



Safe affordable housing for seniors

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Affordable housing

Finding safe, suitable, and affordable housing is a challenge for many seniors in Ottawa.

- The city's tight rental market, with a low vacancy rate and rising rents, means many people cannot find housing suitable to their needs.
- Or they have to pay so much of their income for housing that they struggle to afford other necessities.
- Single senior women are hit particularly hard by these realities.
- As demographics change, the number and age of seniors is increasing.
- Without suitable housing, many seniors find they can't have the type of retirement they hoped for.

In Canada, housing is considered “affordable” if it costs less than 30% of a household's before-tax income. Many people think the term “affordable housing” refers only to rental housing that is subsidized by the government. In reality, it's a very broad term that can include housing provided by the private, public and non-profit sectors. [Canada Mortgage and Housing]

Housing in Ottawa

- In Ottawa in 2018, 42% of renters spent 30% or more of their pre-tax income to pay the median rent for local housing that is adequate, affordable, and suitable.¹
- To rent an average two-bedroom apartment in Ottawa, you need an annual income of \$56,400.²
- The vacancy rate in Ottawa was 1.6% in 2018. A healthy vacancy rate is considered to be 3%.³
- The City of Ottawa has a 10-Year Housing and Homelessness Plan under way. Its priorities are:
 - ensuring everyone has a home
 - ensuring people get the support they need
 - working together—for example, with Ellwood House
- In 2020, the City of Ottawa declared a housing state of emergency, in an effort to bolster Ottawa's affordable housing supply.

The Anglican Diocese of Ottawa

Homelessness and Affordable Housing Working Group

Following the 2013 commitment by the Anglican Church of Canada to support initiatives to achieve safe, affordable housing for all, the Anglican Diocese of Ottawa formed the Homelessness and Affordable Housing Working Group (HAHWG).

For its anniversary year, 2021, the Anglican Diocese of Ottawa has set two main goals in the area of homelessness and affordable housing:

- Creation of 125 new units of affordable housing within the diocese
- Every parish engaged in efforts to pray, learn, advocate, and act to end homelessness through affordable housing

The campaign is on track to reach its goal, although most of the new units won't be completed until after 2021. As of March 2021:

- 42 units have been opened at Cornerstone Housing for Women's Princeton Avenue residence
- 35 units are under construction at Christ Church Bells Corners

¹ 10-Year Housing and Homelessness Plan. 2018 Progress Report. City of Ottawa.

² Alliance to End Homelessness

³ 10-Year Housing and Homelessness Plan, 2018 Progress Report, City of Ottawa.

- initial plans for a major development at Julian of Norwich called for about 100 units; construction is projected to begin in 2022
- the addition of 38 units in the proposed Ellwood House Extension at St. Thomas the Apostle would bring the total to more than 200
- St. James, Carleton Place, is participating in an ecumenical coalition for housing
- St. James, Perth, is exploring a community project to upgrade properties to provide affordable housing

As demand in the region continues to far outstrip supply, the HAHWG is looking to continue a rebranded campaign into the future.

“It so often seems like we have so little, when we have enough for the mission to which God calls us. In fact we have an abundance, more than enough. The question is whether we have the courage and vision to unleash it—the paradox of blessings.”⁴

To read more about the diocese’s involvement in affordable housing, please see David Humphreys’ articles in the [January](#), [April](#), and [May](#) 2021 issues of *Crosstalk*.

Cahdco, our housing development consultant

Cahdco is a non-profit real estate development corporation. It develops affordable housing and social purpose real estate and provides consulting in the Ottawa area, working with a team of development, construction, and project management experts. The Ellwood House Board of Directors has engaged Cahdco as project manager for planning the Ellwood House Extension.

⁴ PJ Hobbs, Director of Mission, Anglican Diocese of Ottawa