



STRATFORD HOUSING STUDY

FINAL REPORT

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1.0 INTRODUCTION

The Town of Stratford is located immediately to the southeast of the City of Charlottetown, the provincial capital of Prince Edward Island. The geographic size of the Town is 5,230 acres. The Trans-Canada Highway, connecting the eastern end of the province to Charlottetown via the Hillsborough Bridge, bisects the Town from east to west. A summary of 2011 census shows that the population of Stratford has increased from 7083 in 2006 to 8574 in 2011, a 21.1% growth. In the same period, the number of residential units has increased from 2898 in 2006 to 3509 in 2011, a 21.1% growth. This data also indicates that Stratford is the second fastest growing large (over 5000) municipality in the Maritime Provinces next to Dieppe, New Brunswick which grew by 25.6%.

As a component of the Official Plan Review the Town has determined that a Housing Demand Study is needed to support the strategic housing policy of its Official Plan and mandate of future actions. The proposed study is to identify a housing profile for the Town leading to a strategic policy and land use planning to ensure an appropriate level of diverse housing stock is maintained throughout the community. Also, the study will be employed to develop appropriate land use strategies and create an action plan to deal effectively with social and affordable housing needs and housing issues throughout the Town, including consideration of seniors.

The project involved data assembly and review, preparation of a demographic model, strategic interviewing, meetings with the steering committee, the development of future population and household projections, an assessment of housing needs and a review of land use policies influencing housing. The work program for the project is generally outlined below.

- Review Demographic Trends and Stratford' Community Profile
- Review Housing Development Trends
- Assess and identify Housing Supply
- Assess and identify various types of Housing Demand in Stratford including Single Family, Single Family Large, Duplexes, Town-Row House and Multifamily Units for the next 10 years.
- Assess and Identify Affordable Housing Supply and Demand in Stratford for the next 10 years.
- Assess and Identify Affordable Housing for seniors including Market, Supply and Demand analysis within the Town for the next 10 years.
- Recommend Housing Policies and Strategies for future development

Due to the proximity and market influences, the study considers the current demographic and housing situation in Greater Charlottetown Area including the City of Charlottetown, the Town of Cornwall and the Town of Stratford.



2.0 DEMOGRAPHIC TRENDS

Housing demand is fundamentally tied to demographic change. Population growth, family and household formation, and age and sex characteristics are critical to the quantity and type of housing required in a community.

Demographic growth and change is fortunately reasonably predictable, particularly in a relatively stable economic environment such as PEI has generally provided. The growth of a community like Stratford is a function of the economic condition of the region within which it is located as well as the role of the community within that region. For Stratford, growth takes place in the context of the Province of PEI and, particularly, Queens County. The role of Stratford within Queens County is as a suburban complement to Charlottetown, the major urban centre on PEI and the province's capital, a role that is shared with the Town of Cornwall.

Future population is also strongly influenced by the composition of current population. A critical factor is the age of current residents in relation to their propensity to form families and have children. Populations in most Maritimes communities are aging such that increasing numbers of residents are beyond their child-bearing years (*i.e.*, 15 to 45 years). With falling levels of natural increase from the resident population, the populations of many communities in Nova Scotia and New Brunswick, as well as PEI have declined.

Another very important factor that may compensate for or exacerbate declining natural increase is migration. Communities that attract more residents than leave can make up for a lack of capacity for reproduction. Generally, however, population aging and net out migration go together. Communities with older populations tend to be a cause and effect of out migration. The issue has become chronic in Atlantic Canada, particularly in rural areas.

Stratford is by no means a typical PEI or Atlantic Canadian community. Its population is not declining. It is in fact growing strongly with an influx of new residents requiring new housing in new forms and placing changing demands on services. The following sections outline recent demographic change in PEI and Stratford including the implications of data recently released from the 2011 Census.

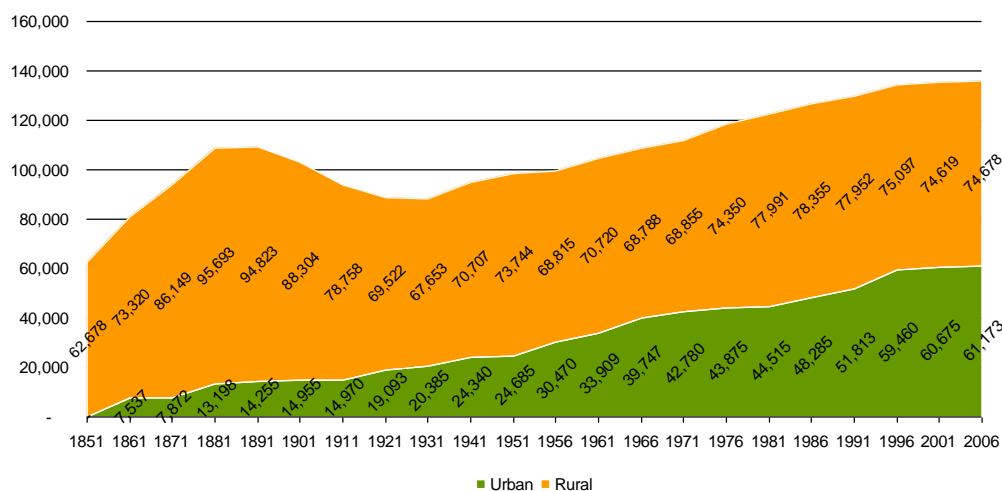
2.1 Growth and Change in PEI

PEI has grown slowly over its history. For an extended period from the 1880s to the beginning of the 1930s, the Island lost substantial population. PEI has also been slow to urbanize. It is now the last Canadian province in which the majority of residents are still classified as "rural." Whereas 80 per cent of Canadians were recorded as urban dwellers by the 2006 Census, only 45 per cent of Islanders were so classified.

Urbanization is nevertheless an important trend on the Island. Since its turnaround in the 1930s, PEI has grown reasonably steadily. Its rural population has, however, been essentially static,

consisting of a relatively constant 70,000 to 75,000 people. Growth has largely been absorbed by urban areas, which have increased their number of residents from barely 20,000 in 1931 to more than 60,000 today (Figure 2.1).

Figure 2.1 Urban and Rural Population, PEI, 1851 to 2006



Source: Census of Canada

More recent trends are outlined in the summary accompanying the most recent of population projections produced by the PEI Department of Finance and Municipal Affairs:

From 1972 to 1990, the [PEI population] growth rate averaged 0.8 per cent. In more recent years, from 1991 to 2009, this rate of growth has slowed to an average of 0.4 per cent. Recent strong international immigration numbers pushed overall growth to 1.0 per cent in 2008 and 1.1 per cent in 2009, the highest growth rate since 1984. The highest annual growth rate for Prince Edward Island since 1971 was 1.5 per cent in both 1975 and 1978. Natural increase (births minus deaths) has been steadily declining. An aging population and declining birth rates have resulted in an increase in the number of deaths and a lower number of annual births. Over the period 1971 to 2008, natural increase was at its highest in 1978 at 1,087. The lowest was seen in 2001 at only 108. Natural increase was 152 in 2009, down from 171 in 2008. Inter-provincial migration has tended to go in cycles, with periods of net loss followed by periods of net gain. Despite these periods of out-migration, on average over the period being examined, PEI has shown a net gain in inter-provincial migration.

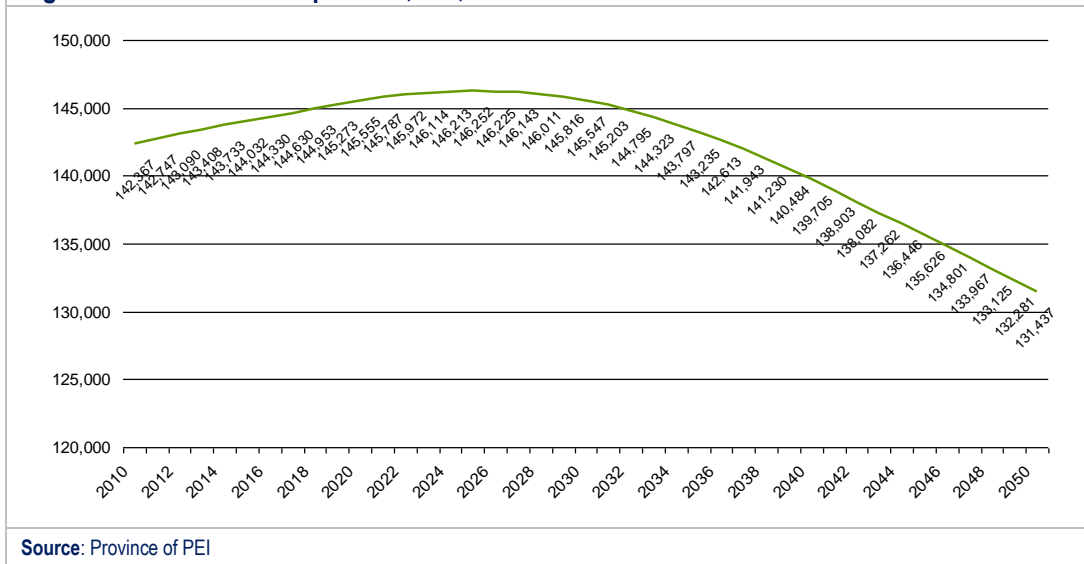
The Island, in other words, has sustained steady but moderate growth over the years since 1971 with a notable surge in international migration in the past few years. At the same time, however, births in the population have been subject to long-term decline while deaths are increasing because of the aging population. In migration in these circumstances is forestalling population decline that will otherwise come with the impending excess of deaths over births in the population.

2.2 Demographic Trends

The Department of Finance and Municipal Affairs has produced detailed projections of population based on trends since 1971. The department's analysts note that fertility rates have resurged since 2002, although not to replacement levels. They have assumed in developing their projections that fertility rates will stay at current levels for the long-term. They also assume that while they do not expect recent high levels of international immigration to be sustained, in migration will continue on a higher level than in the past.

Despite these assumptions, the department projects that the population of the Island will continue to grow moderately to about 2026 at which point it will briefly hit a plateau before it begins to decline (**Figure 2.2**). This approximate trend has been anticipated for much of Canada for many years given that the last Baby Boomers (*i. e.*, those born in 1966) will be approaching their retirement and early Baby Boomers (*i. e.*, those born in 1946 and shortly after) will begin to enter old age.

Figure 2.2 Forecast Population, PEI, 2010-2050



2.2 Population in Queens County

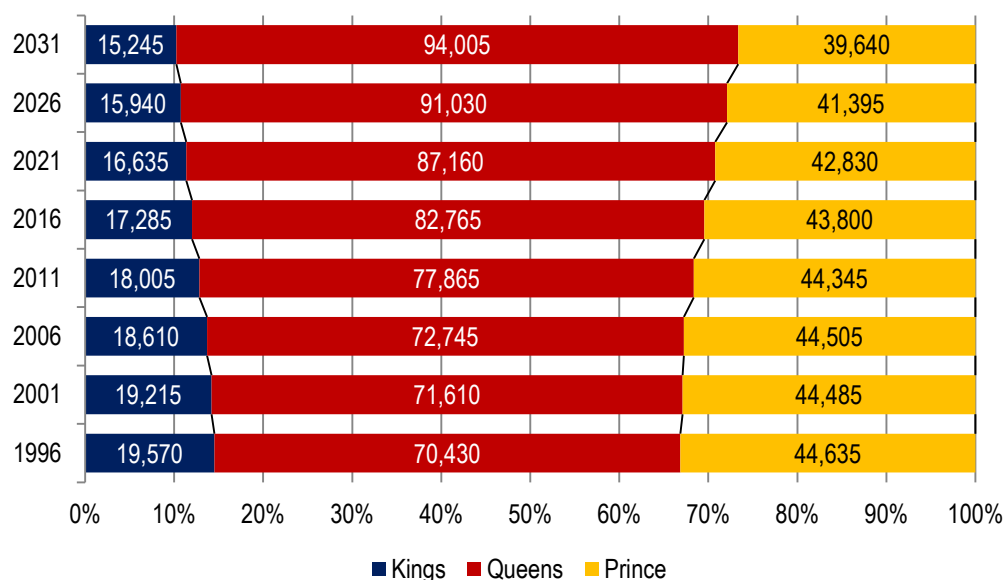
While the context of PEI's growth is important to understanding Stratford's future, it does not dictate it. Stratford is favoured by the ongoing urbanization of the Island and has exhibited more robust growth than any other community in the province since its formation in the mid-1990s. To determine the likely future distribution of population within PEI, Stantec projected the population of PEI to 2031 using a similar cohort-survival methodology to the Department of Finance and Municipal Affairs but applying recently released data from the 2011 Census, which was not available when the Department of Finance prepared its projections.



The most significant trend evident from 2011 Census counts, is the strengthening of the ongoing shift of population from the outlying counties of Kings and Prince to the central county of Queens, of which Stratford is a part. Whereas Kings and Prince lost nearly 800 residents between them between the 2006 and 2011 Censuses, Queens gained more than 5,000 residents. Carrying the trends of the 2006 to 2011 period forward to 2031, suggests that Queens should be home to 63.1 per cent of the Island's population by 2031, up from its 2006 share of 53.5 per cent.

Table 2.1 Past and Projected Populations, PEI Counties, 1996-2031

County	1996	2001	2006	2011	2016	2021	2026	2031
Kings	19,570	19,215	18,610	18,005	17,285	16,635	15,940	15,245
Queens	70,430	71,610	72,745	77,865	82,765	87,160	91,030	94,005
Prince	44,635	44,485	44,505	44,345	43,800	42,830	41,395	39,640
PEI TOTAL	134,635	135,310	135,860	140,215	143,850	146,625	148,365	148,890



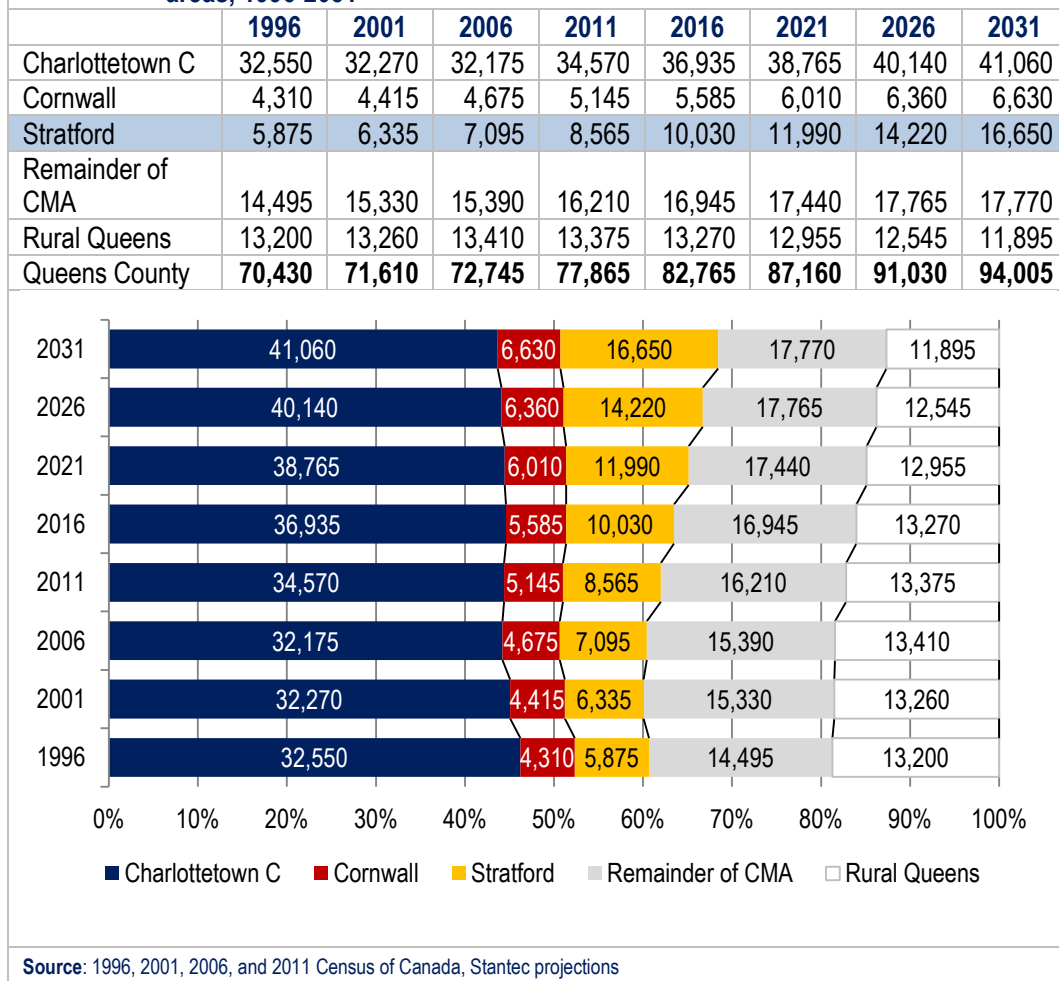
Source: 1996, 2001, 2006, and 2011 Census of Canada, Stantec projections

Stantec also projected the populations of the municipal units within Queens County and related components of Queens County. Queens encompasses the City of Charlottetown and the Town of Cornwall as well as the Town of Stratford. In addition, the three municipal units are major components of the Charlottetown Census Agglomeration or CA, an area defined by Statistics Canada as related to the urban core of Charlottetown. The CA is normally used by Canada Mortgage and Housing (CMHC) as the basic geography for monitoring local housing trends. In addition to Charlottetown and the Towns of Cornwall and Stratford, the CA includes fringe areas around the city and the two towns identified as the Charlottetown CA Remainder in **Table 2.2**. Beyond the CA boundary, the balance of the county is designated as Rural Queens, although much of the fringe area of the CA has a predominantly rural character.

2.4 Demographic Trends

As the table and accompanying graph indicate, Stratford has been increasing its population steadily since 1996. Projections based on 2006 to 2011 trends suggest that all areas of Queens County except its rural fringe will continue to gain population to 2031. Stratford, however, increased its population by a larger percentage than any other municipality in Atlantic Canada and can be expected to considerably outpace the rest of the county in the future, increasing its share of the county's total population from 11.0 per cent to 17.7 per cent.

Table 2.2 Past and Projected Populations, Queens County, Municipal Units and Sub-areas, 1996-2031



2.3 Age Structure

Our projections and the earlier projections prepared by the Province of PEI Department of Finance and Municipal Affairs suggest that the Island's population will continue to increase modestly into the future but at a gradually decreasing rate. By 2026, the progressive aging of the population, which is anticipated across Canada, will reduce local reproductive capacity to the point that we calculate the Island will add only 525 people between 2026 and 2031 (see **Table 2.2**, above).

Estimates of net migration by age group and gender however suggest that the 2006 to 2011 Census period has seen an influx to Stratford of families with children (**Figure 2.3**). By our calculations, a net total of nearly 600 people between the ages of 20 and 44 moved into Stratford over the five-year period. Most likely, they were accompanied by the majority of the roughly 400 children and young people under 20 who were also estimated to be added to the area.¹

This addition of family aged population considerably enhances the likelihood of growth in the resident population by augmenting the probability of births within the population a feature of Stratford that will likely counter the trend anticipated in the balance of the province. By 2031, we estimate that Stratford will have a higher proportion of youth population (*i.e.*, 0-14 years) than Cornwall, which is the current leader among the areas of Queens County analyzed, in terms of the proportion of children in its population and has by far the smallest percentage of seniors.

The 2006 to 2011 period appears to have set in motion a substantial change in the position of Stratford within Queens County. Whereas Stratford has traditionally had the largest proportion of seniors among communities surrounding the City of Charlottetown, which has by far the oldest population, the influx of family aged population has allowed Cornwall to catch up considerably in terms of the proportion of population constituted by seniors.

Numbers from the 2011 Census numbers indicate that Stratford continues to have proportionately more seniors than Cornwall; however, the gap is narrowing. Our projections suggest that the gap will not only continue to narrow but that Stratford by 2031 will have the least seniors proportionately of any area considered within Queens. Nonetheless, our projections also suggest that between 2011 and 2031 the number of seniors in Stratford will increase by more than any other part of the CA (176 per cent).

Table 2.3 Population by Broad Age Group, Charlottetown CA, 2006, 2011, and 2031									
	0-14 yrs	%	15-24 yrs	%	25-64 yrs	%	65+ yrs	%	TOTAL
Charlottetown									
2006	4,755	14.8%	4,920	15.3%	16,935	52.6%	5,565	17.3%	32,175
2011	4,830	14.0%	5,265	15.2%	18,450	53.4%	6,025	17.4%	34,570
2031	5,150	12.7%	5,130	12.6%	20,580	50.6%	9,840	24.2%	40,695
Cornwall									
2006	1,085	23.2%	605	12.9%	2,580	55.2%	405	8.7%	4,675
2011	1,120	21.8%	695	13.5%	2,755	53.5%	575	11.2%	5,145
2031	1,190	18.1%	750	11.4%	3,125	47.6%	1,510	23.0%	6,565
Stratford									
2006	1,365	19.2%	915	12.9%	3,965	55.9%	850	12.0%	7,095
2011	1,585	18.5%	1,080	12.6%	4,770	55.7%	1,130	13.2%	8,565
2031	3,060	18.5%	1,705	10.3%	8,620	52.2%	3,110	18.8%	16,500
Remainder of CMA									
2006	2,785	19.0%	1,960	13.4%	8,460	57.6%	1,475	10.1%	14,675

¹ Migration figures are estimates of *net* flows (*i.e.*, in migration less out migration). Official data on migration to Stratford in the 2006 to 2011 period is not yet available.

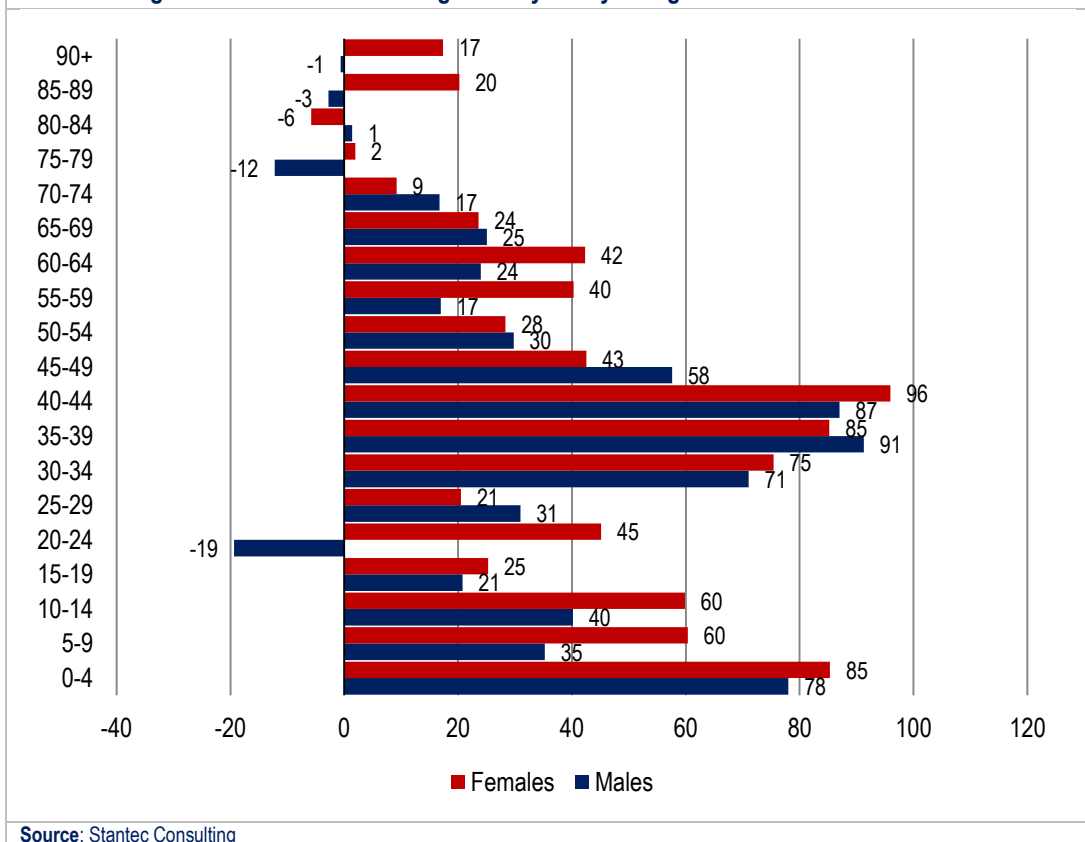
Table 2.3 Population by Broad Age Group, Charlottetown CA, 2006, 2011, and 2031

	0-14 yrs	%	15-24 yrs	%	25-64 yrs	%	65+ yrs	%	TOTAL
2011	2,980	18.4%	2,035	12.6%	9,315	57.5%	1,870	11.5%	16,210
2031	4,040	18.9%	2,435	11.4%	9,600	45.5%	5,255	24.6%	21,340
Rural Queens									
2006	9,990	17.7%	8,400	14.3%	31,940	54.5%	8,295	14.2%	58,620
2011	10,515	16.3%	9,075	14.1%	35,290	54.7%	9,600	14.9%	64,490
2031	13,440	15.8%	10,020	11.8%	41,925	49.3%	19,715	23.2%	85,100

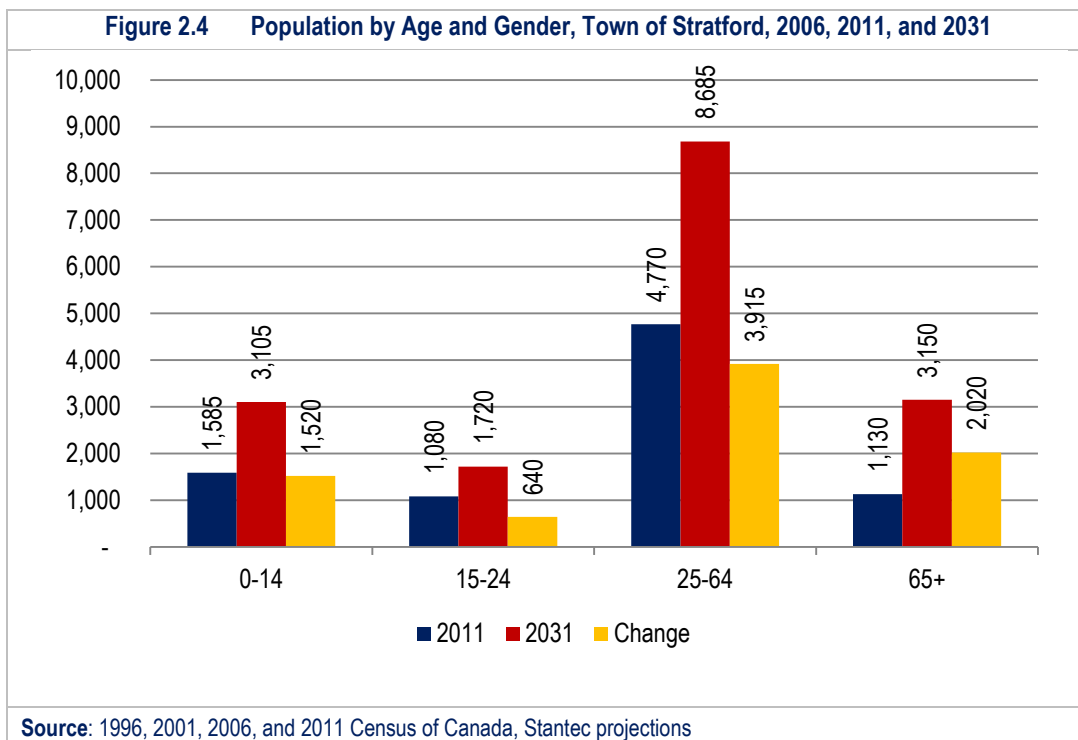
Source: 1996, 2001, 2006, and 2011 Census of Canada, Stantec projections

The increasing position of families in Stratford's age profile does not consequently diminish the future importance of seniors. More than 100 estimated in migrants to Stratford were in the 45 to 49 year age group (**Figure 2.3**) and will be entering seniorhood within 20 years. They are added to the already substantial numbers in those age groups in Stratford as well as expected future in migrants in late middle age and early retirement years emulating others in those age groups who have been attracted to the Town in the past.

Figure 2.3 Estimate Net Migration by Five-year Age-Gender Cohort 2006-2011



Over the period from 2011 to 2031, projections suggest that the absolute numbers in all broad age groups will grow considerably in Stratford. The greatest absolute growth will be in the 25 to 64 year group, which happens to cover the widest age range. The percentage growth in the 25 to 64 year group will however lag considerably behind the increase in the senior population (82.1 per cent as opposed to 178.8 per cent more seniors) (**Figure 2.4**).



2.4 Demographic Trends Key Findings

- Prince Edward Island has sustained steady but moderate population growth over the years since 1971 with a notable surge in international migration in the past few years.
- The most significant trend evident from 2011 Census counts, is the strengthening of the ongoing shift of population from the outlying counties of Kings and Prince to the central county of Queens, of which Stratford is a part.
- Projections based on 2006 to 2011 trends suggest that all areas of Queens County except its rural fringe will continue to gain population to 2031.
- Stratford has been increasing its population steadily since 1996, and is the second fastest growing community in Atlantic Canada after Dieppe NB. Projections suggest Stratford will increase its share of the county's total population from 11.0 per cent to 17.7 per cent by 2031.
- Estimates of net migration by age group and gender suggest that the 2006 to 2011 Census period has seen an influx to Stratford of families with children. By our calculations, a net total

2.8 Demographic Trends

of nearly 600 people between the ages of 20 and 44 moved into Stratford over the five-year period.

- Over the period from 2011 to 2031, projections suggest that the absolute numbers in all broad age groups will grow considerably in Stratford. The percentage growth in the 25 to 64 year age group will be 82.1 per cent.
- The increasing position of families in Stratford's age profile does not diminish the future importance of seniors. Over the period from 2011 to 2031 projections suggest that the number of seniors in Stratford will increase by 178.8 per cent.

3.0 CURRENT HOUSING SUPPLY

Future housing needs will be tied to changes in population structure. Analysis of general community housing conditions helps define household formation, identify variations in housing type, and the evolution of community composition over time. To assess housing conditions this study explores the Stratford housing profile. An analysis of past and current housing market trends is also provided to explore influences on short-term future demand. Along with population projections, features of the existing housing stock and household composition will form a baseline in projecting future demand.

3.1 Stratford Housing Profile

The growth in population in Stratford has been accompanied by an increase in occupied dwelling units in the community as summarized in **Table 3.1**. Between 2006 and 2011, the Town added 660 dwelling units an increase of 25.1 per cent over the period giving the community 3,290 occupied dwelling units (according to the 2011 Census there are another 223 unoccupied dwelling units in the community, which may be vacant rental units, second homes or cottages, or, possibly, abandoned units). The additional housing represented a continuation of growth in the local housing stock on the heels of a 18.7 per cent increase from 2,215 units in 2001 to 2,630 in 2006.

Table 3.1 Housing by Structural Type, Stratford, 2001-2011

Structural Type	2001	% Share	2006	% Share	2011	% Share	Change	% Share
Single	1,735	78.3%	2,015	76.6%	2,375	72.2%	360	54.5%
Apartment with more than 5 storeys			0	0.0%	0	0.0%	0	0.0%
Mobile			0	0.0%	0	0.0%	0	0.0%
Other	480	21.7%	625	23.8%	910	27.7%	285	43.2%
- Semi			215	8.2%	305	9.3%	90	13.6%
- Row			30	1.1%	80	2.4%	50	7.6%
- Duplex			45	1.7%	20	0.6%	-25	-3.8%
- Apartment with less than 5 storeys			330	12.5%	510	15.5%	180	27.3%
- Other attached			0	0.0%	0	0.0%	0	0.0%
TOTALS	2,215	100.0%	2,630	100.0%	3,290	100.0%	660	100.0%
Census Population	6,335		7,095		8,565			
Persons per dwelling	2.9		2.7		2.6			

Source: 2006 and 2011 Census of Canada



Although single-detached homes are still by far the dominant housing type in the community, their proportion of local housing stock has fallen from 78.3 per cent in 2001 to 72.2 per cent. In fact, single-detached houses constituted barely half (54.5 per cent) of the new unit additions over the five-year period. The two housing types that increased most significantly were low-rise apartments (54.5 per cent increase) and semi-detached units (41.9 per cent).

Stratford occupies a position between rural areas of the Island and the large City of Charlottetown. Stratford falls in between these two relative extremes with a housing profile that more closely resembles the provincial housing profile (**Table 3.2**). The definite trend in Stratford, however, is toward greater variation in the types of housing available and increasing presence of multi-unit structures similar to Charlottetown.

In outer areas of the Charlottetown CA (*i.e.*, areas other than Charlottetown, Cornwall, and Stratford) as well as the balance of Queens County, more than 90 per cent of the housing stock is single family buildings, with the second most common type being movable dwellings. The City of Charlottetown differs from Stratford with 34.2 per cent of dwellings being in apartment buildings (largely under five storeys), and only 48 per cent as single family housing. The Town of Cornwall has a similar housing profile to Stratford, in both communities single family housing make up approximately 70 per cent of total housing. The main differences between the two communities are the higher proportion of apartment buildings in Stratford, and the presence of movable dwelling in Cornwall. There are no movable dwellings recorded in Stratford.

In the Charlottetown CA, housing activity in the area grew significantly over the last decade, rising from just 318 and 293 total starts respectively in 2000 and 2001 to a peak of 669 in 2009. Throughout the years from 2002 to 2011 annual starts ran close to twice or, occasionally more than twice the level at the beginning of the century. Even the least active year, 2007, which had only 394 starts, was significantly ahead of the first two years (**Table 3.3**).



Table 3.2 Structural Type of Dwelling, Community Profiles, 2011

	Stratford		Cornwall		Charlottetown		Charlottetown CA		Queens County		PEI	
Structural Type	Number	% Share	Number	% Share	Number	% Share	Number	% Share	Number	% Share	Number	% Share
Total number of occupied private dwellings	3,285	100%	1,880	100%	15,000	100%	6,025	100%	5,220	100%	56,460	100%
Single-detached house	2,375	72.3%	1,305	69.4%	7,180	47.9%	5,480	91.0%	4,740	90.8%	40,335	71.4%
Apartment; building that has five or more storeys	0	0.0%	0	0.0%	55	0.4%	5	0.1%	0	0.0%	60	0.1%
Movable dwelling	0	0.0%	165	8.8%	255	1.7%	355	5.9%	270	5.2%	2,580	4.6%
Other dwelling	915	27.9%	405	21.5%	7,510	50.1%	185	3.1%	220	4.2%	13,490	23.9%
Semi-detached house	305	9.3%	145	7.7%	1,375	9.2%	90	1.5%	45	0.9%	3,005	5.3%
Row house	75	2.3%	100	5.3%	515	3.4%	40	0.7%	45	0.9%	1,805	3.2%
Apartment; duplex	20	0.6%	25	1.3%	500	3.3%	35	0.6%	20	0.4%	905	1.6%
Apartment; building that has fewer than five storeys	505	15.4%	135	7.2%	5,075	33.8%	30	0.5%	85	1.6%	7,640	13.5%
Other single-attached house	0	0.0%	0	0.0%	40	0.3%	10	0.2%	20	0.4%	130	0.2%

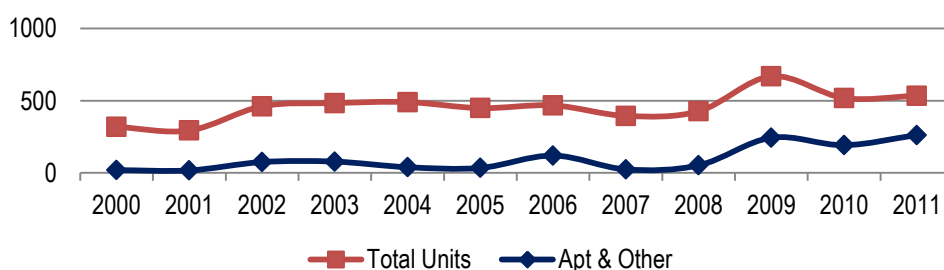
Source: Census of Canada



Table 3.3 Housing Starts, Charlottetown CA, 2000-2011

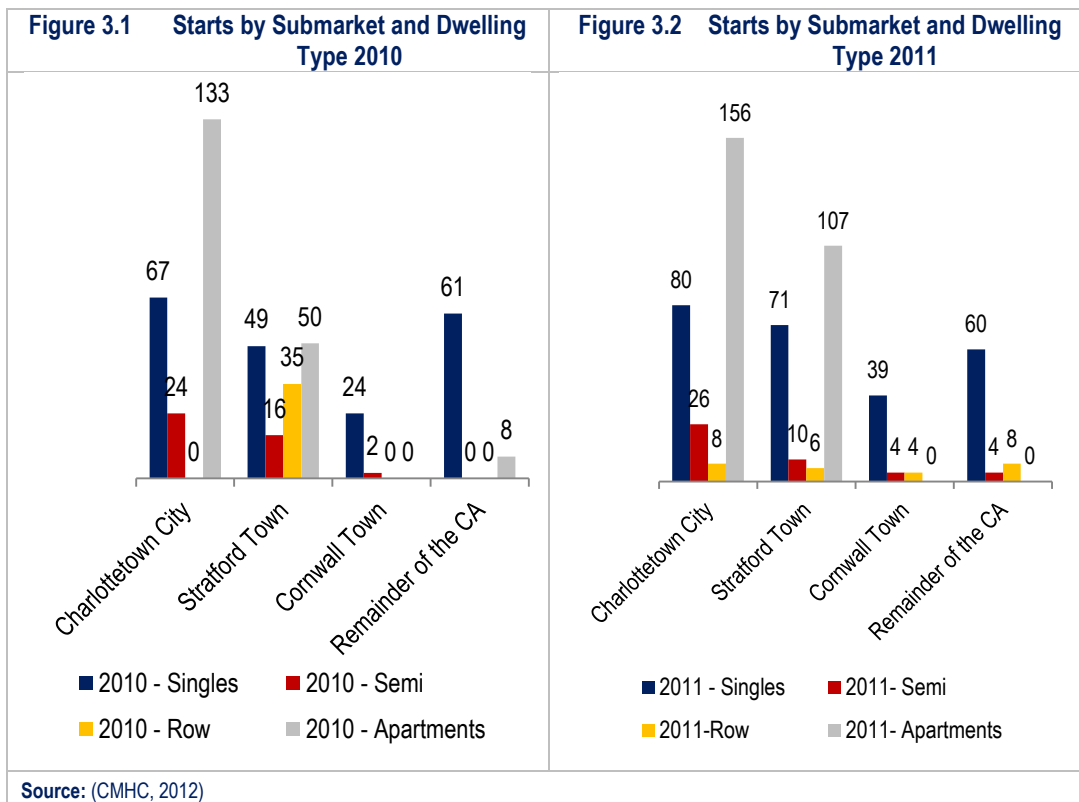
Year	Freehold			Condominium			Rental		TOTAL
	Single	Semi	Apt & Other	Single	Semi & Row	Apt & Other	Single, Semi & Row	Apt & Other	
2011	201	44	20	0	0	0	8	261	534
% change	-19.6	4.8	-42.9	n/a	n/a	n/a	n/a	36.6	3.1
2010	250	42	35	0	0	0	0	191	518
% change	-6.7	-8.7	0	n/a	-100	-100	-100	-21.4	-22.6
2009	268	46	35	0	19	46	12	243	669
% change	-4.3	15	59.1	n/a	n/a	**	-40	**	57
2008	280	40	22	0	0	13	20	51	426
% change	-5.1	-37.5	n/a	n/a	n/a	8.3	n/a	121.7	8.1
2007	295	64	0	0	0	12	0	23	394
% change	6.9	45.5	n/a	n/a	n/a	-50	-100	-80.7	-15.6
2006	276	44	0	0	0	24	4	119	467
% change	-8.3	-50.6	-100	n/a	-100	n/a	-75	**	4.2
2005	301	89	6	0	3	0	16	33	448
% change	-9.1	64.8	-71.4	n/a	n/a	n/a	-65.2	-13.2	-8.6
2004	331	54	21	0	0	0	46	38	490
% change	6.8	-3.6	**	n/a	n/a	n/a	35.3	-50.6	1.4
2003	310	56	6	0	0	0	34	77	483
% change	11.9	115.4	n/a	n/a	n/a	n/a	-59	4.1	4.8
2002	277	26	0	0	0	0	83	74	461
% change	16.9	8.3	n/a	n/a	n/a	n/a	**	**	57.3
2001	237	24	0	0	0	0	16	16	293
% change	-9.9	**	n/a	n/a	n/a	n/a	-46.7	-11.1	-7.9
2000	263	6	0	0	0	0	30	18	318

**Housing Starts Charlottetown CA
Total Units and Apartments**



Source: Canada Mortgage and Housing Corporation

Within the CA, Stratford is attracting a significant portion of development and maintaining a high pace of housing growth. **Figures 3.1 and 3.2** below show the breakdown of housing starts by submarket and dwelling type for 2010 and 2011. In line with population migration trends, Charlottetown and Stratford have received the bulk of new apartment development over this period. Throughout the CA, single-detached housing continues to grow. In addition to observing a high number of apartment starts over the 2010-2011 period, new semi and row housing developments were also notable.



3.2 Current Housing Market Conditions

Despite the softening market predicted by 2012 CMHC forecasts for the greater Charlottetown housing market, conditions are expected to remain relatively stable (**Table 3.4**):

Favorable market conditions for new home construction will soften during 2012. Single-detached starts are expected to remain near 2011 levels but rental construction will drop to more sustainable levels. However, even with the drop in multiple unit starts, there are a number of projects in early stages of approval and development that will keep construction near the ten year average level. (Beaton, 2012).

Each of the sub-markets that make up the CA showed reasonable activity over 2010 and 2011. (See the next page for a definition of the sub-markets) In absolute terms District 7 (Stratford) had the second most listings. In terms of listings converted to sales, District 6 was the weakest with sales equaling 59.1 per cent of listings in 2010 and 61.0 per cent in 2011. The strongest market was District 5 where sales equaled 70.6 per cent of listings in 2010 and 65.5 per cent in 2011. District 7 was a close second with sales at 66.1 per cent of listings in 2010 and 66.7 per cent of listings in 2011. CMHC also notes that during 2011 the average number of days on the market was the highest since 2000.

Another influence in market activity is the continued increase of housing prices (CMHC, 2012). CMHC identified that consumer preferences are the main contributor to the current average price level. They suggest more elaborate, larger and higher-end homes are causing these high prices, particularly in Stratford where 21 high end houses were recently absorbed (CMHC, 2012).

Table 3.4 Charlottetown CA Current Conditions – Resale Market		
	Change	Outcome
MLS Sales	Small Decrease	Balanced
New Listings	Stable	Balanced
Sales to New Listings Ratio	Stable	Balanced
Price Growth	Increasing	Balanced Toward Seller's
Days on Market	Increasing	Balanced Toward Buyer's
Source: (Beaton, 2012)		

Over 2010 and 2011 District 7 (Stratford) exhibited the highest prices at nearly 120 per cent of the level in District 6, which ranked second, in 2010 and 111 per cent of in 2011. District 7 prices were also 142 per cent higher in 2010 than prices in District 5, which has a similar suburban make up. In 2011, however, the difference fell to 134 per cent as prices in District 7 did not rise as much as those in District 5 or in the other sub-markets shown.

Data on rental markets is not available in the same detail (**Figure 3.4**). Breakdowns only allow comparison between downtown Charlottetown, the Charlottetown CA, and the balance of Queens County outside the CA (*i.e.*, the Peripheral area). Rents in all three areas are, in any case, very similar. The most surprising observation is that the Peripheral areas command notably higher rents in 2010. The downtown and remaining areas of the CA, however, caught up in 2011 and typical rents in all three areas rose into the \$760 range.

Vacancy levels moderate in all areas, running between 1 and 3.5 per cent over both years, which is in line with the national average of 2.5 per cent recorded by CMHC for major centres in 2011. Vacancy rates in newer buildings are higher, and with the recent high levels of construction activity, this increased inventory is expected to place upwards pressure on this rate. New data released by CHMC in June of 2012 supports this, showing a vacancy rate in the Charlottetown CA of 4.9 per cent (CMHC, 2012). The national average has fallen to 2.2 per cent in 2012.

3.6 Current Housing Supply

Another factor influencing rental units outside the downtown area is the age of rental units. As shown in the second graph in **Figure 3.4**, rents in buildings built after the year 2000 are higher, and generally fall off with the age of structures, although there is a modest upturn in the oldest units (*i.e.*, pre-1940). Areas outside of the downtown most certainly have newer units and Stratford, based on information above, is strongly biased toward new units considering that nearly half of all units in multiple dwelling structures (47.3 per cent) in the CA were built since 2001 (see **Table 3.3**).

Figure 3.3 and 3.4 represent sales in the following sub-markets of the region:

- *District 4* – Charlottetown, Spring Park, and West Royalty comprising the Charlottetown core and areas of Charlottetown to the north and west of the core
- *District 5* – Sherwood, Parkdale, East Royalty and Hillsborough Park comprising the eastern and central portions of Charlottetown
- *District 6* –Cornwall, North River, and Winsloe to the north and west of Charlottetown.
- *District 7* – Bunbury, Southport, Crossroads, Keppoch, Kinlock, Tea Hill, Alexandra to Cherry, which comprise Stratford.



Figure 3.3 Resale Market Conditions

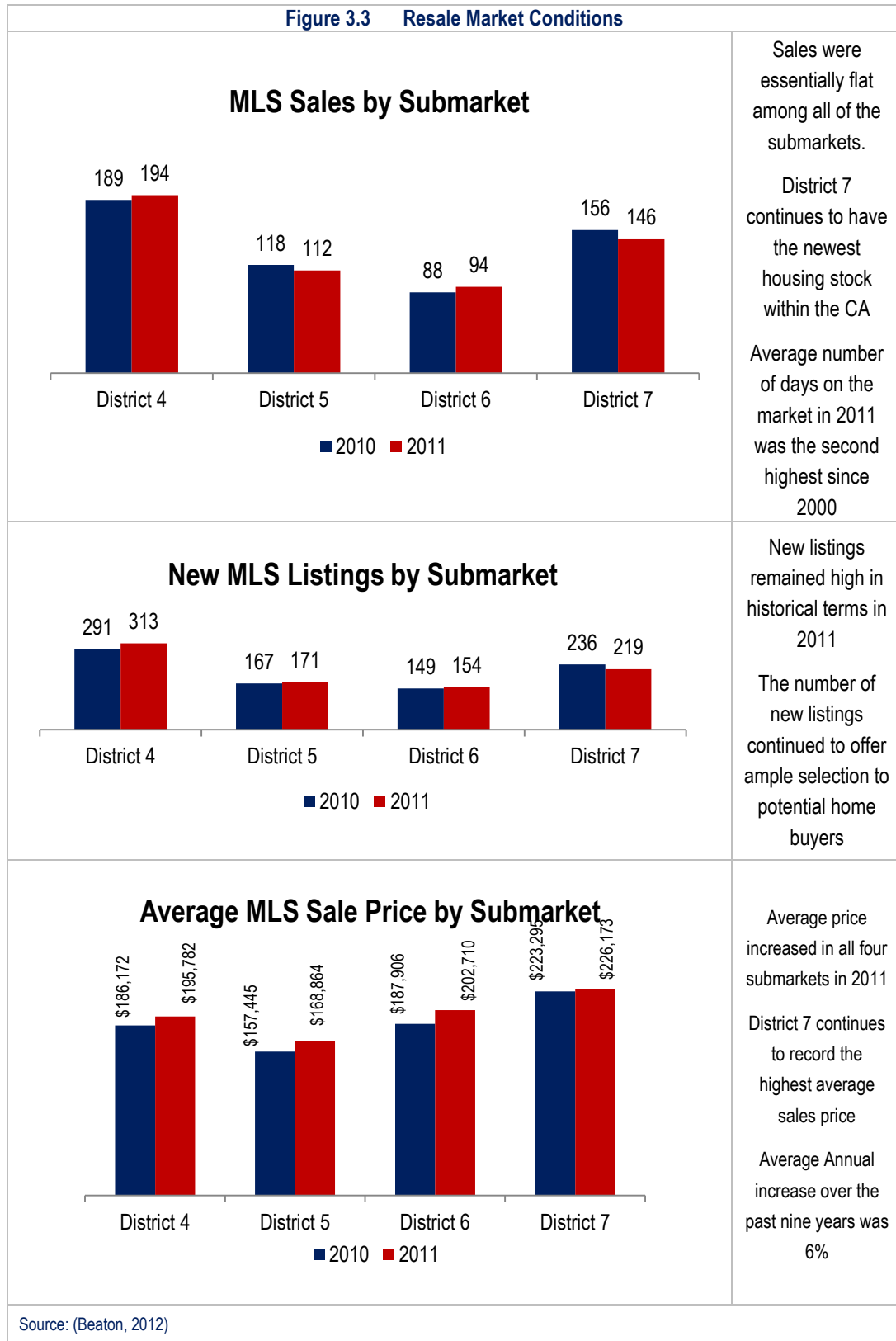
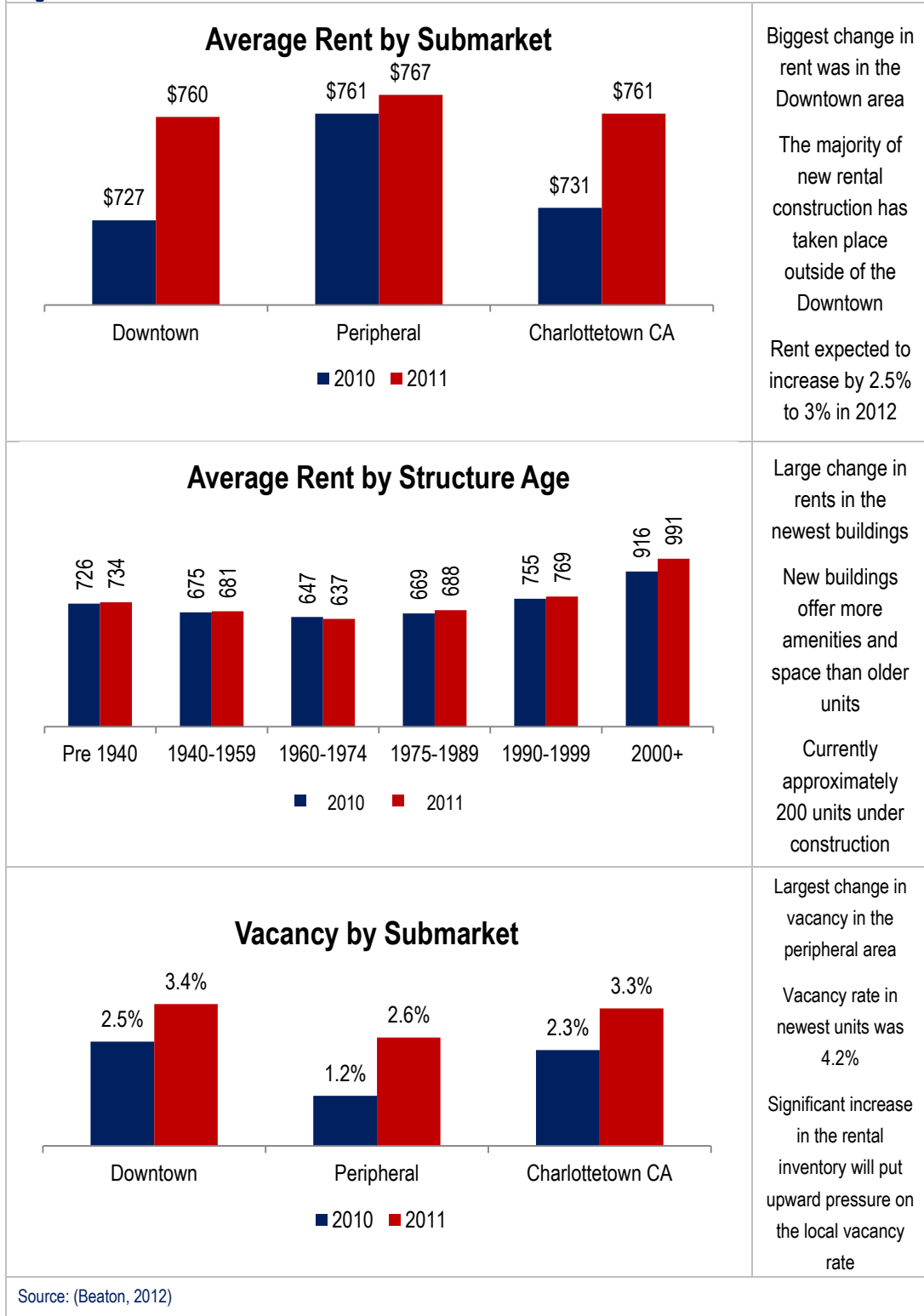


Figure 3.4 Rental Market Conditions



Source: (Beaton, 2012)



3.3 Housing Supply Key Findings

- The growth in population in Stratford has been accompanied by an increase in occupied dwelling units. The additional housing represented a continuation of growth in the local housing stock increasing by 48.5 per cent from 2,215 units in 2001 to 3,290 in 2011.
- The definite trend in Stratford, however, is toward greater variation in the types of housing available and increasing presence of multi-unit structures similar to the City of Charlottetown.
- The two housing types that increased most significantly were low-rise apartments (54.5 per cent increase) and semi-detached units (41.9 per cent).
- In the Charlottetown CA, housing activity has grown significantly over the last decade, rising from just 318 and 293 total starts respectively in 2000 and 2001 to a peak of 669 in 2009. Throughout the CA, single-detached housing continues to grow.
- In addition to observing a high number of apartment starts in the Charlottetown CA over the 2010-2011 period, new semi and row housing developments were also notable. In line with population trends, Stratford and Charlottetown saw the highest increases in apartment starts.
- Generally, the Charlottetown CA market conditions are stable, although average home prices are trending upwards. During 2011 the average number of days on the market in the CA was the highest since 2000.
- Consumer preferences are the main contributor to the current average price level. More elaborate, larger and higher-end homes are causing these high prices. Stratford has some of the highest prices and some of the newest stock available in the CA.
- Typical rents throughout the CA rose to averages of \$760 range in 2011. Another factor influencing rental units outside the downtown area is the age of rental units. Rents in buildings built after the year 2000 are higher, and generally fall off with the age of structures.
- Vacancy rates in newer buildings are higher, and with the recent high levels of construction activity, this increased inventory is expected to place upwards pressure on this rate.



4.0 FUTURE HOUSING DEMAND

As outlined in **Chapter 2**, Stratford has been growing significantly. The growth in population naturally has led to an increase in occupied dwelling units in the community. Data presented early in **Chapter 3** indicates that the newest housing in the community has included substantially more multiple unit structures than in the past. Future housing needs in the town, therefore, are likely to reflect both continued increases in its population and an ongoing shift from single-detached accommodation to increased proportions of row and town homes and apartments as the community evolves to a more urban character.

4.1 Projecting Housing Demand

The requirement for housing units is directly tied to the formation of households. Households are formed around what the Census calls “household maintainers.” A household maintainer is a person who contributes to the major expenses of a household such as mortgage, rent, taxes, and utilities. Households are normally considered to be formed around a primary household maintainer or the person who has first responsibility for these costs.

Any individual can be a household maintainer but contribution to household costs is clearly related to age and to some extent gender, although sex is clearly becoming less and less important as a determinant of household leadership. As individuals get older they are not only more likely contribute to the costs of their housing, they are more likely to form their own household, typically by leaving the parental home to live alone or with other unrelated persons and/or to form a family.

Through life, of course, the form of households changes. Young adults, as suggested in the preceding paragraph usually spend a period living alone or with friends of similar ages. They often form couples as we also imply and have children who live with them until they normally leave as young adults. On the departure of children, households are typically reduced to couples again, although in time death may leave couple members as older singles. There are also many other variations caused by divorce, same sex unions, and other arrangements that people may enter into for personal, financial or other purposes.

As people age and relationships change, of course, housing needs also evolve. Families in most of Canada and certainly in Stratford typically live in single-detached homes that provide room for several people and yard space for play and other family activities. Young people moving from their parents’ homes most often move into apartment buildings because their households are normally smaller and because they usually do not have sufficient equity or reliable income to afford to own property. When young people move out, as well, their parents, particularly as they move into late middle age and senior years, often find that a single family home involves more space, work, and expenditure than they require. They consequently are leading buyers of condominium units in the form of town homes and apartments. Ultimately, of course, senior citizens may require special care their energy and health declines and may move back with children or others, or to seniors homes or homes for special care in which assistance from staff is provided along with accommodation.



These propensities for household formation are reflected in **Table 4.1**, which summarizes the percentage of male and female residents of Stratford who were identified as the primary maintainer of their household in the 2006 Census. As the table shows, the likelihood of leading a household rises during life, particularly for males. In the 65 to 74 years group in Stratford all 250 male members of the community identified as primary household maintainers. For females the relationship is more erratic, with females from 25 to 54 years showing essentially the same rates at about 35 per cent but exhibiting lower rates from 55 to 74 years. For females 75 and over, however, the likelihood of being the primary maintainer of their household rises markedly to more than 60 per cent, essentially the same as for males.

Table 4.1 Percentage of Population Who are Primary Household Maintainers, Stratford, 2006								
Age	Population	All Housing Units	Structural Type of Housing					
			Single	Other	Semi	Row	Duplex	Apt >5
Males								
Under 25	1,225	0.8%	0.0%	0.8%	0.0%	0.0%	0.0%	0.8%
25 to 34	360	47.2%	31.9%	15.3%	2.8%	0.0%	0.0%	12.5%
35 to 44	495	72.7%	59.6%	13.1%	4.0%	0.0%	2.0%	7.1%
45 to 54	500	74.0%	70.0%	5.0%	3.0%	0.0%	2.0%	0.0%
55 to 64	480	88.5%	84.4%	4.2%	2.1%	0.0%	0.0%	2.1%
65 to 74	250	100.0%	80.0%	20.0%	6.0%	0.0%	0.0%	14.0%
75 & over	145	62.1%	37.9%	24.1%	10.3%	6.9%	0.0%	10.3%
Females								
Under 25	1,055	3.3%	0.0%	3.3%	2.4%	0.0%	0.0%	0.9%
25 to 34	480	36.5%	15.6%	20.8%	7.3%	0.0%	3.1%	10.4%
35 to 44	535	34.6%	27.1%	7.5%	2.8%	1.9%	0.0%	1.9%
45 to 54	605	36.4%	31.4%	5.0%	2.5%	0.0%	0.0%	2.5%
55 to 64	510	25.5%	18.6%	6.9%	3.9%	0.0%	0.0%	2.9%
65 to 74	235	31.9%	10.6%	21.3%	0.0%	4.3%	4.3%	14.9%
75 & over	220	61.4%	29.5%	34.1%	9.1%	0.0%	0.0%	20.5%

4.2 Future Housing Profile in Stratford

The rates provided in **Table 4.1** can be applied to population projections by age and sex presented in **Chapter 2** to create estimates of housing demand presented in **Table 4.2**. Unfortunately, Statistics Canada has not released data on household maintainers for 2011 that is equivalent to the 2006 data presented in **Table 4.1**. The information was collected in conjunction with the Census through the National Household Survey. Although exact format in which data will be provided by Statistics Canada is uncertain, it seems likely that it will be part of a National Household Survey release covering housing and shelter costs that is planned for August 14, 2013.

In the meantime, the best data available is from 2006. Stantec applied the 2006 propensities presented in **Table 4.1** to projections for the relevant age and sex cohorts for Census years from 2016 through 2031. We also adjusted projections to account for the difference between the distribution of housing types in Stratford from 2006 to 2011. The resulting projections of dwelling

4.2 Future Housing Demand

units by type suggest that housing requirements will more than double in the town from 2011 to 2031 (**Table 4.2**).

Table 4.2 Recent and Projected Housing Profiles by Structural Type, Stratford, 2006-2031							
Census Year	All Housing Units	Structural Type of Housing					
		Single	Other	Semi	Row	Duplex	Apt >5
2006	2,630	2,015	625	215	30	45	330
2011	3,290	2,375	910	305	80	20	510
2016	3,928	2,798	1,115	359	111	25	635
2021	4,794	3,377	1,399	440	142	32	804
2026	5,750	4,027	1,702	537	175	38	973
2031	6,759	4,742	2,004	637	198	43	1,140
Change 2011-2031	3,469	2,367	1,094	332	118	23	630
% Change	105.5%	99.7%	120.3%	108.8%	146.9%	117.2%	123.5%

Although our projections suggest that single-detached homes will remain the dominant type in Stratford, a continued and significant shift to other housing types can be expected. Whereas single-detached homes can be expected to roughly double in number over the 2011 to 2031 period, all other types are projected to increase by 120.3 per cent, with the largest increases expected in rowhouses (146.9 per cent) and low-rise apartments (123.5 per cent). By 2011, we predict that 70.0 per cent of all housing units in Stratford will be single-detached units down from 76.6 per cent recorded through the 2011 Census.

4.3 Influences on Short-Term Demand

The population projections that have been developed assume a similar rate of in-migration will occur in Stratford from 2006-2031, while factoring changes in the demographic profile of the community over time, and assuming household formation will continue in a similar pattern. While these projections are a useful tool for evaluating current supply and future demand, there are many different factors that can influence these conditions overtime. Some of the conditions that have been identified as having the potential to influence housing supply over the next five to ten years are noted below.

Future Land Supply

The total area of the Town of Stratford, according to the 2011 Census, is 22.5 km² or 5,554.9 acres. Of this total, 3,439.4 acres or 61.9 per cent is zoned in various categories for residential purposes as summarized in **Table 4.3**. Of this substantial area, Stratford has so far developed 2,307.7 acres (67.1 per cent), according to statistics provided by the Town's Planning Department. This area includes access roads as well as developed properties within each zone.

Table 4.3 Developed Land by Residential Zone, Stratford, 2011

Residential Development Type	Zone	Area (acres)	Area Developed (acres)	Remainder (acres)
Planned Unit Residential	Purd	60.6	41.2	19.3
Single Family Residential	R1	1,249.8	845.0	404.8
Single Family Residential Large	R1L	1,541.8	987.2	554.6
Two Family Residential	R2	516.0	368.0	148.0
Multiple Family Residential	R3	24.9	24.9	0.0
Town Centre Residential	TCR	46.4	41.4	5.0
TOTALS		3,439.4	2,307.7	1,131.7

Source: Town of Stratford

Records of development for 2008, 2010, and 2011 provided by the Town indicate that just over 300 acres has been developed annually within the Town Limits. This suggests the current supply of residentially designated land within Stratford will be exhausted within 6 or 7 years. Alternatively, it suggests that if future units are developed at the same density as in the past (*i.e.*, 1.4 units per acre), the town can only accommodate roughly 1,610 additional residential units or just 46.3 per cent of the 3,469 units we have projected the town will add by 2031.

While it is likely that future development will be denser than in the past because of the expectation of more multiple unit structures, it will have to be considerably denser to fit on the town's available residential land. Furthermore, the largest portion of the town's remaining residential property is zoned for "Large Single Family" development (49.0 per cent) with the next largest portion assigned for conventional Single Family development (35.8 per cent). Only 15.2 per cent of land within the town is zoned to allow for multiple unit development in any form and none is available in the Multiple Family Residential or R3 Zone.

Town staff have indicated that roughly 95 acres in Stratford is zoned for Mixed Use and of which 50 per cent will likely be developed at 30 units per acre yielding a total of 675 units. There is also approximately 5.5 acres of Residential Land in the Core Area of the town on which staff suggest 20 units per acre or another 110 units are possible. The total of 785 additional dwelling units could extend the capacity of the town for 2 to 3 more years.

Economic and Market Influences

The local economy and market conditions can also have a significant impact on housing supply and demand.

As the Provincial Nominee Program ends, international migration to PEI is expected to decrease. A study by CMHC suggests this decrease of net migration to the Capital region, which received approximately 3,500 new immigrants between 2010 and 2011, will cause a slowdown in housing activity (CMHC, 2012).

4.4 Future Housing Demand

CMHC also suggests that because a large percentage of the local population in the Charlottetown CA is employed by government, anticipated employment growth is expected to be less significant, due to government fiscal cutbacks.

Since the collapse within the US housing market, continued uncertainties surrounding the stability of the global market pervade discussions of economic policy and forecasts. Generally the Canadian economy and financial system is viewed as sound, although there are concerns that the pace of growth and high prices within the housing market are not sustainable over the long-term. These concerns are furthered by the ratio of household debt, which was most recently reported by Statistics Canada to be 163.4 per cent of average income. One of the primary concerns is that a correction in the housing market prices could result in consumers with mortgages higher than the value of the home, which could affect consumer confidence and activity.

Although interest rates still remain relatively low when compared against historic trends, marginal changes in mortgage lending have begun. Low interest rates are normally a foundation for better performance in the housing sector (CMHC, 2011 Fourth Quarter). There has been ongoing speculation that the Bank of Canada will raise interest rates, and currently the Bank of Canada is expected to increase interest rates mid to late in 2013 or 2014 (BMO Economics, 2012).

The International Monetary Fund in their Global World Economic Outlook Report has also stated that the key domestic priority in Canada 'is to ensure that risks from the housing sector and increases in household debt remain well contained and do not create financial-sector vulnerabilities' (IMF World Economic Outlook, 2012).

While at present there has been continued growth in the housing market, national market conditions and policy adjustments may influence future activity. General uncertainty in global economic conditions and potential vulnerabilities within the national market could have an influence on future demand.

4.4 Community Perceptions of Future Needs

Interviews with stakeholders indicated general optimism regarding the strength of the Stratford market, particularly within the context of the Charlottetown regional market. Most recognize the recent population and housing growth in the region, although many interviewees anticipate a slight slowdown in the local market in the short-term.

Most suggested the supply of housing is adequate as is the mix of different housing types within the town, particularly with the more recent additions of row housing, apartment as well as apartment style condominiums. The Stratford market is thought to be high priced, if not at times overpriced. It is considered inaccessible to many first time homebuyers and young families as well lower income groups, including seniors.



Generally, interviewees suggested that future development should focus on affordable housing, seniors housing and continuing to generate a more diverse mix of housing types.

4.5 Future Housing Demand

If the population in rural Prince Edward Island continues to migrate into Queen's County, it can be expected that Stratford will continue to experience population growth. If the rate of in-migration continues to be strong, housing requirements in the town will more than double from the 2011 to 2031 period.

Assuming housing preferences remain similar over time, given Stratford's household maintainer profile, projections anticipate that single-family housing will continue to be the dominant form of housing, but that there will be a continued shift to other housing types.

It is evident that the market has begun to respond to the current supply and future housing needs in the Town. There is a strong supply of single-family residential development in the area, and development has been trending towards a more diverse mix of housing, including the addition of apartment and row-style housing.

Economic factors that might influence and possibly lessen the strong pace of growth that has occurred in Stratford include the termination of the Provincial Nominee Program and Provincial Government cutbacks. Anticipated shifts in national economic policy expected to lessen the financial risks attributed to the continued strong performance in the housing sector and rising household debt might also influence the pace of growth.

Even if the pace of growth is slowed by changes in the economy and local market, the Town should also begin considering how land use policies need to shift in order to accommodate future housing activity, given the lessening of available land area in the Town. A denser pattern of development achieved with policies that support a strong mix of housing types may help to accommodate continued growth, if the community determines that continued growth is the desirable path forward.

Continuing to shift towards a greater range of housing types may help to fulfil future demand in other ways. Local market conditions suggest that housing prices in Stratford continue to rise and outpace the surrounding market. If new housing types are smaller and therefore less costly to build, a more balanced range of housing prices could result. Less costly housing could make the market more affordable for young families, which is one of the key housing needs the community has identified. Affordability and the relationship between income and household debt will be important to monitor in the community.

As the population ages in Stratford, a more diverse mix of housing could also help to support aging-in-place. As seniors age, they need a variety of forms of housing to support their changing needs. Further, seniors tend to spend a larger portion of their income on housing, which makes housing affordability even more important as people age.

4.6 Future Housing Demand

The incorporation of residential units in areas with commercial uses expands the capacity of the community to accommodate additional residents. It also provides consumers who will provide on-going support to its commercial base and whose presence in commercial areas normally enhances security. Housing located in close proximity to shopping opportunities with access to supports such as medical services is also ideally suited for seniors, whose mobility is often relatively limited.

Further discussion of Seniors Housing and Affordable Housing is provided in **Chapter 5** and **Chapter 6**.

4.6 Housing Demand Key Findings

- The resulting projections of dwelling units by type suggest that housing requirements will more than double in the town from 2011 to 2031.
- Although projections suggest that single-detached homes will remain the dominant type in Stratford, a continued and significant shift to other multi-unit housing types can be expected.
- While housing demand projections are a useful tool for evaluating current supply and future demand, there are many different factors that can influence these conditions over time.
- The termination of the Provincial Nominee Program and anticipated changes in Provincial government fiscal spending are expected to soften the current market conditions.
- Vulnerabilities in the national housing market and uncertainties associated with global economic conditions could influence the pace of growth in the future.
- The Stratford market is thought to be high priced, if not at times overpriced. It is considered inaccessible to many first time homebuyers and young families as well lower income groups, including seniors.
- Recent shifts in the housing profile of the town with the addition of row housing, apartments, as well as apartment style condominiums are viewed by the community as positive adjustments in housing supply.
- A continuation of the trends that occurred during the 2006-2011 Census period could help to make the market more affordable for young families and help to support seniors' aging-in-place.
- Even if the pace of growth is slowed by changes in the economy and local market, the Town should also begin considering how land use policies need to shift in order to accommodate future housing activity, given the potential exhaustion of available land area in the Town.
- If growth continues at the current rate and density, the current supply of residentially designated land within Stratford will be exhausted within 6 or 7 years. If lands designated for



mixed use (combination of residential and commercial uses in the Town Centre) are included this supply can be extended to approximately 8-10 years.

- Areas of perceived future need are considered to be affordable housing, seniors housing and a continuation of the broader mix of housing types observed over the last Census period.

5.0 SENIORS HOUSING

In **Chapter 2** we established population projections that suggest from 2011 to 2031 the number of seniors in Stratford will almost double, resulting in an increase in the senior population of 178.8 per cent. A review current seniors housing conditions and seniors housing preferences can further define future housing need within the community. As seniors age, they need a variety of forms of housing to support their changing needs. Seniors also tend to spend a larger portion of their income on housing, which makes housing affordability even more important as people age.

Chapter 5 explores current seniors housing market conditions in Stratford, while **Chapter 6** focuses on housing affordability in the community.

5.1 Current Seniors Housing Market Conditions

Table 5.1 presents the results for Atlantic Canada from a survey of seniors residences in Canada. Of 144 Atlantic Canada residences included in the survey, 27 (18.8 per cent) are in PEI, with a little over half of those (15 or 10.4 per cent) located in Queens County. Overall, 1,163 of 6,815 spaces in residences surveyed were in PEI (17.1 per cent). To be included in the survey the subject facility must contain at least five units, the majority of residents must be 65 years of age or older, and the residence must offer an on-site meal plan. The survey does not include nursing homes and long-term care facilities, or other facilities providing “heavy care” (i.e., 1.5 hours of care or more per day).

Province	Total Number of Spaces	Overall Vacancy Rate		Number of Residences	Number of Residents	Estimated Population Aged 75+ ¹	Capture Rate
		2011	2012				
Atlantic Region	6,815	11.5 a	10.7 a	144	6,282 b	171,500	3.7%
Newfoundland and Labrador	2,411	18.5 a	17.0 a	50	2002a	34,000	5.9%
Nova Scotia	1,189	8.7a	7.2a	34	1207a	70,800	1.7%
New Brunswick	2052	6.8a	7.3a	33	++	56,000	++
Prince Edward Island	1163	6.9b	7.4a	27	1081a	10,700	10.1%
Kings & Prince Counties	498	11.4c	8.8a	12	458a	-	-
Queens County	665	4.0c	6.3a	15	623a	-	-

¹ Statistics Canada, Population Projections for Canada, Provinces and Territories, 2009-2036, Scenario 3.
The following letter codes are used to indicate the reliability of the estimates:
a – Excellent, b – Very good, c – Good, d – Fair (Use with Caution)
** Suppressed to protect confidentiality ++ Not statistically reliable — No units exist in universe for this category

Source: (CMHC, 2012)



With an estimated population of 10,700 people in Prince Edward Island more than 75 years of age, the province has a relatively high capture rate of 10.1 per cent (i.e., the percentage of population over 75 years of age living in the type of residence specified for the survey). The overall 2012 vacancy rate on the Island is 7.4, with Queens County having a vacancy rate of 6.3. A breakdown of rental prices by unit type is provided in **Table 5.2**. The average monthly rental cost of spaces in Prince Edward Island in 2012 is \$2,500, almost 15 per cent higher than the Atlantic Region average of \$2,142. Most seniors residences in Prince Edward Island include a meal program, on-site medical services and a 24-hour call bell (**Table 5.3**).

Table 5.2 Average Rent of Standard Spaces by Unit Type, Atlantic Region, 2011 and 2012

Geographic Region	Ward/Semi-Private		Bachelor		One Bedroom		Two Bedroom		Total	
	2011	2012	2011	2012	2011	2012	2011	2012	2011	2012
Atlantic Region	\$1,841a	\$1,893a	\$2,108a	\$2,411a	\$1,918a	\$2,079a	\$1,694a	\$2,039a	\$1,921a	\$2,120a
Prince Edward Island	\$2,047a	\$2,033a	\$2,154a	\$2,608a	\$2,437b	\$2,810a	--	**	\$2,142a	\$2500a

The following units are excluded from the table above: non-market/subsidy units; respite units; and, units where an extra charge is paid for Heavy-care (1½ hours or more of care).

The following letter codes are used to indicate the reliability of the estimates:
a – Excellent, b – Very good, c – Good, d – Fair (Use with Caution)

** Suppressed to protect confidentiality ++ Not statistically reliable — No units exist in universe for this category

Source: (CMHC, 2012)

Table 5.3 Percentage of Structures Where Select Services are Available by Structure Size, Atlantic Region

Province	Optional	Meals # included in rent			On-site Medical Services	Registered Nurse Onsite	24-hour call bell	Pharmacy
		1	2	3				
Atlantic Region	4.0 d	6.3 c	5.9 b	83.9 a	40.8 a	26.9 a	76.1 a	6.4 c
Prince Edward Island	3.7 a	0.0 a	0.0 a	96.3 a	77.8 a	48.1 a	96.3 a	0.0 a

¹ Services are considered to be included in rent for a structure if the majority of all spaces have the service included in the rent.
² Registered Nurse on site means a RN, not a RPN or LPN.

The following letter codes are used to indicate the reliability of the estimates:
a – Excellent, b – Very good, c – Good, d – Fair (Use with Caution)

** Suppressed to protect confidentiality ++ Not statistically reliable — No units exist in universe for this category

Source: (CMHC, 2012)

Provincially there are nine public nursing facilities and nine private nursing homes, giving the Island a total of 1,013 long-term care beds (PEI, 2012). The average age of residents is 81 years in public facilities with a ratio of 1 male to 2.5 females. Many of the provincially run homes are over 30 years old, and the government anticipates it will spend close to 51 million to replace five of these homes (Prince Edward Island's Healthy Aging Strategy, 2009). There are no nursing homes presently located in Stratford.

5.2 Seniors Housing

Very few housing developments within Stratford have been built specifically for seniors. During the stakeholder interview process interviewees identified three seniors' developments. One is St. Andrews of Stratford, which is a private residence built in 2005. This building has approximately 60 units, and as of the time of writing this report there was no waiting list and three units were available (Stratford, 2012). Although we were not able to obtain an average price of a unit, the stakeholder perceptions suggested that it is a higher-end and more expensive facility.

The second building is the Stratford Community Seniors Complex. This building is owned by the Town of Stratford and is funded through an operating agreement with CMHC. The complex consists of 15 apartment units offered at rents geared to income. The third building is the St John House, another private care facility developed through CMHC funding, with rental costs subsidized and tied to available income. Through stakeholder interviews it was noted that both of these complexes have a waiting list.

Finally, a number of individuals suggested that some of the new apartment buildings that have been recently built in Stratford are well suited to seniors who are still able to live independently, but wish to downsize their living space. One of the key features reported by stakeholders to make these apartments attractive to seniors is the presence of elevators in the buildings.

5.2 Seniors Housing Preferences

Studies continue to show that most seniors prefer to age in place, staying in their own homes and in their communities as they age. Approximately 53 per cent of Atlantic Canadian seniors have lived in the same community for over 35 years (Donald V. Shiner et al., 2010). In 2008, a Canada-wide survey suggested that 85 per cent of people 55 years of age and over planned to remain in their home as long as possible. In support of this trend, migration rates among seniors remain low (CMHC, February 2008). Of households in which the primary household maintainer is aged 65 years and over only 20 per cent moved in the five years before the 2006 Census. This decreased more for those aged 75 and over, with only 17 per cent moving during the same period. By comparison, non-senior households in Canada have a 44 per cent mobility rate (Statistics Canada, 2008).

The profile of motivations for moves by age group of the household maintainer supports this description, showing that the reasons for moving change over time (**Table 5.4**). For example, in younger years, one of the main reasons those between the ages of 30 and 54 chose to move is because of the desire for a larger dwelling. Comparatively, from the ages of 55 to 85, individuals would be more apt to move because of the desire for a smaller dwelling. With advancing age, family and health considerations were increasingly common reasons for moving. Further, from the ages of 75 to more than 85, health considerations were cited as the most important reason for moving.

Table 5.4 Reasons for Moving by Age of Household Maintainer, Canada, 1997-2002								
Reason	Per cent of Households Citing Reason							
	Age Group of Household Maintainer							Total
	<30	30-44	45-54	55-64	65-74	75-84	85+	
Larger dwelling	19.4	25.5	17.9	11.2	5.1	4.4	4.0	19.6
Smaller dwelling	2.2	2.1	4.3	15.3	20.4	19.6	23.9	5.4
Less expensive dwelling	7.5	7.1	8.9	14.3	15.4	8.7	0.0	8.6
Better-quality dwelling or neighbourhood	12.9	15.1	13.6	13.9	15.6	11.2	22.5	14.2
Closer to facilities or services	4.9	5.1	4.5	6.0	11.8	9.8	7.2	5.5
Establish own household	23.2	13.3	10.5	5.4	7.8	2.1	14.9	13.4
Change from owner to renter or renter to owner	11.6	15.0	13.7	10.7	8.0	3.1	8.1	12.9
New job or job transfer	8.6	8.2	10.0	5.0	2.6	0.4	0.0	7.7
Be closer to work	11.6	7.7	5.8	3.7	1.1	0.0	0.0	7.1
Family reasons	11.9	16.0	14.0	15.4	22.0	25.5	18.5	15.4
Health reasons	1.1	1.6	3.6	6.0	16.7	33.1	42.3	4.3
Other reasons	0.2	8.3	13.9	15.7	7.0	7.1	4.9	10.3
Shaded cells indicate the top 5 reasons given for moving (excluding "other reasons").								
Source: Adapted from Statistics Canada 2002 Survey of Household Spending. (CMHC, 2006)								

Table 5.5 shows the types of housing chosen by movers. For seniors who did move out of a single-family home, only 4 in 10 moved into another detached home. Although more seniors switched from owning to renting than renting to owning, the overall shift into renting was small between the ages of 65 and 74, though it was larger in the over 75 age group. There is some suggestion that those seniors who do decide to move into a new home have a preference for single-level housing and condominiums.

5.3 Future Seniors Housing Needs in Stratford

As the baby boomers continue to move into their seniors years it is difficult to predict exactly what their housing choices will be over the next 15 -30 years. If observation of recent cohorts of seniors helps us to predict in any way, it is clear that many will choose to age in place, staying in their current homes for as long as possible. Many seniors are open to finding alternative ways to continue an independent lifestyle and in many instances are willing to pay for services that will help them to age in place. One-third of seniors have made modifications to their home to make it more accessible (Donald V. Shiner et al., 2010).

5.4 Seniors Housing

Table 5.5 Housing Chosen by Movers, Canada, 1997-2002

Household Movers		<30	30-44	45-54	55-64	65-74	75+	65+	All Ages
A	Number of movers (millions)	1.125	2.391	1.035	0.552	0.29	0.29	0.5	5.603
All Movers									
B	% who bought homes	27.2	51.9	52.4	57.1	42.9	29.7	37.3	46.2
C	% who moved to single-detached homes	30.7	47	43.6	48.6	28.5	17.9	24.1	41.2
	% who moved to apartments	49.5	33.4	32	32.6	52.5	70.2	59.9	38.6
	% who moved to other dwelling types	19.8	19.7	24.4	18.9	19	11.9	16	20.2
D	% who moved to a condominium development	4.7	6.3	8.6	11.7	13.1	13.3	13.2	7.5
E	% who moved to a dwelling with one floor	70	56.4	59.5	65.9	80.1	89.1	83.9	63.1
Movers Who Occupied Condominiums									
F	% in condominiums who moved from single-detached homes	29.3	29.5	41.1	44.5	n.a.	n.a.	68.5	40.3
	% in condominiums who moved from apartments	57.5	48.9	33.1	35.7	n.a.	n.a.	27.5	41.3
	% of condominiums that were apartments	70.5	55.5	41.1	57.5	n.a.	n.a.	72.2	57.3
Movers Who Occupied Single-Detached Houses									
G	% of single-detached homes that had one floor	55.9	46.9	52.8	53.7	72.8	70.6	72.1	51.5
Movers									
I	Numbers switching from renting to owning (000s)	198	630.7	255.1	93.4	32.9	8.3	41.2	1218.3
	Numbers switching from owning to renting (000s)	27.7	149.3	105.3	52.5	36.2	57.9	94	428.8
	Net change in number of owners (000s)	170.3	481.3	149.8	40.9	-3.3	-49.5	-52.8	789.4
Source: CMHC, adapted from Statistics Canada, 2002 Survey of Household Spending									



Although most seniors wish to age in place, many end up moving as they find it more difficult to manage everyday living, which often results in lifestyle changes and necessitated by an increasing need for assistance. Some of the major barriers to staying in place include inability to maintain property, inadequate finances, illness, the need for safety and security, inadequate family support, and transportation access issues (Scott, 1999). When a change is needed, health status and income levels are two of the key considerations in determining housing options and needed support services. Variations in seniors housing include a range of factors such as the scale of development, the type of units offered, the degree of common and private space, the range of services and degree of care offered, the tenure, the non-profit or market nature, and the financing (Kelowna, 2000).

For these reasons, a continuum of housing and support services are needed. For example, as seniors transition from independent living to assisted living, services such as home care, or maintenance services may enable them to stay in their homes longer. Housing features such as level access, no stairs, universal design, lower maintenance requirements, and specialized bathroom equipment are needed if seniors are to transition into new forms of housing.

The built environment can be designed according to principles that underline home, mobility, and community. Specifically, some design and planning strategies recommended include developing homes that: minimize or eliminate physical risks and barriers (i.e., preventative against falls, injuries, etc.); allowing for home-based care-giving services; ensuring access to goods and services for both sustenance and leisure while reducing dependence upon motor vehicles; situating senior residents near other such residents to increase proximity and efficiency of organizations providing health and social services to these target populations (SF-DEA, 2009).

An age-friendly community supports seniors in “leading active, socially engaged, independent lives that contributes to healthy aging” (Hallman, Menec, Keefe, & Gallagher, 2008). This also involves integrating easy physical access and comfortable spaces, as well as dedicated facilities, to mitigate barriers of inclusion for seniors (Tompkins, 2008). Intergenerational planning involves adopting principles of universal design—specifically creating spaces that meet the changing needs of its users over time and allow them to navigate space freely and without barriers (APA, 2011). If housing and our communities are to respond to the full course of the human life-cycle, the structural and planning implications include a focus on accessibility, safety, flexibility, functionality, simplicity, and comfort.

Other concepts which come into play may involve exterior sidewalks with activity nodes, connectivity/integration with community and freedom of mobility (Prager, 2011). Literature suggests that incorporating such features of seniors housing into the whole community benefits the neighborhood and jurisdiction as a whole, not just the senior demographic.

As observed by one author, “the housing challenges of older adults may be better approached, for the most part, as a general upgrading of the entire built environment rather than perfection of specialized and age-segregated urban forms. The seniors housing industry is beginning to shape a role in this general upgrading process” (Ball, 2012).

5.6 Seniors Housing

To respond to the needs of older adults, new forms and approaches to housing are emerging. Lifetime housing incorporates 16 design features that allow wheelchair access, but also make homes easier for everyone to move around in. Key features include level access to the front door, wide doorways, an accessible bathroom, and a sleeping area on the main floor (if the dwelling is multi-level) (Donald V. Shiner et al., 2010). FlexHousing™ is a concept in housing that incorporates, at the design and construction stage, the ability to make future changes easily and with minimum expense, to meet the evolving needs of its occupants. Housing is designed to maximize adaptability, accessibility, and affordability and the health of the occupants and environment.

One of the more significant North American housing trends that relates to seniors housing is multi-generational housing, which is referenced in **Table 5.6**. This is not a new type of housing; it is the most common form of housing for most of humanity and families of many different cultural backgrounds. Many immigrants desire this form of housing. Millions of North American grandparents already live in the same house as their grandchildren. Some of the current circumstances that reinforce the shift to this type of living arrangement include: quality affordable child care is in short supply; in many households both parents work; traditional family structure is shifting and more people are open to new household living arrangements; and many Baby Boomers will need to live with their children out of economic necessity.

Table 5.6 Approaches for Aging in Place

A number of approaches could further enable seniors to remain in their homes without sacrificing needed services or safety.	
• Home Modifications	<ul style="list-style-type: none"> ○ 2006 43% of all seniors and 56% of those 75 and older had a disability (compared to 10% of non-senior)
• New Tools produced by gerontechnology	<ul style="list-style-type: none"> ○ Tools developed to support independent living and increase the potential for aging in place (i.e.: smart sensors, monitors)
• Alternative housing approaches	<ul style="list-style-type: none"> ○ Intergenerational housing ○ Co-Housing
• Coordination of housing and support services	<ul style="list-style-type: none"> ○ Meal preparation, transportation, laundry, housekeeping, assistance with medication, dressing and bathing, organization of social and recreational activities. ○ Integration of support services with seniors housing
• Age-friendly Planning and Development	<ul style="list-style-type: none"> ○ Neighborhood walkability ○ Availability of transportation options that meet the needs of residents who do not drive ○ Access to services that seniors need ○ The availability of different housing options ○ Safety and Opportunities to engage in social and civic activities
Source: (CMHC, 2011)	



A CMHC survey found that 23 per cent of Canadian homeowners 55 years old and older would consider creating a secondary suite in their home or installing a garden suite on their property for a family member. The study results also suggest that 44 per cent of all Canadians 55 years old and older would be amenable to living in a secondary apartment or accessory unit. (CMHC, February 2008).

In order to enable multigenerational housing, municipalities need to ensure they are enabling flexible housing options and a loosening of zoning restrictions. Secondary suites, “Granny” suites, laneway homes, and buildings containing two homes in one (i.e. a home within a home) reflect some of the forms of housing that can enable multigenerational living arrangements. Loosening zoning restrictions can also enable more diverse mix of housing to be built, as opposed to segregating large chunks of land by individual types of housing forms, thereby limiting the range of housing that can be built.

5.4 Seniors Housing Key Findings

- Prince Edward Island seniors residences have relatively high capture rate of 10.1 per cent of Islanders more than 75 years of age.
- Most seniors’ residences in Prince Edward Island include a meal program, on-site medical services and a 24-hour call bell.
- Very few housing developments within Stratford have been built specifically for seniors. There are three that were identified by interviewees, the St. Andrews of Stratford, Stratford Community Seniors Complex and St. John House. Two of these residences provide subsidized rent based on income.
- Studies continue to show that most seniors prefer to age in place, staying in their own homes and in their communities as they age.
- With advancing age, family and health considerations are increasingly common reasons for moving.
- A Statistics Canada survey showed that from 1997-2002, seniors from the ages of 55 to 85, would be more apt to move because of the desire for a smaller dwelling. Further, from the ages of 75 to more than 85, health considerations were cited as the most important reason for moving.
- The same survey showed that for seniors who did move out of a single detached home, only 4 in 10 moved into another detached home. There is some suggestion that those seniors moving into a new home have a preference for single-level housing and condominiums.
- Many seniors are open to finding alternative ways to continue an independent lifestyle and in many instances are willing to pay for services that will help them to age in place.

5.8 Seniors Housing

- Some of the major barriers to staying in place include the inability to maintain property, inadequate finances, illness, the need for safety and security, inadequate family support, and transportation access issues.
- When a change is needed, health status and income levels are two of the key considerations in determining housing options and needed support services.
- For these reasons, a continuum of housing and support services are needed, which can support seniors varied needs.
- Housing features such as level access, no stairs, universal design, lower maintenance requirements, and bathroom equipment are needed if seniors are to transition into new forms of housing.
- Literature suggests that incorporating features desirable for housing seniors into the whole community benefits the neighborhood and jurisdiction as a whole, not just the senior demographic.
- To respond to these needs, new forms and approaches to housing are emerging. One of the more significant North American housing trends that relates to seniors housing is multi-generational housing.
- In order to enable multi-generational housing, municipalities need to ensure they are enabling flexible housing options through appropriate adjustments to land use police and regulations.

6.0 HOUSING AFFORDABILITY

When exploring tenure, housing conditions, income levels and housing costs – all important factors in assessing housing affordability – Stratford emerges as having relatively expensive, new, and well maintained housing stock (see **Table 6.1**). A considerable majority of dwelling units in Stratford are owned (79 per cent). Housing stock within the town is relatively new when compared with other areas within the Charlottetown CA, with close to half of all dwelling units existing in 2006 having been built after 1986, and only a small proportion (4.2 per cent) in need of major repair.

With significant construction in Stratford since 2006 these parameters can be expected to have been reinforced. Almost certainly more than half of all dwelling units in the town are currently less than 20 years old, considering that data in **Table 6.1** show that one-fifth of all units as of 2011 were built in the preceding five years. With proportionately more new housing, it would also be reasonable to expect that the proportion of units in need of repair has not increased.

Table 6.1 Housing Characteristics Tenure and Age, Stratford Community Profile, 2006 Census			
Housing Characteristics	Stratford	Charlottetown CA	PEI
Total private dwellings occupied by usual residents	2,640	23,395	53,135
Number of owned dwellings	2,095	15,610	39,360
Owned dwellings as a % of total private dwellings	79%	67%	74%
Number of rented dwellings	545	7,775	13,715
Rented dwellings as a % of total private dwellings	21%	33%	26%
Number of dwellings constructed before 1986	1,385	15,635	36,770
Number of dwellings constructed between 1986 and 2006	1,250	7,760	16,365
Dwellings requiring major repair as a % of total occupied private dwellings	4.2%	6.3%	8.6%
Median monthly payments for rented dwellings	\$741	\$648	\$620
Median monthly payments for owner-occupied dwellings	\$945	\$830	\$652
Average number of rooms per dwelling	7.4	6.6	6.8
Dwellings with more than one person per room as a % of total occupied private dwellings	0.0%	0.8%	0.6%
Average value of owned dwelling	\$185,879	\$167,056	\$144,404
Source: Census of Canada 2006			



The average of 7.4 rooms per dwelling in Stratford is also higher when compared with the balance of the CA and Prince Edward Island. The average cost for housing within Stratford is also significantly higher than in the Charlottetown CA and province, with median monthly payments of \$741 for rental units and median monthly payments for owned dwellings at \$945. The average value of an owned dwelling is almost 22 per cent higher than the provincial average, and 10 per cent higher than the Charlottetown CA.

When compared to other communities, such as the City of Charlottetown, Town of Cornwall, or the Province as a whole, Stratford's median income is higher across all household types (**Table 6.2**). The median income for households with children in 2005 was \$84,864. The median income in couple households without children was \$69,842. By comparison, in Cornwall, median incomes were \$74,628 and \$61,055. Similarly monthly payments for owned housing were also higher in Stratford, at \$945 as compared to \$878.

Table 6.2 Taxable and After Tax Income Levels by Family Type and Tenure, Charlottetown Area Municipalities and PEI, 2005					
	Stratford	Cornwall	Charlotte-town	Charlotte-town CA	PEI
Median income in 2005					
All private households	\$63,949	\$60,388	\$41,178	\$49,364	\$46,553
Couple households with children	\$84,864	\$74,628	\$77,102	\$75,276	\$68,476
Couple households without children	\$69,842	\$61,055	\$59,761	\$60,406	\$53,400
One-person households	\$32,629	\$24,148	\$21,273	\$23,684	\$20,928
Other household types	\$44,395	\$41,380	\$37,552	\$39,543	\$38,138
Median After-Tax Income in 2005					
Median after-tax income - All private households	\$53,257	\$51,703	\$36,815	\$42,862	\$40,778
Couple households with children	\$70,460	\$64,159	\$65,546	\$64,116	\$58,854
Couple households without children	\$56,808	\$52,996	\$50,800	\$51,219	\$46,359
One-person households	\$28,635	\$21,716	\$19,275	\$21,244	\$19,223
Other household types	\$42,258	\$39,844	\$34,193	\$36,028	\$35,191
Median Monthly Payments					
For rented dwellings	\$741	\$746	\$637	\$648	\$620
For owner-occupied dwellings	\$945	\$878	\$816	\$830	\$652
Median Yearly Payments*					
For rented dwellings	\$8892	\$8952	\$7644	\$7776	\$7440
For owner-occupied dwellings	\$11,340	\$10,536	\$9792	\$9960	\$7824
Source: Census of Canada 2006					
*Median Yearly Payments were developed by multiplying Median Monthly Payments by 12.					

In relation to median income levels after tax, however, Stratford residents carry less burden than residents of other areas shown on **Table 6.2**. In 2005, the median annual rental payment (i.e., the monthly rental payment shown in **Table 6.2** times 12) was only 16.7 per cent of the town's median after tax income. For owners it was 21.3 per cent. The rental percentage is the lowest for the five areas shown, which range as high as 20.8 per cent for the City of Charlottetown, and the third lowest for owners, following Cornwall (20.4 per cent) and the province as a whole (19.2 per cent).

Only 18 per cent of Stratford households surveyed in 2006 were spending 30 per cent or more of income on shelter costs (See **Table 6.3**). This is significantly less than the 31 per cent in the City of Charlottetown proper or the 25 per cent in the Charlottetown CA. Of the 18 per cent spending 30 per cent or more on shelter, the majority were owner households – 325 of a total of 470 total households (69.2 per cent). This differs from the City of Charlottetown (City) and other areas of the Charlottetown CA where the majority of those households spending 30 per cent or more on shelter costs were renters.

The percentage of renters with unaffordable housing in Stratford is less compared to the remainder of the CA. Approximately 25 per cent of all renter households surveyed in Stratford spending 30 per cent or more of income on shelter. In the City and CA, almost 50 per cent of all renter households spend more than 30 per cent of their income on shelter. This difference could be influenced by the limited number of apartment buildings in Stratford during the time of the survey.

Table 6.3 Housing Affordability, Stratford, Charlottetown and Charlottetown CA, 2006							
Affordability	House-holds	Renters	Owners	Mortgage		No Mortgage	
				Condo	Not a Condo	Condo	Not a Condo
Stratford Total Count by Category							
Total Affordability	2,630	545	2,085	0	1,285	0	800
Less than 30%	2,165	405	1,760	0	980	0	775
More than 30%	470	140	325	0	300	0	25
Charlottetown Total Count by Category							
Total Affordability	13,705	6,480	7,225	30	3,965	45	3,180
Less than 30%	9,325	3,295	6,030	25	3,055	45	2,910
More than 30%	4,380	3,180	1,190	10	915	0	270
Charlottetown CA Total Count by Category							
Total Affordability	23,140	7,765	15,380	30	9,040	65	6,245
Less than 30%	17,255	4,205	13,055	25	7,130	65	5,830
More than 30%	5,885	3,560	2,330	10	1,910	0	415
Prince Edward Island Total Count by Category							
Total Affordability	52,185	13,655	38,525	35	20,855	70	17,565
Less than 30%	41,055	7,965	33,090	25	16,550	70	16,445
More than 30%	11,130	5,690	5,435	10	4,305	0	1,115
Source: (Statistics Canada, 2006)							



The percentage of total owner households in Stratford spending 30 per cent or more of their income was 15 per cent. This is similar to the City and CA, where 15-16 per cent of all owner households spend more than 30 per cent of their income on shelter.

It is important to acknowledge the data used to provide the foregoing analysis reflects information available during the years 2005-2006. As the most recent Census period suggests a shift in the demographic makeup and housing form, it will be important to monitor new information pertaining to income and affordability as it is released from Statistics Canada. Generally, the findings presented here suggest that while housing payments are higher in Stratford, Stratford has a higher proportion of individuals who can afford their housing (82 per cent) than Charlottetown (68 per cent) or the Province (79 per cent).

6.1 Seniors Housing Affordability

Almost half of all seniors spend more than 30 per cent of their income on shelter and approximately 19 per cent of seniors report that their income does not allow them to live adequately and still meet all their housing related-costs. (Donald V. Shiner et al., 2010). In Atlantic Canada, seniors' income levels are generally lower than the national average (Donald V. Shiner et al., 2010).

Table 6.4 compares income levels in the Charlottetown CA among all age groups as compared to seniors and depicts the declining level of income among seniors (this information is not available for Stratford). Within couple families in the Charlottetown CA during 2010 the income drops by as much as 33 per cent between age 55 to 64 and 65 and over, from \$88,160 to \$58,760. Income levels for lone person families drops 29 per cent, from \$34,010 to \$24,160.

If we compare the 2006 median income in PEI for those over 65 (**Table 6.4**) to median yearly housing payments during the same period (**Table 6.2**), couple households spent approximately 18 per cent of income on owned housing, while lone person households spent approximately 41 per cent. For rented dwellings, couple households spend approximately 17 per cent of income on rent, while lone person households spend approximately 39 per cent. These figures are illustrative and do not take into account the presence of a mortgage. Studies suggest that approximately 8 out of 10 persons own their home by the age of 65 (CMHC, February 2008).

As individuals transition from their home to private care, lone person households continue to be vulnerable. Average monthly cost of a unit in a PEI seniors' residence during 2012 is \$2500 (including services). When we multiply this by 12 to create an annual average, it totals \$30,000 a year. If the median income of a lone person household over 65 is \$24,160, it suggests that seniors' residences are not affordable to these households.

Table 6.4 Seniors' Income by Family Type and Age of Oldest Individual, 2006-2010						
Family Type	Age of Oldest Individual	2006	2007	2008	2009	2010
Canada						
Couple families	55 to 64 years	\$76,600	\$80,340	\$83,740	\$83,750	\$85,750
	65 years and over	\$48,400	\$51,080	\$53,130	\$53,760	\$54,810
Lone-parent families and persons not in Census families (7,8)	55 to 64 years	\$28,500	\$29,990	\$31,160	\$31,260	\$31,770
	65 years and over	\$21,500	\$22,650	\$23,480	\$23,880	\$23,710
Prince Edward Island						
Couple families	55 to 64 years	\$66,000	\$69,050	\$72,380	\$74,300	\$76,880
	65 years and over	\$43,200	\$44,240	\$46,640	\$48,240	\$50,620
Lone-parent families and persons not in Census families	55 to 64 years	\$25,500	\$26,650	\$27,780	\$29,230	\$30,530
	65 years and over	\$19,200	\$19,990	\$20,670	\$21,430	\$21,510
Charlottetown CA						
Couple families	55 to 64 years			\$82,180	\$86,200	\$88,160
	65 years and over			\$55,490	\$57,460	\$58,760
Lone-parent families and persons not in Census families	55 to 64 years			\$31,370	\$32,470	\$34,010
	65 years and over			\$22,660	\$23,820	\$24,160
Prince Edward Island Non CMA-CA						
Couple families	55 to 64 years			\$65,860	\$66,180	\$70,200
	65 years and over			\$40,810	\$42,050	\$44,780
Lone-parent families and persons not in Census families	55 to 64 years			\$25,320	\$26,700	\$28,190
	65 years and over			\$18,870	\$19,500	\$19,580
Source: (Statistics Canada)						



Table 6.5 Annual Neighbourhood Income, Taxfilers and Dependents with Income by Total Income, Sex and Age Group, 2008, 2009, 2010

Persons with Income	2008		2009		2010	
	Number	% of Total	Number	% of Total	Number	% of Total
Charlottetown CA All Age Groups						
Total persons with income	47,230		47,960		48,670	
Under \$5,000	3,210	6.80%	3,370	7.00%	3,340	6.90%
\$5,000 and over	44,020	93.20%	44,590	93.00%	45,330	93.10%
\$10,000 and over	39,820	84.30%	40,740	84.90%	41,490	85.20%
\$15,000 and over	35,300	74.70%	36,150	75.40%	36,900	75.80%
\$20,000 and over	30,180	63.90%	31,180	65.00%	31,910	65.60%
\$25,000 and over	25,750	54.50%	26,760	55.80%	27,550	56.60%
\$35,000 and over	18,520	39.20%	19,260	40.20%	20,090	41.30%
\$50,000 and over	10,290	21.80%	10,950	22.80%	11,520	23.70%
\$75,000 and over	3,660	7.70%	3,950	8.20%	4,260	8.80%
\$100,000 and over	1,530	3.20%	1,610	3.40%	1,780	3.70%
\$150,000 and over	470	1.00%	480	1.00%	510	1.00%
\$200,000 and over	250	0.50%	220	0.50%	260	0.50%
\$250,000 and over	160	0.30%	140	0.30%	160	0.30%
Median total income (dollars)	\$27,890		\$28,690		\$29,140	
Charlottetown CA Population 65 Years and Over						
Total persons with income	8,680		8,920		9,170	
Under \$5,000	50	0.60%	60	0.70%	50	0.50%
\$5,000 and over	8,630	99.40%	8,870	99.40%	9,120	99.50%
\$10,000 and over	8,250	95.00%	8,510	95.40%	8,790	95.90%
\$15,000 and over	6,980	80.40%	7,250	81.30%	7,520	82.00%
\$20,000 and over	5,020	57.80%	5,320	59.60%	5,540	60.40%
\$25,000 and over	3,910	45.00%	4,160	46.60%	4,390	47.90%
\$35,000 and over	2,530	29.10%	2,670	29.90%	2,870	31.30%
\$50,000 and over	1,250	14.40%	1,300	14.60%	1,410	15.40%
\$75,000 and over	430	5.00%	410	4.60%	470	5.10%
\$100,000 and over	190	2.20%	170	1.90%	200	2.20%
\$150,000 and over	80	0.90%	60	0.70%	70	0.80%
\$200,000 and over	50	0.60%	40	0.40%	50	0.50%
\$250,000 and over	30	0.30%	30	0.30%	30	0.30%
Source: (Statistics Canada)						

Single people who receive only basic public pensions (*i.e.*, disability pensions, social assistance, or Old Age Security and Guaranteed Income Supplement) are likely to be in core housing need. Rising costs, including rent, fuel, and taxes can make it increasingly difficult to maintain a home. The recent recession may further impact on seniors' incomes because of the declining value of investments.

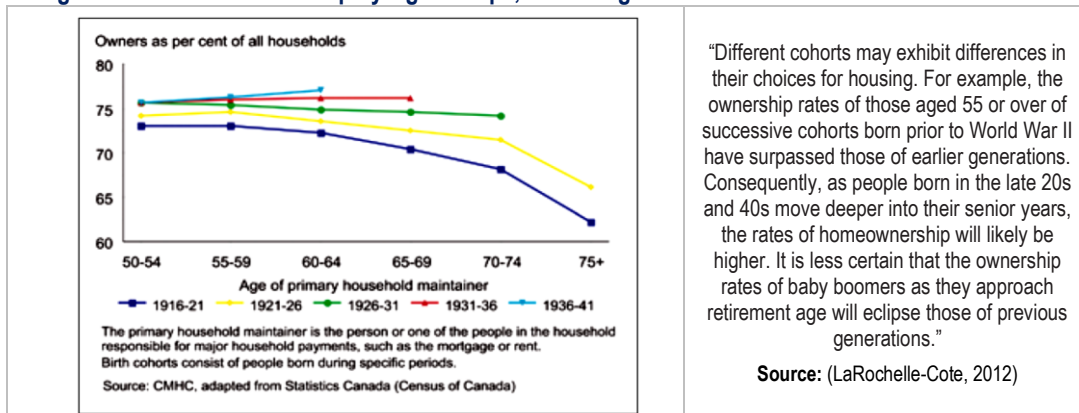
It will be important to provide housing options for these seniors to ensure they have the ability to age in place. A recent study on Atlantic Canadian seniors suggested a need to support low income persons to own homes as a way of ensuring that people have equity as they age (Donald V. Shiner et al., 2010). This might be achieved through low-cost homes, through community building projects such as Habitat for Humanity, or through subsidies that would allow people with low income to purchase homes at market prices.

6.2 Preparation for Retirement

Some studies are exploring the evolution of wealth over the lifecycle, and suggest that different cohorts will accumulate wealth differently. As changing economic conditions affect earnings, they can also affect the way that people accumulate wealth (LaRochelle-Cote, 2012). It may not be sufficient to analyse the characteristics of seniors within previous census periods because of the differences between the economic cycles experienced by different cohorts. For example, as shown in **Figure 6.1**, ownership rates have increased among seniors over time reflecting the economic conditions over the period that each group was most active in the labour force.

The relationships between ownership, income and affordability may not be consistent over time. Economic conditions surrounding the accumulation of wealth over the life-cycle affect financial well-being. As the baby boomers enter into their senior years, it will be important to gain a deeper understanding of the characteristics of wealth and ownership among this population. Key indicators will continue to be the presence of a mortgage or rent and relative proportion of income being spent on shelter costs. Other influences could be the impact of economic conditions on investments.

Figure 6.1 Homeownership by Age Groups, Middle Aged and Senior Canadians Born 1916-1941



6.3 Housing Affordability Key Findings

- When exploring tenure, housing conditions, income levels and housing, Stratford emerges as having relatively expensive, new, and well maintained housing stock.
- When compared to other communities, such as the City of Charlottetown, the Town of Cornwall or the Province, Stratford's median income is higher across all household types.
- In 2005, the median annual rental payment was only 16.7 per cent of the town's median after tax income. For owners it was 21.3 per cent.
- Only 18 per cent of Stratford households surveyed in 2006 were spending 30 per cent or more of their income on shelter costs.
- Generally, the findings presented suggest that while housing payments are higher in Stratford, Stratford has a higher proportion of individuals who can afford their housing (82 per cent) than Charlottetown (68 per cent) or the Province (79 per cent).
- In Atlantic Canada, almost half of all seniors spend more than 30 per cent of their income on shelter and approximately 19 per cent of seniors report that their income does not allow them to live adequately and still meet all their housing related-costs.
- Income levels decline as individuals age. Within couple families in the Charlottetown CA during 2010 income drops by as much as 33 per cent between age 55-64 and 65 and over, from \$88,160 to \$58,760. Income levels for single person families drops 29 per cent, from \$34,010 to \$24,160.
- Many seniors spend a disproportionate amount of income on housing, particularly those in lone person households. Single people who receive only basic public pensions (*i.e.*, disability pensions, social assistance, or Old Age Security and Guaranteed Income Supplement) are likely to be in core housing need.
- As changing economic conditions affect earnings, they can also influence the way that people accumulate wealth. Different economic conditions over the lifecycle show that specific age cohorts accumulated debt and wealth differently, causing them to also pursue homeownership differently.
- As the Baby Boomers enter into their senior years, it will be important to gain a deeper understanding of their characteristics of wealth and ownership. Key indicators will continue to be the presence of a mortgage or rent and relative proportion of income being spent on shelter costs.

7.0 CONCLUSIONS AND RECOMMENDATIONS

The most significant trend evident from 2011 Census counts is the strengthening of the ongoing shift of population from the outlying counties of Kings and Prince to the central county of Queens, of which Stratford is a part. Stratford has been increasing its population steadily since 1996, and is the second fastest growing community in Atlantic Canada after Dieppe NB.

Estimates of net migration by age group and gender suggest that the 2006 to 2011 Census period has seen an influx to Stratford of families with children. By our calculations, a net total of nearly 600 people between the ages of 20 and 44 moved into Stratford over the five-year period.

Over the time 2011 to 2031, projections suggest that the absolute numbers in all broad age groups will grow considerably in Stratford. The percentage growth in the 25 to 64 year age group will be 82.1 per cent. The increasing position of families in Stratford's age profile does not consequently diminish the future importance of seniors. Over the period from 2011 to 2031 projections, suggest that the number of seniors will almost double, resulting in an increase in the senior population of 178.8 per cent.

The growth in population in Stratford has been accompanied by an increase in occupied dwelling units in the community. Between 2006 and 2011, the town added 660 dwelling units an increase of 25.1 per cent over the period, giving the community 3,290 occupied dwelling units.

The definite trend in Stratford is toward greater variation in the types of housing available and increasing presence of multi-unit structures. Recent shifts in the housing profile of the town include the addition of row housing and apartments, as well as apartment style condominiums. These are viewed by the community as positive adjustments in housing supply, which is primarily large single family housing.

Projections of future demand suggest that housing requirements will more than double in the town from 2011 to 2031. If growth continues at the current rate and density, the current supply of residentially designated land within Stratford will be exhausted within 8-10 years. Even if the pace of growth is slowed by changes in the economy and local market, the Town should also begin considering how land use policies need to shift in order to accommodate future housing activity, given the lessening of available land within the Town limits.

A denser pattern of development achieved with policies that support a strong mix of housing types may help to accommodate continued growth, if the community determines that continued growth is the desirable path forward. Continuing to shift towards a greater range of housing types may help to fulfil future demand in other ways. Local market conditions suggest that housing prices in Stratford continue to rise and outpace the surrounding market. Generally, the findings suggest that while housing payments are higher in Stratford, Stratford has a higher proportion of individuals who can afford their housing than in the rest of the Charlottetown CA. Still, the Stratford market is

thought to be high priced, if not at times overpriced. It is considered inaccessible to many first time homebuyers and young families as well lower income groups, including seniors.

If new housing types are smaller and therefore less costly to build, a more balanced range of housing prices could result. Less costly housing could make the market more affordable for young families, which is one of the key housing needs the community has identified.

As the population ages in Stratford, a more diverse mix of housing could also help to support aging-in-place. Studies continue to show that most seniors prefer to stay in their own homes and in their communities as they age. Many seniors are open to finding alternative ways to continue an independent lifestyle and in many instances are willing to pay for services that will help them to age in their homes.

Still as seniors age, they need a variety of forms of housing to support their changing needs. Although most seniors wish to age in place, many end up moving as they find it more difficult to manage everyday living, which often results in lifestyle changes and an increasing need for assistance. Some of the major barriers to staying in place include inability to maintain property, inadequate finances, illness, the need for safety and security, inadequate family support, and transportation access issues. When a change is needed, health status and income levels are two of the key considerations in determining housing options and needed support services.

For seniors who wish to transition into lower maintenance or seniors' specific housing, Stratford offers limited choices, particularly for seniors with low-income. Some of the new apartment buildings being built are considered to be more senior friendly because they have elevators; however rents in these buildings are likely high because of the age of the buildings.

For those individuals transitioning from independent living to seniors' residences, the costs of apartments in these private care facilities makes them less accessible. Of the three seniors specific housing complexes in Stratford, only two are suitable for seniors with lower incomes and both have waiting lists.

Seniors tend to spend a larger portion of their income on housing, which makes housing affordability even more important as people age. Seniors living alone, renting, and receiving only basic public pensions are particularly disadvantaged. There are limited housing options available within the community of Stratford for these seniors. The upward pressure on housing prices in the community and rising costs of living will only further disadvantage seniors.²

² At the time of the study, 2011 Census data was just being released. Once the full suite of data is available and further analyzed, it will be important to gain a deeper understanding of the characteristics of ownership among seniors in Stratford. Key indicators will be the presence of a mortgage and relative proportion of income being spent on shelter costs. It will be important to understand the ever-evolving housing needs of seniors as well as the financial ability of the baby boomer cohort in Stratford to absorb living costs as the economy evolves.



7.1 Recommendations

Looking forward, Stratford should review housing policies to determine how the community will accommodate future growth. Future housing demand projections suggest that the remaining developable land in the town cannot accommodate future housing requirements.

A continued shift to a more diverse mix of housing types as was experienced between 2006 and 2011, including row houses, condominiums and apartment buildings will encourage a denser development pattern. However, if the projected future growth is to be accommodated, it is likely that land use policies will need to be revisited to determine ideal housing densities.

Desired future densities for the town should be determined with community involvement and input. Changes in housing type should be discussed with the development community to determine if the market can support an increased density. It is also important for the community to provide input into desired future housing forms as increased density can change the physical and aesthetic experience of place.

Once this input is received from the community, different scenarios can be developed for review with the community and for further analysis by the Town. Changes in density and housing type can affect infrastructure, services, and assessment values, and should be studied in detail to understand the full extent of impacts.

In considering future densities and development patterns, the needs of young families and seniors should be key considerations. By taking a balanced approach to future development, the Town can help to ensure housing will accommodate a wide range of needs.

It is likely that young families will want affordable housing less costly than the majority of homes in Stratford. The development of row houses or smaller homes that should be more affordable for moderate income groups might create increased opportunity for young families to move into Stratford.

To facilitate seniors' desires to stay in their existing homes, policies and regulations should be reviewed to ensure that they allow for physical modifications that minimize or eliminate physical risks and barriers. Regulations can also be adjusted to enable secondary suites that would allow for home-based or family care-giving services. To enable multigenerational housing, municipalities can review regulations to ensure they are facilitating flexible housing.

Projections suggest that seniors will migrate from rural Prince Edward Island into the Greater Charlottetown Area. These seniors may wish to transition to smaller, reasonably priced housing, with lower maintenance requirements, in close proximity to health care and social care services. For these seniors, apartments, condominiums, or single-level homes might be attractive forms of housing. Again the Town should continue to work with the development community and broader Island community to understand these future needs, and integrate these needs into future housing scenarios.



To facilitate the transition between independent living, assisted living and long-term care, a number of housing types are needed. The three seniors' residences in Stratford provide similar levels of care but respond to different income levels in the community. The presence of waiting lists in both of the subsidized facilities suggests that there is a greater need for affordable seniors housing. The Town may wish to evaluate the strengths and weaknesses of the current facilities to determine a future model for seniors' housing developments.

At present there is no nursing care facility in Stratford. Therefore, local seniors have to move to another community such as Charlottetown, to obtain long-term care. This type of move can be disruptive for the individual and caregivers. In couple households there are many instances where one individual requires long-term care while their spouse can still live independently or with a lesser degree of care. Moving an individual out of the community can disrupt a relationship and place a strain on available income for the supporting partner. Attracting this type of facility into the community and locating it in proximity to seniors' residences will enhance the capacity for individuals to age in place.

Finally, the community itself can be modified to become more senior friendly. Neighborhood walkability, availability of transportation options that meet the needs of residents who do not drive, access to service, the availability of different housing options, safety and opportunities to engage in social and civic activities all contribute to enhancing a seniors ability to age within the community.

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APPENDIX A

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