



Accessible Housing

Photo Credits: Canadian Centre for Disability Studies

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Seniors in Manitoba continue to prioritize aging-in-place, making accessible and affordable housing a policy priority to account for safe living situations for aging and elderly citizens. As people age, home accessibility becomes paramount to allow residents to remain as independent as possible. If residents require more universally accessible homes but are not yet ready to move into a care facility, renovations are considered to make the home more universally accessible or visitable. If this process is not applicable, seniors may choose to move to new units which are built to be accessible and affordable.



Photo Credit: Bridgewater Neighbourhoods

Figure 1: Promotional image from Bridgewater Developments showing an elderly couple welcoming a young family into their visitable home.

People with disabilities, which include many seniors, are 60% more likely to be in core housing need (CMHC, 2018). Accessible and affordable housing is limited in Manitoba, with long wait lists for Manitoba Housing and limited accessible units being built in new developments. The accessible and affordable housing market in Manitoba has been described as reaching a “crisis point” (CBC News, 2016) and creating a “human rights crisis” (Johnston, 2020), with residents finding more roadblocks than support. In 2019 the Manitoba Government additionally cut two programs for residential adaptations and secondary suite programs (Froese, 2019). Current opportunities for Manitobans looking for accessible, affordable housing outside of social housing include grant funding and tax relief, visitability plans and the implementation of secondary suite bylaws.

Funding Opportunities

Several provinces in Canada offer grant and tax credit programs for home renovations for people with disabilities, as well as for creations of secondary suites.

In Manitoba, the *Residential Adaptations for Disabilities* program was previously offered, which provided up to a \$16,000 grant to residents to renovate their homes to become accessible. The *Manitoba Rental Housing Construction Tax Credit* was offered in 2018 to incentivize secondary suite development, which provided a tax credit up to \$12,000 to residents. Both programs are no longer offered, and since 2019, no new renovation or construction grant programs have been provided by the Province.

Since 2019, no new disability renovation or construction grant programs have been provided by the Province.

Figure 2: Exterior photo of the Icelandic Lodge Seniors Housing in Riverton, MB.



Photo Credit: Manitoba Housing

The following funding opportunities are currently available for Manitobans (Government of Canada, 2021): *Home Accessibility Expenses* – Residents who qualify can claim up to \$10,000 for renovations completed on an owned home; *Home Buyers' Amount* – Claim \$5,000 on the purchase of a new home. People who claim the DTC are eligible to apply this rebate to each home they purchase.

Canada Mortgage and Housing Corporation (CMHC) provides funding to First Nations people who live on-reserve through the *Home Adaptations for Seniors' Independence* offering a \$20,000 forgivable loan for accessibility renovations (CMHC, n.d.).

British Columbia offers several grants and tax credits including the *Home Renovation Tax Credit for Seniors and Persons with Disabilities* (\$1,000 annual tax credit for home renovations to improve mobility or access), and the *Home Adaptations for Independence (HAFI) Program* which provides up to a \$17,500 grant for home modifications (Government of British Columbia, n.d.).

Visitability

Designing visitable housing includes basic accessibility features so that the main floor can be utilized by a person with a mobility device. The requirements of a visitable home include having a barrier free entrance via an accessible walkway, wide and passable entrance points, main floor doors and hallways, and a universal washroom. (Visitable Housing Canada, n.d.). In 2006, Manitoba Housing developed the *Accessibility and Visitable Housing Guidelines for Residential Units* (Manitoba Housing, n.d.). This guideline requires that of future developments that receive funding from Manitoba Housing, 10% of units must be made visitable.

The Bridgwater Development in Winnipeg was one of the first projects of this kind in Canada, with 50% of homes in the development built as visitable (Park, 2014). This project intended to set a precedent for accessibility in future developments. Bridgwater does not include affordable units and is a car-dependent community, which may detract from seniors' ability to age-in-place.

In 2016, the Icelandic Lodge in Riverton was expanded adding 11 independent living suites, and nine supportive housing suites all built to be visitable

Through implementing these initiatives, seniors in Manitoba will have more choice to age-in-place safely and within their budgets.



Photo Credit: The Neighbourhoods of Bridgwater

Figure 3: Elderly couple outside of a Bridgwater visitable home.

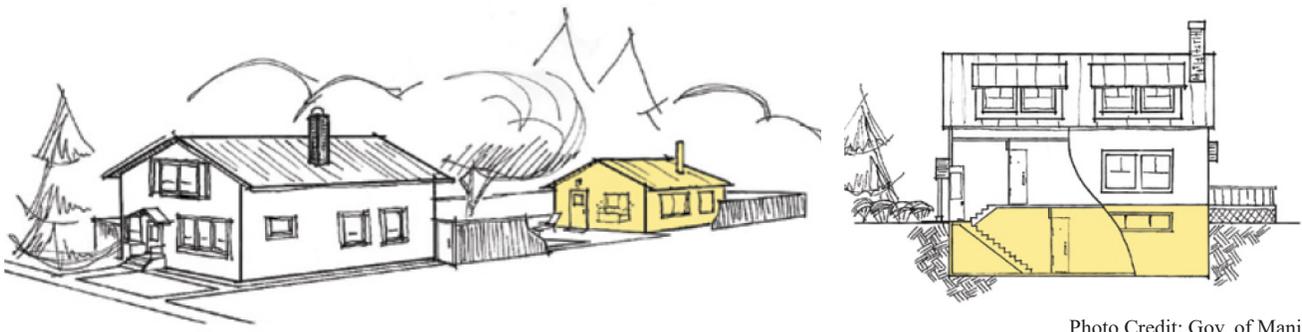


Photo Credit: Gov. of Manitoba

Figure 4, 5: Illustrations of Secondary Housing unit examples, a Granny Flat on the left and Basement apartment on the right.

(Manitoba Housing, 2016). The visitable suites are built for moderate to low-income seniors and allow independence and affordability with senior-specific amenities in the building.

Secondary Suites

For Seniors, secondary suites allow for independent living near family.

The Secondary Suite program began in 2010 through initiating grants and implementing bylaws to create legitimate housing options through increasing standardized secondary suites on single-family home lots (garden suites/granny flats, basement apartments and coach houses.) The intention of this program is to address housing shortages by creating legal, affordable housing for renters and combating the undocumented suites often built not to code. For Seniors, secondary suites allow for independent living near family or to take in income if they offer a suite to renters on their property.

The CMHC noted that smaller municipalities (under 5,000 people) have higher percentages of restrictive policies for secondary suites. This study also noted that of the secondary suites documented, over 86% were suites that resided in the primary residence (e.g., basement apartments). (CMHC, 2016)



Photo Credit: CMHC

Figure 6: Secondary suite that shows a walkout basement apartment in Merrickville-Wolfard.

The Town of Merrickville-Wolfard in Ontario created a secondary suite policy in 2008. In a case study completed by CMHC, it was noted that approximately 4% of building permits are now for secondary suites. Of the secondary suites created, most are built with the intent of housing aging family members of the primary homeowner (CMHC, 2017).

Final Thoughts

Creating strategies for accessible and affordable housing is paramount to the age-friendliness of communities in Canada. Policies for visitable housing, secondary suites, and renovation tax credits provide senior residents and their families choice when opting to age-in-place. After reviewing the policy precedents and case studies of small towns across Canada, communities in Manitoba still have room for improvement within these categories. Successful interventions can include adding more grant services, increasing accessible housing development mandates, and providing more awareness for secondary suite programs. Through implementing these initiatives, seniors in Manitoba will have more choice to age-in-place safely and within their budgets.

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