



## Owen Sound Supply and Demand

Here is an interesting statistic that most people don't know.

Baby Boomers make up over 30 percent of Canada's population. In 2025, the youngest Boomer turns 61 and the oldest turns 79 which has never been seen before in our countries history.

In 1990 when Boomers parents were a similar age as they are today, approximately 15% of Canada's population was over the age of 60.

Today over 40% of Canada's population is over 60.

A recent RBC forecast indicates that in Canada by 2030 the need for all type of senior's residences will more than DOUBLE.

In Owen Sound area there are now over 13,000 residents that are over 60 years old, twenty five years ago the number was around 5,000, so it has more than doubled .... and In that time there has only been 126 retirement units and 90 LTC beds added

This is the same problem for the rest of the province, Ontario needs over 450 of some type of large LTC or retirement homes built in the next 5 or 6 years. (over 70 a year which is impossible to do)

**This housing shortage is catastrophic, that is why the unique independent living retirement housing that Sound Lifestyles is building is a unique option that will help.**

**Having a higher quality, fully accessible home in our "Freedom 65" community will significantly reduce the need to move again!**

### Some Stats

In **2020** Owen Sound and Georgian Bluffs had around 2,000 Boomers age 70 and older.

In **2025** it now has over 5,000 Boomers 70 and older (**150%** increase) with around 550 more a year turning 70 for the next 9 years.

Kitchener - Waterloo has over 13,000 turning 70 for the next 9 years

Just between Kitchener and Owen Sound there is over 255,000 Boomers with very little new housing being built for them or Seniors.

So if you want to be very conservative and say only 30% of Boomers will need retirement housing in the next few years, that still is 76,000 people that will be looking in Owen Sound and Kitchener. "Pretty Scary"

[https://www.thestar.com/real-estate/we-have-nowhere-to-go-a-lack-of-housing-options-is-keeping-some-seniors-from/article\\_aa6a0960-7467-11ef-a194-d3c74017b843.html](https://www.thestar.com/real-estate/we-have-nowhere-to-go-a-lack-of-housing-options-is-keeping-some-seniors-from/article_aa6a0960-7467-11ef-a194-d3c74017b843.html)

REAL ESTATE

# ‘We have nowhere to go.’ A lack of housing options is keeping some seniors from downsizing — could this approach help?

Toronto seniors and baby boomers have few, if any, housing options that truly meet their needs, advocates say.

Updated 37 mins ago

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Kate Chung, an advocate for seniors struggling to find suitable/accessible housing, has lived in her condo with her husband for 17 years, and they've made some changes to make it more accessible but there are limitations to what they can do.

Nick Lachance Toronto Star

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**By Manuela Vega Housing Reporter**

Kate Chung and her husband have lived in three homes over the last 26 years. The couple, 82 and 88, respectively, has downsized from a three-storey house to the main floor of a duplex to a condo — and they still can't find an accessible place to live.

Despite the \$18,000 they spent making changes to their condo, Chung says safety risks remain: the shower replacing the old bath tub still has a five-inch lip, leaving a tripping hazard, and the washer and dryer they installed to replace their linen closet is stacked because there's no room to have them placed more safely, side-by-side. The doors are too narrow to accommodate walkers and canes if and when they need them, and it'll be impossible to create a wheel-out balcony should they ever need a wheelchair.

Having dealt with broken bones, joint replacements and other surgeries over the years, Chung worries she and her husband could struggle if their mobility needs change in the future and fall.

Across the country, baby boomers are getting older, retiring and becoming empty nesters. But most seniors and baby boomers in Toronto aren't downsizing — a trend that will likely contribute to [continued hardship for millennials searching for houses and lowrise apartments](#), according to a City of Toronto report analyzing housing occupancy trends.

And while the decision to stay has to do with seniors wanting to age in their homes and in their communities, it's also largely because there are few, if any, better options.

“We have nowhere to go,” Chung said.

## What seniors want

Advocates say seniors want to be immersed in their communities — with access to their neighbours and services, surrounded by people of all ages — while maintaining their autonomy where possible.

“We need to be in the community with the living, not alone in an apartment effectively exiled from the community,” said Sal Amenta, co-chair of the Accessible Housing Network.



**This housing experiment for older adults has changed lives. Here’s how it could also save Ontario millions**

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To achieve this, they say their homes, and homes in their neighbourhoods, need to be fully accessible or adaptable to accessibility needs. They believe seniors need options with [Universal Design — an approach that aims to accommodate people of all ages that can adapt to changing needs and abilities](#). Universal Design would ensure doors, for instance, are lightweight, with a lever handle and wide so they take minimal effort to open and are accessible for people with mobility devices. In the kitchen, there could be adjustable-height countertops or pre-installed wiring so someone can easily adjust features in the future.



**‘We’re definitely not going to an old-age home’: Why seniors aren’t downsizing their homes and what it means for Toronto’s millennials**

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Young, able-bodied people can live in homes with Universal Design, too, advocates say, and the adaptability of the structure will allow them to age in place while avoiding the hospital.

In 2022, 40 per cent of seniors [reported](#) having a disability, while 27 per cent of Canadians 15 and older reported being disabled. Among seniors, pain, mobility and flexibility were the most common types of disability.

Yet in Ontario, the building [code](#) only requires 15 per cent of units in new residential buildings to have some accessibility features; and advocates say the standards are not high enough or widespread enough to adequately meet the needs of the aging population.

“You can get in to visit somebody, you can enter through the door. You can go in the living room and have a cup of tea, and if you’re lucky, you can use the washroom. You cannot live there,” said Chung, who co-founded the Accessible Housing Network. “The kitchen is not accessible. All the doorways are not accessible. There’s no wheel-in shower, there’s no wheel-out balcony.”

When older adults can’t find the accessibility they need, they face dire risks to their health. [Falls](#) are the primary cause of injury hospitalizations and injury deaths among seniors in Canada.



**They spend all day alone — in a chair. Some seniors are aging at home so quietly few know they exist**

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If the province only requires a small portion of units to have accessibility features, it means those with mobility needs can’t access most homes in their communities — not to mention houses and duplexes, which are mostly exempt from accessibility requirements. This raises another [mental and physical health issue: loneliness](#). Research has shown it can be detrimental to someone’s health and lifespan.

Ontario’s Ministry of Municipal Affairs and Housing did not respond to the Star’s questions about accessibility requirements.

Without accessible housing, some seniors may be left to consider retirement homes or long-term care homes, but not even these settings are all accessible, said seniors advocate Laura Tamblyn Watts.

“That’s not only incredibly expensive and a terrible use of resources, but actually what nobody wants, least of all older people,” said Tamblyn Watts, president and CEO of senior advocacy group CanAge.

Only a small percentage of seniors will ever be in a congregate environment, Tamblyn Watts said, and those who go only stay for a couple years on average. Seniors who live in Ontario’s retirement homes tend to be those with the greatest health needs, and they’re mostly waiting for long-term-care spots, she added.

When it comes to nursing homes, advocates said residents often feel they have no autonomy and their [needs go unaddressed due to staffing limitations](#). They can also be relocated [to homes they don’t want to go to](#).

### **Universal Design makes some headway**

When the Daniels Corporation sought feedback from residents in their condominiums some 10 years ago, calls for more accessibility emerged. People wanted power-operated doors, lower light switches, or more clearance in certain spaces.

“It would be very, very costly to kind of do the modifications that some of these people were looking for,” said COO Jake Cohen. “But it got us thinking that we need to go beyond the building code.”

Over the next couple years, Daniels — which redeveloped Regent Park and has several projects throughout the GTA — created an Accessibility Designed Program to provide a higher standard of accessibility in 15 per cent of their units. The design includes roll-in showers and rollout balconies, power-operated doors and wider doors at no extra cost.

“Should it be more costly to lower a countertop in a kitchen? Absolutely not. The cabinetry is actually smaller. Maybe it should cost less,” Cohen said. “Is it any more expensive to have wider doors throughout an entire unit? No.”

The new accessible units found widespread success with seniors looking to age in place, disabled people and investors searching for unique properties, Cohen added.

Later, the developer wanted to share its “tool box” for accessible housing and spearheaded the [Accelerating Accessibility Coalition](#) (AAC) with the Urban Land Institute two years ago. Members of the expanding group include developers, accessibility advocates and civic groups.

Luke Anderson, a founding co-chair of AAC, stressed that accessibility advocates need “industry buy-in.”

“We need developers and builders and constructors, designers to be choosing specifications and turning to standards that go above and beyond building code,” he said.

Toronto is taking steps forward, as well. As part of its effort to catch up with cities leading in accessible housing, executive director, Housing Secretariat, Abi Bond, [recommended](#) in a report last week that Toronto develop a new standard for “barrier-free” units, exceeding requirements in the Ontario Building Code “to ensure these units are not just visitable, but truly livable for people with disabilities.”

The report also called for the city to implement design standards based on Universal Design principles for affordable rental homes in city-led and city-supported rental housing developments.

At some point in their lives, most people will need barrier-free environments, Anderson said.

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## Baby boomers are aging & Their kids aren't ready.

Millennials are facing an elder care crisis nobody prepared them for.

As the baby boomer generation, born between 1946 and 1964, enters the period of life when, statistically, most people need some form of care, experts say that more millennials — as well as Gen X and Gen Z Americans — will find themselves in a position, supporting an older relative with everything from specialized medical care to handling paperwork to daily tasks such as bathing and eating.

The demographics in Canada and the USA are very similar, the main difference is that Canada's health care system is designed to provide Long Term Care for its senior population. But the problem in Canada is that the government has not been proactive in planning or building sufficient LTC housing, and the shortage that is coming will be catastrophic, as they cannot build sufficient housing to handle the Boomers.

A recent RBC forecast indicates that in the next 6 years (by 2030) the need for all types of senior's housing will more than DOUBLE.

For many, taking on the affairs of a parent or senior relative will add pressure on top of pressure. Americans are **having kids later in life**, meaning they're more likely to find themselves in a "sandwich generation," caring for elderly parents and young kids at the same time. Nearly 25 percent of American adults and more than half of people in their 40s are **"sandwiched,"** with at least one child to support and at least one parent over 65.

Tomorrow's caregivers will also face unprecedented career and financial challenges. Women, who have historically done the bulk of both elder and **child care**, are more likely than ever to **have careers and be breadwinners**. Many won't be able to get time off work to provide the complex, ongoing assistance that many boomers will require.

"We are in a crisis of care," said Carlene Davis, co-founder of the nonprofit Sistahs Aging With Grace & Elegance (SAGE). It's a crisis that the USA society, with no paid leave, a fragmented care system, and minimal public discussion around aging and disability, is woefully ill-equipped to handle.

It's a crisis that many people are finding themselves facing alone, with little support from policymakers, and little public conversation to tell them what to expect.

**The baby boomers are a huge generation.** By 2030, the USA will for the first time have **more residents over 65** than children. Someone turning 65 today has a **70 percent chance of needing long-term care** at some point, and 20 percent will need it for more than five years. Boomers are also living longer — **life expectancy increased** from 68 years in 1950 to about **76 years in 2021** — but are still vulnerable to conditions like Alzheimer's disease, meaning they will need care for more years than previous generations.

Elder care in the USA is a patchwork. **Medicare doesn't cover** most long-term care, and seniors only become eligible for care through Medicaid when they have **almost no assets left**. Paying for professional care out of pocket can be **ruinously expensive** — the median annual cost of a full-time **home health aide** was nearly **\$60,000 in 2021**, while a semi-private room in a nursing home ran \$94,000 per year or more. Those costs are out of reach for many boomers, more than 40 percent of whom have **no retirement savings**.