

# **Seniors Housing Strategy**

## **Technical Analysis**

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## 1.0 Introduction

### Why we need a Seniors Housing Strategy:

In 2007, just over 14% of BC's population was 65 or older, and by 2031 this proportion will be nearly one quarter<sup>1</sup>. As our population ages, a number of challenges emerge, and for those living in rural or island communities, these challenges are even worse. With an aging demographic, it is imperative that BC communities adopt strategies to support senior's needs.

Given this population projection, there is a growing need for governments, communities, families and the non-profit and private sectors to consider how the needs of seniors can be met in an effective and sustainable way. There will be significant changes in rural and island communities housing needs as more residents choose to age in place or decide to "downsize" to reduce their homeownership burdens and as more adults move or retire into these areas for the lifestyle they offer.

In recognition of housing affordability challenges within the Islands Trust area and the additional challenge of changing population statistics, Islands Trust began developing an Affordable Housing Strategy and a strategy that specifically targets the needs of seniors. A Community Housing Task Force was brought together to help formulate recommended policies and program initiatives that could form the recommendations to implement the affordable housing and seniors housing strategies.

## 2.0 Background

The purpose of this analysis report is to lead toward the development of a Seniors Housing Strategy for the Islands Trust Area. In keeping with the terms of the Union of BC Municipalities (UBCM) grant that the Islands Trust received to fund the development of the strategy, a rural community scope was utilized so that other rural and small towns in BC could refer and potentially implement similar strategies.

This document focuses on the barriers that rural and island communities face in supporting aging in place and seniors housing. Islands Trust received a UBCM grant and Planit Solutions Land Use Consulting Inc. was contracted to undertake a seniors housing strategy. Based upon an extensive review of available information available, it became clear that the strategy for rural and island seniors should:

### Seniors Housing Strategy Scope:

- ✓ Address the housing needs unique to seniors in these areas;
- ✓ Integrate the eight common barriers to seniors housing;
- ✓ Identify practical ideas and solutions to overcome the common barriers in policy, planning, and fiscal documents;
- ✓ Find ways to help the broader community to understand the needs of their seniors;
- ✓ Acknowledge that a continuum of seniors housing and care needs are required; and
- ✓ Is easily accessed and user friendly for the islands and communities that it targets.

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<sup>1</sup> Age Friendly British Columbia, Newsletter, Vol. 1, No. 1, December 2009.

A seniors housing strategy should also consider the financial and community resources required to make a community truly “age friendly.” This may include the creation of design guidelines for new construction of housing and infrastructure projects that may allow individuals the option of aging in place in their community of choice. Official Community Plan (OCP), Land Use Bylaws (LUBs) and zoning changes may also be considered to allow people to remain in their own home and community as they age.

Materials that were reviewed in preparation of the seniors housing strategy were summarized in the report “Seniors Housing Strategy Materials Review, 2010” prepared by Planit Solutions Land Use Consulting Inc. Based upon this material review, three main issues for seniors housing emerged that could form a framework for the strategy:

1. Provide appropriate housing for older adults through maintenance, renovation and modification of **existing homes**.
2. Produce **new housing** that meets the needs of older adults and seniors while not distracting from the existing character of the neighbourhood or community.
3. Provide **affordable and diverse housing** to meet the needs of low and moderate income seniors.

Existing Housing:

Based upon an existing needs assessment study completed for Denman and Hornby Islands, it is shown that the majority of older adults want to remain in their homes or within their existing community and many struggle to secure year-round rental housing.<sup>2</sup> The phenomenon known as “aging in place” requires strategies that address both the physical features of housing and the access to services available in the community. Resources in rural communities are often limited or non-existent. Another aspect to seniors housing is to understand the needs unique to “Naturally Occurring Retirement Communities” or NORCs<sup>3</sup>, which are where 50% of the community’s population are 65 or older. Throughout the Islands Trust area, BC Statistics reports that nearly 46% of the total residents on islands within the jurisdictional area are 55 or older. Even more interesting is that most seniors housing studies include people who are 65 years of age or older; an outdated way of estimating future housing needs of an aging population when residents in the 55 to 65 age forms the largest age group in island communities. As people age and move through the various senior age groups, the number of seniors and older adults will continue to grow and place further demands on housing and support service needs.

Age Group	Cohort <sup>4</sup>
55-64	Older Adults/Middle Aged
65-74	Young Old
75-84	Old
85 & Over	Oldest Old/Very Old

<sup>2</sup> Eberle Planning & Research, “Housing Needs on Hornby and Denman Island – Final Report” December 2008.

<sup>3</sup> <http://www.norcs.com/page.aspx?id=119552>

<sup>4</sup> Adapted from the American Gerontological Society of America.

Along with an aging population, the housing stock on islands and small communities is also aging. Older adults who have limited mobility have difficulty moving around their own homes, let alone a community with inadequate or non-existent accessible infrastructure such as sidewalks that are easy to mount, streets that are easy to cross or a variety of transportation choices.

#### New Housing:

Rural and island communities face a unique situation when it comes to new housing targeted at meeting the needs of an aging population: high property values, higher than average age, swelling populations during summer months and less developable land available. Avenues of incentives for developers to build purpose-built housing for seniors needs to be explored. Most rural and island communities do not have multi-unit dwelling options as they do not have the population base or amenities near by to support them. Or, multi-unit dwellings may not be permitted by land use regulations or desired by the broader community. Additionally, new housing projects must be done that meet the needs of an older population. Zoning incentives may help communities attract alternative housing options to the single family dwelling.

Smaller dwellings and detached dwellings that appeal to seniors are not being built. In order to better address the range of housing needs that an aging population requires, there must be greater diversity in both the type of housing being built and the design of the housing. Land Use Bylaw regulations could help foster greater diversity and design of new housing projects, such as limiting the number of buildings per acre, limiting building sizes and requiring landscape plans in order that they do not change the character of the neighbourhood.

#### Affordability:

Affordability is not an issue limited to a small percentage of older adults. For many, it is influenced by the availability of a down payment, the ability to get a mortgage and other non-housing demands such as access to health care. As prices continue to escalate, fewer units, houses and land remain affordable to seniors. Typically, units and houses that are affordable are existing, older ones. Thus, the preservation and modification of existing homes is vital.

### **3.0 Review**

The analysis is the result of a comprehensive review of a myriad of studies, reports, statistics, committee meeting findings, and newsletters that addressed seniors housing needs. The scope of the materials studied focused on rural and island communities in British Columbia, and where relevant, other places in Canada. Referencing the age-friendly communities guide, which was lead by the Canadian Federal Minister Responsible for Seniors, the participation of a number of rural and remote communities across Canada to identify key barriers and possible solutions to making their communities age-friendly was undertaken.<sup>5</sup> The project found that across these various communities, eight (8) common barriers to age friendly communities were identified. Referring to an age-friendly project completed by Bowen

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<sup>5</sup> Canada. The Federal/Provincial/Territorial (F/P/T) Committee of Officials (Seniors), Federal/Provincial/Territorial Ministers Responsible for Seniors. *Age-Friendly rural and Remote Communities: A Guide*. 2006.

Island Municipality, common findings in each barrier topic are reviewed here to give an example of specific items that may be found within other island communities.<sup>6</sup> These items are used for discussion purposes which may, in turn, lead to the formulation of policy goals within the seniors housing strategy.

**1. Outdoor Spaces & Public Buildings**

The design of public spaces can serve to facilitate or restrain the level of access and ability of seniors to fully participate in their community.

Common Barriers	Uneven & narrow walkways, with obstacles
	Limited accessibility for those with physical limitations
	Lack of benches and access to washrooms
	Limited handicap parking spots and curb cuts

*Sample goal: Outdoor spaces and public buildings that are pleasant, clean, secure and physically accessible.*

**2. Transportation**

Access to transportation promotes or limits participation in activities, access to services on and off island and contributes to the community.

Common Barriers	No evening public transportation
	Limited bus service – inaccessible to many
	Buses are too large to access Bowen Court
	Restricted access to ferry elevator for scooters and wheelchairs
	Ferry, no access to top floor during emergency
	Cove/Ferry access – narrow, uneven, poorly lit, no pick up/drop off area

*Sample goal: Public transportation that is accessible and affordable.*

**3. Housing**

Housing is a basic determinant of health. The needs and personal choices of seniors vary, requiring a range of housing options to address them.

Common Barriers	Very few existing housing options
	Rental options are all inaccessible for people with physical limitations/disabilities
	Housing is unaffordable for many older people
	No options for downsizing
	Zoning restricts many housing options
	No options for “aging in place,” as older peoples needs change

*Sample goal: Housing that is affordable, appropriately located, well built, well designed and secure.*

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<sup>6</sup> Bowen Island Municipality. “Age Friendly Community Project: Report to Council.” June 2009.

#### 4. Social Participation

It is essential to recognize and accommodate the diversity of seniors' interests and abilities. These will continue to evolve and one size does not fit all.

Common Barriers	Participation is limited by transportation, particularly in the evening
	Most activities are dependent on volunteers and volunteers burn out if not supported – activity dissolves
	Many seniors are unaware of activities, so don't attend
	No community meeting place for seniors
	Limited intergenerational activities

*Sample goal: Opportunities for social participation in leisure, social, cultural and spiritual activities with people of all ages and cultures.*

#### 5. Respect & Inclusion

Common Barriers	Seniors issues are not a high priority on Bowen
	Council meetings are held in the evening when transportation is unavailable
	Many seniors won't speak up at large public meetings

*Sample goal: Older people are treated with respect and are included in civic life.*

#### 6. Employment & Volunteer Opportunities

A variety of employment and volunteer opportunities are essential for seniors in order for them to support themselves, interact and socialize with other age groups and give back to their communities.

Common Barriers	A lot of work is done on Bowen by volunteers, with little or no recognition
	People don't recognize that some older people need to work to support themselves
	Older adults have many skills and experiences that could benefit others that are not being utilized

*Sample goal: Opportunities for employment and volunteerism that cater to older persons' interests and abilities.*

## 7. Communications & Information

Providing clear and open access to communication and information is important in order to include seniors in all aspects of life and community.

Common Barriers	Many seniors are unaware of activities, so don't attend
	Most information is printed in smaller print, i.e. papers, Council minutes
	Hearing device is not available at all public meetings
	Accessing library material can be difficult

*Sample goal: Age-friendly communication and information available.*

## 8. Community Services & Health Care

Community and health care services are essential to support seniors to "age in place." Seniors on Bowen Island despite their health care needs, are living at home with minimal or inadequate public supports.

Common Barriers	Vancouver Coastal Health community services are inconsistent and inadequate
	If caregivers are not supported they burn out
	Grocery shopping is difficult for some older adults
	At least 40 older adults have left over the past 4 years due to lack of services/supports
	There is no one place to find information about services and supports – people do not know what exists

*Sample goal: Community support and health tailored to older persons' needs.*

## 4.0 Islands Trust Context

The Islands Trust's population is aging. Data that was analyzed from the 2006 Census indicates a general trend of an increasing population; that seniors make up a significant proportion of the population; and that incomes are lower and the cost of housing is higher than the provincial averages. These trends are characteristic of island communities. An increasing population will affect the way we write policies, house our citizens and meet their physical and social needs as they age. A seniors housing strategy will need to be periodically reviewed due to the fact that population projections are uncertain and the housing market is dynamic.

### Senior Population Statistics:

Island	Population	55-59	POP (%)	60-64	POP (%)	65-69	POP (%)	70-74	POP (%)	75-79	POP (%)	80-84	POP (%)	85+	POP (%)
Denman	1,095	145	13.2%	120	11.0%	85	7.8%	55	5.0%	40	3.7%	20	1.8%	20	1.8%
Gabriola	4,050	535	13.2%	430	10.6%	345	8.5%	220	5.4%	135	3.3%	85	2.1%	65	1.6%
Galiano	1,258	165	13.1%	140	11.1%	105	8.3%	90	7.2%	50	4.0%	45	3.6%	35	2.8%
Gambier	274	45	16.4%	40	14.6%	5	1.8%	10	3.6%	15	5.5%	5	1.8%	5	1.8%
Hornby	1,074	120	11.2%	120	11.2%	80	7.4%	75	7.0%	45	4.2%	25	2.3%	20	1.9%
Lasqueti	359	65	18.1%	40	11.1%	10	2.8%	10	2.8%	5	1.4%	5	1.4%	0	0.0%
Mayne	1,112	160	14.4%	155	13.9%	115	10.3%	80	7.2%	75	6.7%	45	4.0%	20	1.8%
North Pender	1,996	250	12.5%	225	11.3%	210	10.5%	145	7.3%	120	6.0%	70	3.5%	40	2.0%
Saturna	359	60	16.7%	55	15.3%	55	15.3%	25	7.0%	20	5.6%	10	2.8%	5	1.4%
Salt Spring	9,640	1,030	10.7%	890	9.2%	555	5.8%	450	4.7%	480	5.0%	335	3.5%	330	3.4%
South Pender	236	45	19.1%	40	16.9%	15	6.4%	15	6.4%	10	4.2%	10	4.2%	10	4.2%
Thetis	372	70	18.8%	40	10.8%	20	5.4%	15	4.0%	15	4.0%	15	4.0%	0	0.0%
<b>Total</b>	<b>21,825</b>	<b>2,690</b>	<b>12.3%</b>	<b>2,295</b>	<b>10.5%</b>	<b>1,600</b>	<b>7.3%</b>	<b>1,190</b>	<b>5.5%</b>	<b>1,010</b>	<b>4.6%</b>	<b>670</b>	<b>3.1%</b>	<b>550</b>	<b>2.5%</b>
Total 55+	10,005														
POP	45.8%														
%55+	26.9%														

\*Data from BC Stats 2006 Census (no census data available for the Executive Islands)

### Statistical Findings:

- Total population of the Islands Trust area is 21,825 people.
- There are 10,005 people over the age of 55 within the Islands Trust area, representing 45.8% of the total population.
- The 55 to 59 age group was the largest age group on all Islands, representing 12.3% of the total island population.
- The 55 to 59 age group was the largest age group of all older adult age groups (55+), representing 26.9% of the total senior population (55+) in the Islands Trust area.

### Housing Statistics:

Island	Population	Seniors (65+) households	POP Seniors Households	Ave. value of dwelling
Denman	1,095	175	16.0%	\$496,928.00
Gabriola	4,050	850	21.0%	\$382,044.00
Galiano	1,258	300	23.8%	\$505,730.00
Gambier	274	0	0.0%	\$ -
Hornby	1,074	290	27.0%	\$482,860.00
Lasqueti	359	35	9.7%	\$135,083.00
Mayne	1,112	340	30.6%	\$413,847.00
North Pender	1,996	610	30.6%	\$410,067.00
Saturna	359	105	29.2%	\$308,155.00
Salt Spring	9,640	2,005	20.8%	\$581,317.00
South Pender	236	75	31.8%	\$661,648.00
Thetis	372	105	28.2%	\$434,270.00
Total	21,825	4890	22.4%	\$400,995.75

### Statistical Findings:

- 22.4% of all Island households are occupied by people 65 years or older.
- The average home on across the Islands costs more than \$400,000.00, with the most expensive average home price being on South Pender Island (\$661,648.00) and the least expensive on Lasqueti Island (\$135,083.00). Respectively, South Pender Island also has the largest percentage of senior households (31.8%) while Lasqueti had the lowest percentage of senior households (9.7%).

### Housing Type Statistics:

Island	# Occupied private dwellings (households)	Single detached house	Semi-detached house	Row house	Duplex	>5+Story Apartment	<5 Story Apartment	Other single detached house	Movable Dwelling
Denman	530	505	5	0	0	0	5	0	5
Gabriola	1,995	1,845	35	0	25	0	20	15	65
Galiano	665	600	0	15	5	0	5	5	40
Gambier	140	135	0	0	0	0	0	0	5
Hornby	550	500	10	0	0	0	0	5	25
Lasqueti	205	195	0	0	0	0	0	0	5
Mayne	590	565	0	0	0	0	0	0	15
North Pender	990	945	10	0	10	0	0	5	30
Saturna	190	170	5	0	0	0	0	5	10
Salt Spring	4,320	3,730	165	110	155	0	35	10	110
South Pender	125	115	5	0	0	0	0	0	5
Thetis	170	155	5	0	0	0	0	0	15
Total	10470	9460	240	125	195	0	65	45	330

### Statistical Findings:

- 90% of Islanders live in Single Family Dwellings.
- The second largest form of housing within the Trust Area was ‘moveable homes’ or modular/mobiles. The third most common was semi-detached housing.
- There are no reports of apartment buildings over 5 storeys in height, which is reflective of the rural setting and land use regulations of island communities. Four islands; Denman, Gabriola, Galiano and Salt Spring report they have apartment buildings of under 5 storeys in height that provide homes for a total of 65 people.

## Maintenance Needs & Age of Housing Statistics:

Island	# Occupied private dwellings (household)	Req reg. maintenace	Req minor repair	Req major repair	Construction prior to 1946	1946-1960	1961-1970	1971-1980	1981-1985	1986-1990	1991-1995	1996-2000	2001-2006
Denman	530	250	200	80	20	15	60	110	95	35	90	55	40
Gabriola	1,995	1,225	580	185	60	115	230	415	210	180	300	260	210
Galiano	665	395	170	105	25	45	60	170	80	75	85	65	70
Gambier	140	0	0	0	0	0	0	0	0	0	0	0	0
Hornby	550	225	240	90	35	10	45	110	105	85	95	35	30
Lasqueti	205	55	95	55	0	0	0	20	85	35	0	30	25
Mayne	590	365	220	0	70	30	60	150	85	70	30	55	35
North Pender	990	605	320	65	50	45	60	320	175	60	115	45	125
Saturna	190	160	15	20	10	0	15	25	10	45	10	45	15
Salt Spring	4,320	2,595	1,290	435	265	300	405	1,105	520	495	560	340	325
South Pender	125	95	25	0	0	10	15	40	0	15	15	25	10
Thetis	170	105	30	35	0	25	15	40	15	0	50	0	20
Total	10470	6075	3185	1070	535	595	965	2505	1380	1095	1350	955	905

### Statistical Findings:

- Out of the total number of households reporting, the vast majority (60%) of them require regular maintenance for upkeep.
- 30% of households report that they require minor repairs while 10% report their houses are in need of major repairs.
- 26% of homes within the Trust Area were built in the 1971 to 1980 time period making them 30 to 39 years old.
- 6% of homes were built prior to 1946 while interestingly 7% were built just prior to 2006.

### 5.0 Analysis

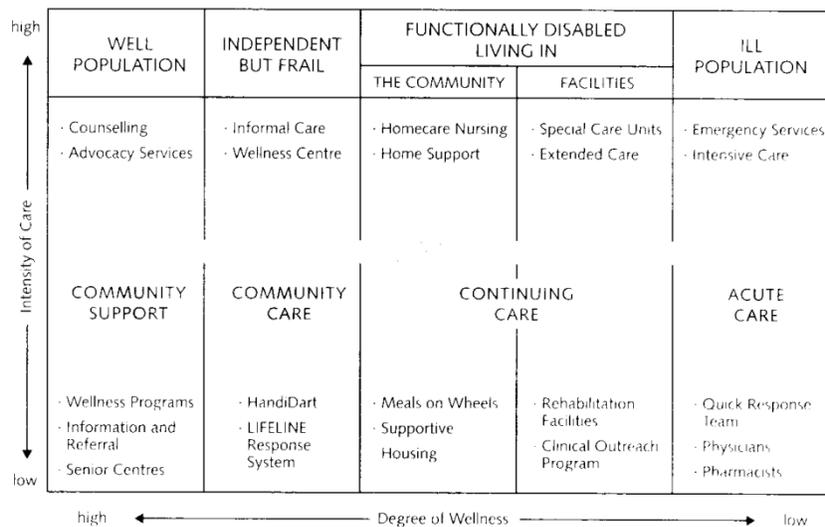
The Islands Trust and BC's population in general is aging. Most of the houses built on the Islands were built since 1970 and were designed primarily for families with children, reflecting the market demands of the time. The Islands housing stock is represented by a vast majority of single family dwellings, up to 90%, reflecting the low-density sub-urban growth pattern. In contrast with today's figures, up to 22% of the total Islands households are made up of people aged 65 and older. Although many "empty nesters" or retirees continue to live in these houses in which families were raised, the changing demographics are producing the need for housing developments or individual units designed for seniors or older adults.

The term "older adult" for the purpose of this analysis includes individuals 55 years and older, while seniors generally reflects the 65 and over age group. The two terms are often used interchangeably in this report. It is important to note this distinction, for most data available reflects "seniors" yet the

fasting growing demographic is the “older adult” or the 55 - 65 age group. As the people in this age group grow older, their large population numbers will increase the demand for age-appropriate housing and needs as they age.

Another important note to make when reviewing age groups is the assumption that as one progresses in age and through the age groups, the increased amount of services and care they will require will also increase. While this is a general assumption that can be made, it is important to recognize an age-continuum; a large number of people in a lower age category may require more services and support than people older than them, and vice-versa.

This may be referred to as the “continuum of care” model which suggests how one might provide services for seniors of differing levels of need in an integrated way.<sup>7</sup> This model is represented by the figure below. This matrix represents a variety of care, needs and resulting services within the community.



In addition, those that are 55+ or “older adults” also include people that are still in the work force as well as retirees, adults in full health as well as frail elderly. Many prefer to remain in their own homes, while others may be looking for housing with single-level living areas and lower maintenance needs. Over 30% of the households on the Islands are in need of minor repairs, while 10% of households require major repairs. Some seniors may wish to seek out “active adult” housing developments that are restricted in age to 55 and over. Seniors with health or mobility challenges may need units that are wheelchair, walker or scooter friendly or have in-home assistance or health care available.

If the Islands and rural communities in BC housing stocks do not evolve to meet the needs of the changing demographics; i.e. meet the needs of an older population, many communities will lose more and more of their long-time residents as they age for they will need to seek out housing in other

<sup>7</sup> Hodge, Gerald, *The Geography of Aging: Preparing Communities of the Surge in Seniors* (McGill – Queens University Press, 2008), p.212.

communities to meet their needs. Islands Trust and rural community policies need to encourage the 55+ population to remain in their communities. If this population is lost, communities lose family, community ties, history and the energy that fuels many volunteer programs. A substantial tax-base will also be lost. Regulations and policies should encourage an appropriate mixture of housing products, including a greater diversity in new housing types and modifications and improvements needed to the existing housing stock to make them more suitable for older residents.

This report examines Island Trust regulations, programs and policies to determine how they can support older adults who want to age in place by encouraging development of housing that can meet their needs.

### **Islands Trust Policy Statement**

The Islands Trust policy statement establishes a vision for the future of the Islands Trust Area. It outlines the roles and responsibilities of the Province of BC, Islands Trust Council, the Executive and Local Trust Committees, Island Municipalities, Fund Board, other government and non-government organizations, First Nations and property owners, residents and visitors.

The Islands Trust policy statement provides a general strategy for land use planning which translates into the broad goals of the Province and the Islands Trust into specific actions to preserve and protect the Trust Area. A set of guiding principles are included for day-to-day planning and decision making.

Part V, “Sustainable Communities,” identifies that the Trust Area is predominantly rural in character and that each island community has developed somewhat independently from other communities. Most island residents feel strongly that people of all age groups and income levels should continue to have the opportunity to reside in island communities. This is an important goal when planning for the future of the islands and seniors.

No specific goal, objective or policy is contained within the Policy Statement that refers directly to seniors; rather it takes a broader approach by ensuring a sustainable community by measuring overall community health in terms of economic security, education, social support systems, the cleanliness and safety of the environment, and the availability of such necessities as educational and social services, transportation, affordable food and housing. Each of these measures of sustaining island character and healthy communities are important to seniors’ needs.

### **Official Community Plans**

An OCP is a broad planning document that contains goals, objectives and policies for the community that it covers specific to their land uses, specific and general policies, and advocacy statements for how they wish to direct their growth over the long term (usually 20 years or more). Each of the Island Trust plan areas, municipalities and other communities in BC are responsible for developing their own Official Community Plans (OCP’s). Unincorporated areas, which account for a large majority of rural communities, are under the jurisdiction of a regional district in the province. In those cases, the regional district is responsible for developing OCP’s for their electoral areas which encompass those

unincorporated places. An OCP generally does not contain specific regulatory statements or detailed prescriptions for land use as these issues are generally addressed in zoning, land use and subdivision bylaws. An OCP does include development permit areas and guidelines. There is a requirement under the *Local Government Act* to include policies for the approximate location, amount, type and density of residential development required to meet anticipated housing needs over a period of 5 years and housing policies respecting affordable housing, rental housing and special needs housing.

OCP's may contain goals, objectives and policy statements to specifically address seniors housing needs. However, an OCP generally focuses on general or broader goals, whereas a strategy document may focus on a specific issue or area. Therefore, an OCP may include a policy stating that it encourages affordable housing, but may not specifically direct that policy to be for a specific segment of the population.

## **6.0 Seniors Housing Strategy**

A seniors housing strategy is a planning document that specifically addresses the needs of seniors in its community; including housing, transportation, social aspects, accessibility, services, etc. The strategy should be reflective of the population statistics, geographical location to larger urban centres, desires to age in place, affordability, a housing continuum and care options, etc. The general obstacles to seniors housing are identified and a list of sample goals for setting up a seniors housing strategy framework are provided to spur discussion.

### *General Obstacles to Seniors Housing:*

- No housing alternatives for downsizing
- Long wait lists for seniors-oriented housing that might exist in the community
- Public transportation – limited and inaccessible (physical barriers on the bus, location of bus stops, etc.)
- Inadequate home support services
- Isolation
- No incentive programs to develop new seniors housing projects
- Completing seniors housing programs that are not in conflict with the Islands Trust Policy Statement or OCP's

## **Planning Goal Samples: For Discussion**

### *General Goal for Seniors Housing:*

*The goal of this seniors housing strategy is to ensure an adequate supply of safe, decent and affordable housing for older adult citizens in the Islands Trust Area.*

- Inter-operational relations between health care service sources (VIHA, Local Government, Co-op's, etc.)
- Integration of policies within OCPs specifically for seniors housing needs.
- Review of existing Land Use bylaws to address housing options and affordability.
- Review of housing needs during summer months (year-round rental housing security).

### *Existing Housing:*

*Goal: Provide housing for older adults within island communities through maintenance, renovation and modification of existing homes.*

A key finding of various Trust Area OCPs was that the Islands are approaching build-out of their available land. The limiting supply of raw land, or land outside of the Agricultural Land Reserve (ALR) will ultimately require a major shift in the planning for island communities. Community planning, the conservation of existing neighbourhoods, redevelopment of under-utilized land and careful shaping of infill development are issues that can be reviewed before each Trust Committee.

The volume of existing housing types and amounts on each island compared to the limited supply of underdeveloped land means that most Islanders, including the senior population, will live in housing built prior to 1995. The renovation of existing housing stock will need to be explored to meet the needs of older residents.

### *New Housing:*

*Goal: Produce new housing options that meet the needs of older adults without changing the existing character of the island or rural communities or compromising ecological values.*

A review of BC Statistics revealed that a number of different housing types were being built on the islands, without specifically identifying which ones were targeted or purpose-built for seniors. Given the vast majority of all islanders live in single family dwellings, it is assumed that seniors make up a percentage of that total and therefore also live in single family dwellings.

New housing targeted at a seniors housing market for the Trust Area and rural communities in general will need to be accompanied by incentives offered in OCPs, land use bylaws, zoning bylaws and subdivision bylaws. Partnerships with public or not-for-profit societies may also be required in addition to other regulatory options such as housing agreements.

### *Affordability:*

*Goal: Provide affordable and diverse housing that meets the needs of the seniors population.*

There is a perpetual challenge of providing sufficient affordable housing in rural communities and within the Trust Area. The statistics indicate that the average cost of a house is \$400,000.00 which can be more than 30% of the population's gross household income. Island communities are desirable places to live; to visually see their popularity, one only need visit an island on a busy summer weekend to see the influx of tourists and visitors. Ferry ride statistics also show these swelling visitor statistics, and some routes even enlist the service of a larger ferry in the summer to deal with the increased demand. This fact makes housing affordability a challenge for many people, and especially for retired people or seniors on fixed incomes. Many people are unable to secure housing during peak summer months, as rentals are usually turned into temporary tourist accommodation to capitalize on peak visitor demands. This leaves island residents with fewer choices or options about year-round affordable housing. A seniors housing strategy should examine options available to increase the supply of affordable homes for older adults.

### *Key Concepts to Address Obstacles:*

Several concepts are of pervasive importance to each of the planning areas identified above. The key concepts discussed below are an important aspect of any planning exercise; in many aspects the planning areas identified above cannot exist without proper, accessible and attainable attributes to support them.

### *Transportation:*

*Provide appropriate transportation needs of seniors throughout the island communities which connect to other islands or urban centres.*

- Improving transportation options (locally and off island) for medical appointments, etc.
- Improving accessibility to transportation.
- Address the silent reliance on family and neighbours for transportation when there is a lack of public transportation available.

### *Services:*

*Provide a wide range of services, and adequate and convenient access to those services, for the island's older adult residents, including social, health and community services.*

Appropriate seniors housing cannot exist without needed services – retail and business services, medical and health care services, transportation, recreation, cultural and religious activities, and others.

Seniors with good health and adequate incomes will find the services they need, driving longer distances, taking longer ferry commutes, or paying higher costs if needed. Seniors with limited mobility, health problems or limited incomes will have greater difficulty obtaining services and are more likely to

experience declining health or diminished quality of life. If essential services are not available within their community, seniors may need to be uprooted. While a seniors housing strategy focuses on housing, the identification of gaps that support seniors housing should be identified. There needs to be coordination of services and housing inclusive of senior's activities to increase socialization and decrease incidents of isolation.

#### *Supportive Care:*

*Provide opportunities for continuum care options for the island's older adult residents.*

- Seniors co-op's
- Non-profit societies dedicated to supporting seniors to age in place (i.e. congregate care facilities)
- Home support care services (laundry, shopping, errands, etc.) and delivery systems for these services.
- Respite

#### *Universal Design:*

*Create new housing using universal design principles and modify existing housing to incorporate as many elements of universal design as possible.*

Universal design refers to a broad-spectrum solution that produces buildings, products and environments that are useable and effective for everyone, not just for people with disabilities.<sup>8</sup> The intent is to make life simpler for everyone by making the things we use in day-to-day life more usable by as many people as possible without extra cost.

Universal design concepts may be incorporated within design guidelines for new construction projects or as a general checklist for renovations of existing homes and other buildings. For example, universal design elements include entrances without steps, single-level living areas, doorways and corridors wide enough for wheelchairs and walkers, lever handles on doors and faucets, grab bars in bathrooms and kitchens and bathrooms with adequate room for manoeuvring wheelchairs.

Universal features allow for homeowners to remain in their home if increasing in age. Most universal design features can be incorporated into most new homes with little increased costs. Modification of older homes is more difficult but can enable aging homeowners who wish to remain in their homes to do so at less cost than buying a new residence.

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<sup>8</sup> [http://en.wikipedia.org/wiki/Universal\\_design](http://en.wikipedia.org/wiki/Universal_design)

## 7.0 Types of Senior Housing

The following descriptions of various types of seniors housing are adapted from the Seniors Housing Information Program (SHIP) from British Columbia.<sup>9</sup> While the program focuses on an urban audience, the types of seniors housing scenarios identified are found throughout communities in British Columbia. The information is divided into three classifications:

- I - Independent Living
- II - Facility Care
- III - Special Needs Housing

### I) Independent Living

Includes living independently, in a supportive setting or in an assisted living setting.

1	Assisted Living	<ul style="list-style-type: none"> <li>• Delivers personal support and health services in a home-like environment such as in an apartment. Assisted living buildings are not residential care facilities, yet they offer a higher level of on-site supports than supportive housing.</li> <li>• May be privately or publicly delivered.</li> <li>• Contact: Local health unit (public) or directly to the building (private)</li> <li>• Comment: Considered the 'single entry point' system for accessing publicly funded assisted living and residential care.</li> </ul>
2	Home Sharing	<ul style="list-style-type: none"> <li>• Form of shared accommodation because housing costs are shared or rent is exchanged for services.</li> <li>• Various public offer home sharing where a staff person interviews and attempts to match up interested persons. Resource materials may be provided to help clients understand what is involved when considering home sharing arrangements.</li> </ul>
3	Rental Housing	<ul style="list-style-type: none"> <li>• May include housing that is directly managed by BC Housing, or is delivered by a non-profit society, or a co-operative.</li> <li>• Does usually not provide supports and is intended for seniors who live on their own. Some buildings may provide supports such as meal programs and monitoring. Or, the tenant may continue to live independently and arrange to have services such as Meals on Wheels and home support directly arranged.</li> </ul>

<sup>9</sup> The Real Estate Foundation of British Columbia, *Seniors Housing Development Forecast Tool (SHDFT): A guide for thinking about developing seniors housing*, Dianna Hurford, Researcher, 2002.

Independent Living Housing Types Continued:

	<p>Housing managed by BC Housing</p>	<ul style="list-style-type: none"> <li>• BC Housing is a government agency that manages 7,800 units of housing for families, seniors and the disabled. BC Housing is responsible for tenant selection.</li> <li>• To Qualify: 55 and older or under 55 and on a disability pension.</li> <li>• People who qualify pay 30% of gross income (Rent Geared to Income – RGI). A point scoring system is used when applying. Those with the highest points, thus showing the greatest need, are given first priority.</li> <li>• Contact: BC Housing 1-604-433-2218 or <a href="http://www.bchousing.org">www.bchousing.org</a>.</li> </ul>
	<p>Non-Profit Housing</p>	<ul style="list-style-type: none"> <li>• Non-profit housing societies also own and manage affordable housing developments across BC. They are responsible for their own tenant selection process.</li> <li>• To Qualify: Age eligibility may differ from building to building, but usually 55 and over or under age 55 and on a disability pension.</li> <li>• May charge a fixed low rent, or 25 to 30% of income (RGI).</li> </ul>
	<p>Co-operative Housing</p>	<ul style="list-style-type: none"> <li>• Co-ops are mixed income communities for families, seniors, singles and people with disabilities. Some members may live in units where rent is geared to income, and others who don't qualify for a subsidy pay a housing charge comparable to market rent.</li> <li>• Co-ops are jointly owned by people who live in them through the purchase of a share (usually beginning at \$1,000.00 and up). Membership means shared responsibility, not for profit housing, democratic control, open membership and a sense of community.</li> <li>• Contact: Cooperative Housing Federation of BC 1-604-879-5111 or <a href="mailto:info@chf.bc.ca">info@chf.bc.ca</a>.</li> </ul>
	<p>Market Rental</p>	<ul style="list-style-type: none"> <li>• Some affordable housing developments include units where rent is set at or slightly below private market rents. They may be included as an amenity as part of a larger development proposal.</li> <li>• SAFER subsidies do not apply to these units.</li> </ul>
	<p>Private Market Geared to Older Tenants</p>	<ul style="list-style-type: none"> <li>• Apartment buildings that are purpose-built for seniors, or have over time naturally attracted a large proportion of older tenants.</li> <li>• Note: No support services are not usually offered.</li> <li>• Rents are standard market rental prices and a SAFER subsidy (1-604-433-2218) may be applied for.</li> </ul>
	<p>Single Room Occupancy Hotels (SRO)</p>	<ul style="list-style-type: none"> <li>• Residential buildings or converted hotels that rent out single rooms or bachelor suites. Some buildings may have individual cooking and washroom facilities in the rooms, while these may be shared in other buildings. A SAFER subsidy (1-604-433-2218) may be applied for.</li> </ul>

Supportive Housing Types:

4	Supportive Housing	<ul style="list-style-type: none"> <li>• Combines building features and on-site services to enable people to remain living independently. Typically contains units with lockable doors, large communal areas for dining and socializing, and services such as meals and housekeeping.</li> <li>• Includes Abbyfields or large-scaled developments known as Congregate Housing.</li> <li>• May be owned and operated by private or not-for-profit housing providers.</li> <li>• Rents are wide ranging including some buildings where rent is geared to income.</li> <li>• BC Housing now offers a Supportive Housing Program which is designed to enable low-income seniors to live independently as long as possible; rent is 30% of income.</li> </ul>
	Abbyfield Style Living (Small-scale)	<ul style="list-style-type: none"> <li>• Generally a non-profit home like setting where approximately 9 seniors live together, have their own bed-sitting room with ensuites, and have meals provided.</li> <li>• Residents share common spaces and a house coordinator lives on site.</li> <li>• Usually not subsidized in which case a SAFER subsidy (1-604-433-2218) may be applied to the room portion of rental costs.</li> </ul>
	Congregate (Large Scale)	<ul style="list-style-type: none"> <li>• Studios, one bedroom and two bedroom suites, usually with kitchenettes. Meals are provided in a main dining room. Other services, such as maid or laundry services may be purchased. They often have a built in security system and may provide social/recreational activities for residents.</li> <li>• Usually not subsidized. If eligible, a SAFER subsidy (1-604-433-2218) may be applied to the room portion of the rent.</li> </ul>

Purchased Housing Types:

Tenure options include Strata Titled Retirement Communities, Life Lease units, Equity Co-ops, Cohousing Communities, and Campus settings. Purchased housing may provide independent living, supportive living, assisted living, or residential care.

5	Strata Titled Retirement Communities	<ul style="list-style-type: none"> <li>• Purchasable apartments within a main building, detached and semi-detached units that vary in price, design and amenities.</li> <li>• Developments may include a recreational area and secured entrances such as in gated communities.</li> <li>• Residents pay a monthly maintenance 'strata' fee and belong to a resident council as in any condominium or strata title unit.</li> <li>• Usually restricted to adults over 40 without children under that age.</li> </ul>
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Purchased Housing Types Continued:

	Life Lease Units	<ul style="list-style-type: none"> <li>• A legal interest in residential property that permits a purchaser to occupy a dwelling unit throughout her or his life, through the initial payment of an entrance fee or prepaid lease. There is also a monthly operating fee. The entrance fee (or portion thereof) is usually refundable upon death or other termination of the lease.</li> </ul>
	Equity Co-ops for Seniors	<ul style="list-style-type: none"> <li>• Purchased shares in a legal entity (the co-operative) and you lease your unit from the co-op. This differs from a condominium where each strata-titled unit is individually owned. A seniors equity co-op controls the price of its shares, usually with a formula related to the original cost of the units. Typically less expensive than a condominium because there is no development profit or sales commission, and the land may have been obtained at a discounted price.</li> <li>• A higher down payment may be required and mortgage financing may be more difficult to arrange than for a condominium. Also, the equity investment may not increase as much as it would in a private market condominium.</li> <li>• Units may be detached or semi-detached townhomes, or apartments.</li> <li>• Senior co-operatives can control their memberships and typically only allow households with at least one member above the age of 55 or 60.</li> </ul>
	Cohousing (or Ecovillage)	<ul style="list-style-type: none"> <li>• Combines the autonomy of private dwellings with the advantages of shared resources and community living. Cohousing developments typically range from 10 to 35 households, emphasizing a multi-generational mix of singles, couples, families with children, and elders.</li> <li>• Residents usually own their own homes, which are clustered around a “common house” with shared amenities. These amenities may include a kitchen and dining room, children’s play room, workshops, guestrooms, home office support, arts and crafts area, laundry and more. Each home is self-sufficient with a complete kitchen, but resident-cooked dinners are often available in the common house for those who wish to participate.</li> <li>• Cohousing residents participate in the planning, design, ongoing management and maintenance of their community.</li> <li>• Cohousing that has an emphasis on ecology or the environment, through community gardens, etc. are also referred to as “Eco-Villages.”</li> <li>• Info: Canadian Cohousing Network (CCN) 24-hour line 1-604-878-3311, message line at 1-604-888-1158 or <a href="http://www.cohousing.ca">www.cohousing.ca</a>.</li> </ul>

II) Residential Care

Residential care provides care and supervision for individuals who can no longer be looked after in their own homes. Types of residential care settings include intermediate care facilities, multilevel care facilities, extended care hospitals and private hospitals. Care levels are determined by the health care requirements of the individual, and could include: personal care; intermediate care levels I, II, III; multilevel care; extended care; special care unit; palliative care; and respite.

6	Private Residential Care	<ul style="list-style-type: none"> <li>• These private pay residences may provide all levels of care including personal care. Waiting lists are usually short. Private residential care facilities may also offer some publicly funded beds.</li> <li>• Contact: contact the building directly.</li> </ul>
7	Public Residential Care	<ul style="list-style-type: none"> <li>• All public residential care facilities require a referral through the your local health unit, known as the “single entry point” system. Anyone may refer a person in need of care of his or her local health unit for an assessment. Local health unit staff will explain the process of moving to residential care if it is deemed required. Level of care is determined by individual health care needs.</li> <li>• Cost: Daily accommodation fees based on income to supplement the cost of care.</li> </ul>

### III) Special Needs Housing

Housing for those who require special attention or care.

8	Temporary Emergency Housing	<ul style="list-style-type: none"> <li>• Includes shelters, transition homes, second stage housing and hostels.</li> <li>• For those seeking emergency housing usually due to a traumatic situation.</li> <li>• Contact: Local health unit.</li> </ul>
9	Special Interest Housing	<ul style="list-style-type: none"> <li>• Housing of interest to a specific group such as ethnic housing, veterans housing, low income urban singles (LIUS), and housing for such communities as lesbian, gay, bisexual and trans-gendered. Special interest housing is dual listed under other types of housing in the Seniors Housing Directory, according to tenure type and services provided.</li> </ul>
10	Mental Health	<ul style="list-style-type: none"> <li>• For seniors who have a mental illness. Most often this housing is managed by societies who have always housed people with special needs, and usually requires a referral similar to public residential care. Any concerned person (family, friend, neighbour) may refer someone with a mental illness to the mental health team in the community.</li> </ul>
11	Wheelchair Housing	<ul style="list-style-type: none"> <li>• Housing specifically designed to accommodate wheelchair users. Not all units are completely wheelchair modified so be sure to ask about what is offered.</li> <li>• BC Housing maintains a database of wheelchair modified housing.</li> </ul>

### IV) Other

Other types of housing options.

12	Proposed New Housing	<ul style="list-style-type: none"> <li>• Lists newly proposed housing. Some projects may only be in the proposed stage and may never achieve completion.</li> </ul>
13	More Seniors Housing Options	<ul style="list-style-type: none"> <li>• Currently being modified under the Seniors Housing Directory. Discusses items such as granny flats, accessory apartments, adaptable housing and flex design.</li> </ul>

Other Housing Types Continued:

14	More Housing Resources	<ul style="list-style-type: none"><li>• Currently being modified under the Seniors Housing Directory. It will contain information on rental agencies, government housing resources, and agencies that can assist renters and homeowners with a variety of issues. It will also include information on building design, building developers, and new innovations.</li></ul>
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Recent statistics show that 93% of BC seniors will live independently in their own homes; however, 62% of these seniors will need some assistance with daily living in order to remain independent for life (Statistics Canada). The remaining 7% of BC seniors will live in some form of collective dwelling that provides 24 hour per day on site nursing and support services.

In BC, seniors may apply to their local health unit for subsidized home support and nursing care, where it is available. If it is determined that higher levels of care are required, the senior may be placed on a waiting list for residential care and will pay a per diem based on income. Seniors who require low cost housing may apply for subsidized housing or apply for a rent supplement. These seniors may also access services in their homes should they require it; again where it is available. Any senior in the province may purchase home support services privately or go into a private pay residential setting.

## 8.0 Summary

Recent statistics show that 93% of seniors will live independently in their own homes; however 62% of these seniors will need some assistance with daily living in order to remain independent for life.<sup>10</sup> As more seniors choose to remain in their rural and island communities rather than be forced to relocate to a larger urban centres for increased services, care and transportation options, we must begin to strategize how to make our towns increasingly age-friendly.

A framework to begin a seniors strategy could focus on three main goals to immediately begin programs to house seniors in our rural and island communities: Maintenance of existing homes; construction of purpose-built new homes; and provide a variety of housing types to meet the needs of moderate and low income seniors.

The senior strategy should:

- ✓ Address the housing needs unique to seniors in these areas;
- ✓ Integrate the eight common barriers to seniors housing;
- ✓ Identify practical ideas and solutions to overcome the common barriers in policy, planning and fiscal documents;
- ✓ Find ways to help the broader community to understand the needs of their seniors;
- ✓ Acknowledge that a continuum of seniors housing and care needs are required; and
- ✓ Is easily accessed and user friendly for the islands and communities that it targets.

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<sup>10</sup> Statistics Canada

This analysis report identified the common barriers to seniors housing and began to outline and identify potential goals and objectives for creating an age-friendly community. A variety of senior's housing options were summarized in order to identify what housing choices currently exist in British Columbia. Not all of the housing choices listed may be available or appropriate for rural and island communities, however it begins the process of understanding the options available and to serve as a beginning point for future discussions.