for social gatherings, events, shared meals, and to receive guests. It is also proposed for a shared electric vehicle available to all tenants as well. The shared vehicle garage is oversized and intended to contain tenant lockers.



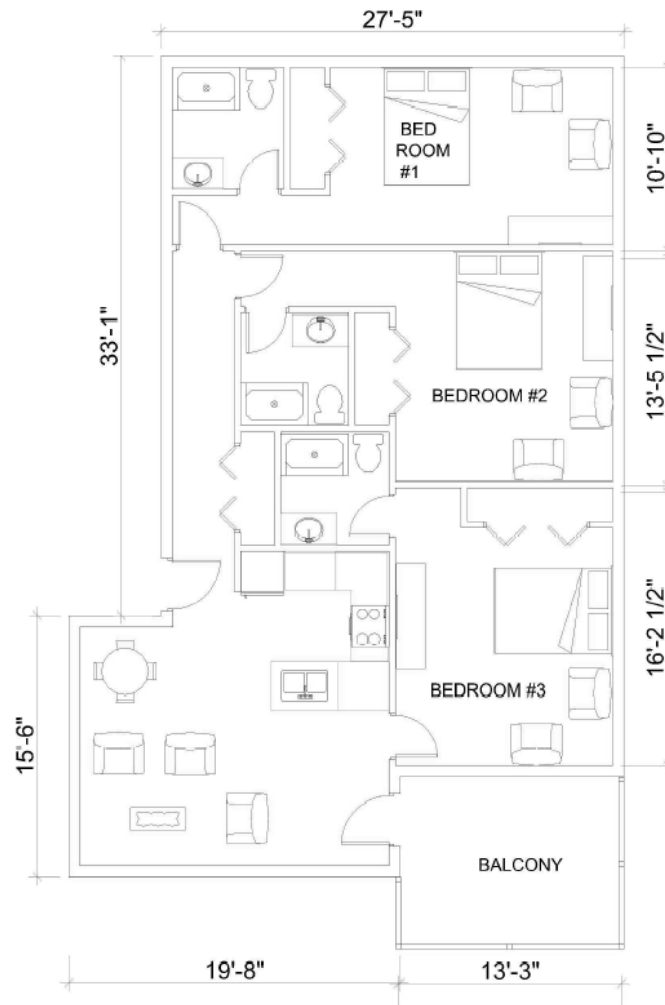
Building Layout – 2nd, 3rd & 4th Level

The upper three floors of the building are identical. Unit 3, Unit 6, and Unit 9 (located on the 2nd, 3rd, and 4th floors, respectively) are identical and all have four person occupancy. Units 1 & 2 (2nd floor), Units 4 & 5 (3rd floor), and Units 7 & 8 (4th floor) are identical and have three person occupancy. Note there are two separate stairwells, side by side with fire separation. One stairwell exists to the lobby and the other to the exterior. Unit are designed to have equal sized bedrooms and equal common space per occupant.



Apartment Floorplans - Units 2, 5 & 8

Each bedroom in this unit layout is 270 square feet with a private bathroom, providing ample personal space. The kitchen, living room, and balcony are all shared privately between the three occupants, who each have the option of using the main floor common area at any time.

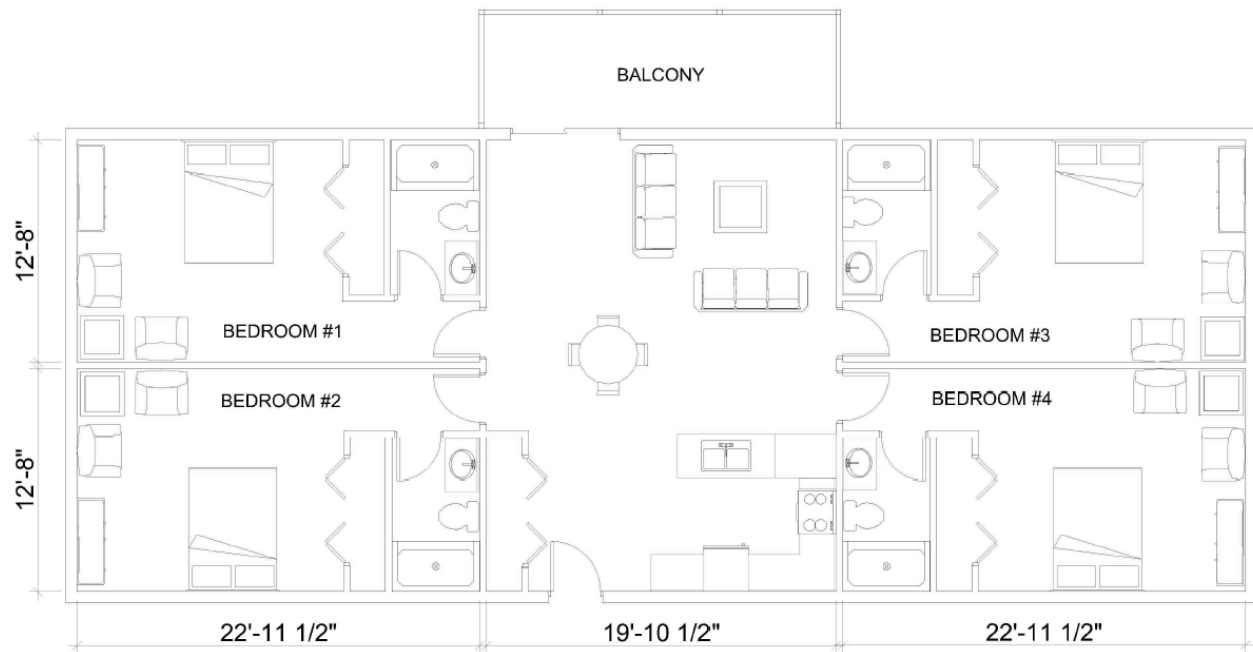


** Units 1, 4, & 7 are mirror image of above*

- Unit Area is 1,280 square feet, or 427 square feet per occupant;
- Average room size is 270 square feet, which includes ensuite bath and closet;
- Common area – 541 square feet, which includes hallway and balcony;
- Balcony area is 135 square feet.

Apartment Floorplans - Units 3, 6 & 9

Below is the four bedroom unit. At 290 square feet, the bedrooms are slightly larger than the three room unit, as is the common area. The trade-off is that the common area and balcony is shared with an extra person. All units are west facing and will catch the evening sun during summer months.



- Unit Area is 1,710 square feet, or 428 square feet per occupant;
- Average room size is 290 square feet, which includes ensuite bath and closet;
- Common area is 665 square feet, which includes hallway and balcony;
- Balcony area is 135 square feet.

6. CANADIAN MORTGAGE AND HOUSING CORPORATION

The Canadian Mortgage and Housing Corporation (CMHC) is currently incentivizing construction of new rental accommodation in Canada. CMHC treats co-living financing applications under the Single Room Occupancy (SRO) category and offers attractive financing incentives to promote such projects. Co-living is considered a form of affordable housing in that it reduces development costs, operating costs, and living expenses. A co-living model is considered one that can appeal to singles, young professionals, seniors, and others seeking urban living and a sense of community at a relatively affordable cost.ⁱⁱⁱ

To further enhance the project's appeal, it would be beneficial for the City of Guelph and/or Wellington County to recognize this application as a form of affordable housing.

7. CONCLUSION

An aging population means seniors will soon make up a large proportion of Guelph's population. The city also has a shortage of affordable primary rental units, and a specific shortage of small units for persons living alone on a fixed budget.

A co-living development targeted at seniors is the perfect way to mitigate Guelph's rental shortage while at the same time reinvigorating and intensifying the downtown core. Wyndham Street South, with its easy access to the downtown core, is the perfect location for this new and exciting lifestyle choice.

Rather than seeing the demographic shift as a challenge to nervously anticipate, Canada's aging population can be viewed as an opportunity that drives innovation.

REFERENCES

ⁱ <https://info.seniorlivinginnovationforum.com/blog/is-the-co-living-model-ready-to-make-its-mark-on-senior-living>

ⁱⁱ <https://www.canadianliving.com/life-and-relationships/community-and-current-events/article/how-a-group-of-female-seniors-decided-to-forgo-a-retirement-home-for-a-co-living-space>

ⁱⁱⁱ <https://www.cmhc-schl.gc.ca/en/finance-and-investing/mortgage-loan-insurance/rental-housing-solutions/single-room-occupancy>