



# Seniors Housing Strategy

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A seniors housing strategy for Island and rural communities in British Columbia

Planit Solutions Land Use Consulting Inc.

3/31/2010

A seniors housing strategy with goals for existing homes, new homes and affordability with practical short, mid and long term implementation targets.

# Seniors Housing Strategy

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# Seniors Housing Strategy

## Executive Summary

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Planit Solutions Land Use Consulting Inc. was retained by the Islands Trust to undertake a Seniors Housing Strategy. 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 to and potentially implement similar strategies.

The first task to creating the strategy was to complete a literature review of known reports and studies focused on the housing needs of seniors in small and rural communities. The second task was to complete a technical analysis of population statistics, housing statistics and identification of the common barriers that rural and island community's face in supporting aging-in-place and seniors housing.

The strategy focuses on three main areas for supporting seniors housing and promoting an age-friendly community:

- 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.


These three areas for supporting seniors housing are examined and a resulting set of implementation strategies are put forward for consideration for the Community Housing Task Force, staff and Trust Council.

Strategies for improving aging-in-place opportunities are included that were based on a project completed by Bowen Island Municipality. The project identified 8 common barriers to age friendly communities, which help to identify how communities can improve senior's access to and throughout their communities, which in turn may help to expand senior housing opportunities.

Practical implementation strategies are identified in short, mid and long term ranges in order to make the plan realistic and user friendly.





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# Seniors Housing Strategy

## 1.0 Introduction

*The goal of the Seniors Housing Strategy is to ensure an adequate supply of appropriate and affordable housing for all seniors within the Islands Trust Area and rural communities in British Columbia.*



British Columbia's population is aging. 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 greater. With an aging demographic, it is imperative that BC communities adopt strategies to support the needs of seniors.



Given this population projection, there is a 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 rather than move out of their community of choice; or "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 BC housing economy today and the additional challenge of changing population statistics, the Islands Trust began developing an Affordable Housing Strategy and a strategy that specifically targets the housing 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 and seniors housing strategies.

The shift to an older population will affect Provincial and local government programs and policies. This strategy addresses affordable and appropriate seniors housing in the Islands Trust Area and rural communities in BC. The strategy focuses encouraging aging-in-place and opportunities to accommodate seniors in island and rural communities through:

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<sup>1</sup> BC Statistics

# Seniors Housing Strategy

- Existing Housing;
- New Housing;
- Affordability;
- Improving Aging-In-Place Opportunities; and
- Implementation.

The strategy will discuss existing and new housing and affordability of housing that may be improved or introduced and recommendations are provided in order to achieve the strategy housing goals. Implementation strategies and suggested recommendations will empower the Islands Trust and other BC communities the ability to adopt appropriate policies in order to put a seniors housing strategy into action.



Data that was analyzed from the 2006 Census for the Islands Trust Area for the strategy indicates a general trend of an increasing population; that seniors make up a significant proportion of the population; incomes are lower; and that there is a lack of housing choices available than provincial averages in other areas. These trends are characteristic of Gulf Island communities.

An aging population will affect the way we write policies, house our citizens and meet their physical and social needs as they age. The strategy should be periodically reviewed due to the fact that population projections are uncertain and the housing market is dynamic.

## ***1.1 Purpose/Background***

A seniors housing strategy is a planning document that specifically addresses the needs of seniors including: housing; transportation; social aspects; accessibility; services; etc. The strategy is reflective of its population statistics, geographical location to larger urban centres, desires to age in place, affordability, a housing continuum and care options.

An aging population is producing changes in the housing needs within the Islands Trust Area and rural communities in BC. Most of the housing types within the Islands Trust area are single family homes built since 1970 and were designed primarily for families with children, reflecting the market demands at that time. Although many “empty nesters” or retirees continue to live in those houses, the changing demographics are producing a greater need for housing designed to meet an aging population.


# Seniors Housing Strategy

## 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.

Many seniors housing studies focus on the 65+ age group; an outdated way of estimating future housing needs of an aging population when residents in the 55 to 65 age group forms the largest age group in island communities. The chart below identifies the different age group cohorts.

Age Group	Cohort <sup>2</sup>
55-64	Older Adults/Middle Aged
65-74	Young Old
75-84	Old
85 & Over	Oldest Old/Very Old



The terms “older adults” and “seniors” are used interchangeably in this report to refer to persons 55 years and older and to capture the diversity among the senior population. People over 55 include many still in the work force, retirees, adults in full health to the frail elderly.

There are four different age cohorts to consider as part of a seniors housing strategy. Due to the fact that nearly 46%<sup>3</sup> of the total residents on the islands are 55 or older, it is important to include this age cohort within the strategy as this group will strongly affect housing and policy decisions as they move through the age continuum.

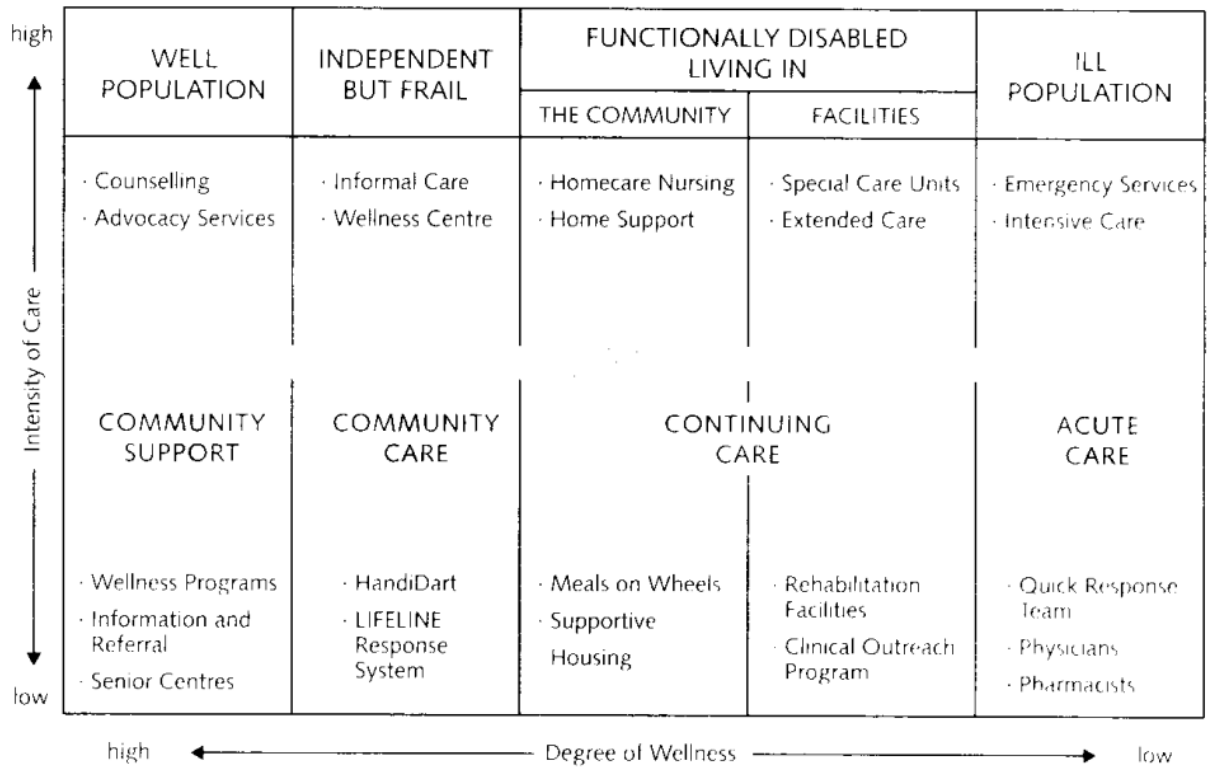
The “continuum of care” model suggests how one might provide services for seniors of differing levels of need in an integrated way<sup>4</sup>. This model is represented by the figure below. This matrix represents a variety of care needs and resulting services within the community.

<sup>2</sup> Adapted from the American Gerontological Society of America.

<sup>3</sup> BC Statistics

<sup>4</sup> Hodge, Gerald, *The Geography of Aging: Preparing Communities of the Surge in Seniors* (McGill – Queens University Press, 2008), p.212.

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Many prefer to remain in their homes while others may be seeking out single-level living options, housing options with lower maintenance needs, or housing options closer to transportation options or services. Seniors with mobility limitations may need housing that incorporates universal design features, including access for wheelchairs, walkers or even in-home care assistance.



Island and rural communities in British Columbia will need to evaluate their housing stock and projected needs to accommodate a population who wishes to age in place. If housing needs are not met for these individuals, long time residents will be compelled to seek out appropriate housing in other communities that have a broader range of housing options, better transportation and access to services.

Islands Trust and rural community policies should encourage the 55+ population to remain in their communities. If these populations are lost, the communities lose a valued portion of their society; including community and family ties that fuel many volunteer programs, community advocacy groups, environmental preservation groups, etc. There would also be an important

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loss to the tax base and other assets derived from the diversity, experiences and stability of older adults.

This strategy outlines goals and strategy implementation tactics that could encourage island and rural communities to support their older adults who want to age in place by providing housing that meets their needs.

# Seniors Housing Strategy

## 1.2 Planning Goals

*The goal of this strategy is to ensure an adequate supply of appropriate and affordable housing for all seniors within the Islands Trust Area and rural communities in British Columbia.*

Three main issues for seniors housing form the framework of 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

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*Provide housing for older adults within their existing island or rural community through maintenance, renovations and modifications to existing homes.*

A general trend among island communities in BC is that they have older than average populations, an aging housing stock, are approaching build out of their available land, and have less housing options. The limited supply of raw land or land outside of the Agricultural Land Reserve (ALR), meeting ecological planning goals and accommodating a seasonally fluctuating population will ultimately require a major shift in planning policies for island and rural communities.

Community planning, the conservation of existing neighbourhoods, redevelopment of under utilized land, and the careful shaping of infill development are issues that can be reviewed by 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 maintenance, renovation and modification of the existing housing stock will need to be explored in order to meet the needs of older residents in order to meet this goal.

# Seniors Housing Strategy

## New Housing

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*Produce new housing that meets the needs of older adults without changing the existing character of the island and rural communities and without 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. New housing projects will also have to be in line with servicing capabilities for sewer and water, access to services, transit options, etc.

## Affordability

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*Providing affordable and diverse housing that meets the needs of the senior 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<sup>5</sup>.

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 numbers, 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.

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<sup>5</sup> BC Statistics

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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 year-round affordable homes for older adults.



## 1.3 Key Concepts to Address Obstacles

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

### Transportation

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

Moving among our communities is a necessity to carry out day-to-day activities for each of us, including going to work or to appointments, shopping, socializing and recreating – an endless amount of activities that require us to move from one place to the next. For many seniors, the task of moving about in the community is not always easy. Some seniors may not have access to a private automobile, may no longer have a driver's license, or there may not be public transportation options where they live.

Improving transportation options (locally and off island) will increase an individual's ability to remain in their community of choice as they age. It is important to include transportation

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options and accessibility in order for seniors to also carry out their day-to-day needs and to also address the silent reliance on family and neighbours for transportation needs.

## Services

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*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 such as 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

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*Provide opportunities for continuum care options for island and rural communities older adult residents.*

Without community support systems, many seniors will be unable to age-in-place within their community of choice, despite having other adequate age-friendly attributes. Even with adequate housing, transportation and social networks; supportive care is an important element of an age-friendly community.

Supportive care may include senior co-operatives; congregate care facilities where appropriate; home support services (laundry, shopping, errands, etc.); delivery services; and respite care. Supportive care will expand a person's opportunity to age in place.

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## Universal Design

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*Create new housing using universal design principles and modifying 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>6</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, where appropriate, for new construction projects or may be used 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 and walkers.

Universal features allow for homeowners to remain in their home when 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>6</sup> [http://en.wikipedia.org/wiki/Universal\\_design](http://en.wikipedia.org/wiki/Universal_design)

# Seniors Housing Strategy

## 1.4 Planning Process

The communities within the Islands Trust Area and some smaller or rural communities present a unique circumstance in the preparation of a seniors housing strategy. Unlike their urban counterparts, island and rural communities do not have ready access to housing options, transportation, and support services that are integral in order for seniors to carry out their day-to-day needs.



Island communities are more characteristic of rural and resort communities; they possess high property values, higher than average age, have populations that swell during the summer months, and have less developable land available and lack of housing options. Each of these factors present additional barriers that seniors may face than more urban communities across the province.

The Islands Trust received a grant from the Union Municipalities of British Columbia (UBCM) to fund the development of a seniors housing strategy. The terms of the grant include a provision for the strategy to have not only an island-community focus, but also a rural-community focus so that it could be used in other areas of the province.

Planit Solutions began working with the Islands Trust in December 2009. A materials review was completed in preparation for outlining a strategy within island and rural communities in BC. The materials reviewed were a sampling of various Canadian and provincial programs, reports, studies, surveys and guides currently available that relate to seniors, their housing and how they interact in small and rural communities.

After the materials review, a technical analysis report was completed that presented a seniors housing strategy scope and the framework for the strategy was outlined. The consultant has worked closely with the regional planning manager and the Community Housing Task Force in preparation of the strategy. After the strategy is completed and reviewed by the planning manager and the Task Force, the Islands Trust may choose to begin the implementation of the plan, following or expanding on the recommendations presented in the strategy.

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## 2.0 Existing Housing

### *Goal:*

*Provide housing for older adults within their existing island or rural community through maintenance, renovations and modifications to existing homes.*



### **2.1 Purpose/Background**

New housing designed and built for older adults provides only a small portion of the housing occupied by seniors. The existing housing stock, the majority of which was built since the 1970's and for younger families will need to provide the housing for most of the islands senior residents<sup>7</sup>.

According to the 2006 Census, the Islands Trust area has 21,825 residents. There are 10,005 people over the age of 55 within the Islands Trust area, representing 45.8% of the total population. The 55-59 age group, or a portion of the “older adult” cohort, was the largest age group on all islands, which represents 12.3% of the total island population. Out of the senior's cohort age groups, 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.

Given that the majority of people within the Islands Trust Area and rural communities generally live within single family dwellings; an aging population coupled with an aging housing stock calls for a strategy around maintaining the existing housing supply. Regular maintenance, modifications and renovations to the existing housing supply will be imperative to ensuring that adequate and appropriate housing is available over the long term.

### **2.2 Aging-in-Place**

“Aging-in-place” refers to the ability to remain in one's home or community for as long as possible. Most literature and surveys consistently show that most seniors prefer to stay in their homes and communities. While developing specific programs that will allow residents to age in place would be good public policy for the Islands Trust, a broader policy role would be more realistic and foreseeable. Policy development to assist residents to age in place would provide for the continued use and maintenance of the existing housing as the population grows older.

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<sup>7</sup> BC Statistics

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BC statistics show that 90% of all people living on the Gulf Islands 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 under 5 storeys in height that provide homes for a total of 65 people<sup>8</sup>.

With an aging population and an aging housing stock whose residents are homeowners, often living in older single family residences on larger lots or in neighbourhoods with large yards, physical limitations will come into factor as resident's age. When older homeowners have physical limitations, home modifications and resources available in the community can make the difference between staying in a familiar home and neighbourhood and moving.

In order to help people age in communities of their choice, implementation strategies are provided to address both the physical features of housing and the services available in the community.

## ***2.3 Home Repair & Maintenance***

Older adults with limited mobility generally will have increased problems performing home maintenance tasks themselves. As costs increase and seniors incomes remain stable, some will have more difficulty paying for maintenance and repairs. The seniors who have fewer housing choices due to limited incomes are most likely to remain in older homes that will need maintenance and repairs.

Some studies indicate that seniors often have difficulty in finding and hiring help with performing maintenance tasks and carrying out major renovations. A simple and cost effective solution would be to publish a list of local contractors and home maintenance businesses. A brochure with tips on how to hire a contractor or company may also be helpful.

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<sup>8</sup> BC Statistics

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Out of all the island households participating in the 2006 Census the following statistics were reported:

- The vast majority (60%) of houses require regular maintenance and upkeep.
- 30% of households report that their homes require minor repairs.
- 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.
- Only 6% of homes were built prior to 1946 while interestingly 7% were built just prior to 2006.

These statistics show the importance of home maintenance and repairs when considering the existing housing stock as the main form of housing to meet the needs of an aging population.

The Canadian Housing and Mortgage Company (CMHC) published a home maintenance schedule<sup>9</sup> that outlines a checklist of seasonal maintenance tasks in order to avoid common and costly problems before they occur. Making this schedule available is included as a short-term action to improve access to information and homeowner education.

As the existing housing stock ages, more resources and cash will need to be dedicated to home maintenance to ensure that their values remain and the community remains stable. There may be federal and provincial grant programs available to help with financing home renovations and repairs. Identifying these available programs is also included as an implementation strategy to help improve the affordability of taking on renovations and repairs that may be needed in order to ensure that the existing housing stock is appropriate for an aging population.

In many cases, modification or renovations to existing residences will need to be done in order to allow for aging-in-place. Some modifications are relatively minor such as installing a ramp, replacing door handles or adding grab bars to bathrooms. More complex options include adding a complete living unit on one level by installing an additional bathroom or bedroom, installing lifts or elevators or remodelling kitchens. Such modifications can be expensive and full modifications to a particular home layout may make such modifications limited or unfeasible.

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<sup>9</sup> [http://www.cmhc-schl.gc.ca/en/co/maho/gemare/gemare\\_003.cfm](http://www.cmhc-schl.gc.ca/en/co/maho/gemare/gemare_003.cfm)

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Universal design principles provide valuable guidance in home renovation to allow aging in place. Homeowners do not need to wait until they are elderly or have limited mobility to renovate their homes if universal design features are incorporated earlier.

Community education about universal design may help to encourage young, middle-aged or active senior home owners to use these ideas when designing additions or doing renovations. An existing housing stock with more universal design features will increase housing options for many island or rural residents, especially the elderly.



A home with zero-step entrance.

## ***2.4 Secondary Living Options***

Accessory dwelling units, suites and carriage houses are options for making existing single family dwellings more usable for an aging population. Accessory units can be created by converting part of a home into an apartment suite, building an addition to accommodate an additional living space, constructing a carriage home in the yard or by utilizing an existing structure or building a new secondary cottage on the property.

Senior home owners may create an accessory suite to either live in themselves while a younger family lives in the primary residence. Senior home owners may also create a suite or secondary dwelling unit such as a carriage home or cottage and rent it for additional income or have a younger family live in the suite to provide support or companionship. Such suites or dwelling units can also be used by middle aged home owners to house their aging parent or relative.

Zoning regulations to allow accessory suites and secondary dwelling units would need to be permitted in most residential areas. Specific conditions of use of these suites may be included, such as the registration of a covenant to exclude the use of the suite or dwelling unit for temporary tourist accommodation, be restricted in floor area and height, only permitting a suite to take up a maximum percentage of the primary house or other conditions.

Many of the zones for island or rural areas permit secondary housing in order to encourage affordability and to diversify the housing stock. Given the need to adopt existing housing to

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accommodate an aging population, zoning regulations should be reviewed to ensure that they are still achieving community goals for housing its residents.



A carriage home above the garage in a back yard.

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## 3.0 New Housing

### *Goal:*

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



### **3.1 Purpose/Background**

The Trust Area has an increasingly limited amount of land available for new developments. The demand for housing will continue to be high with both an increasing and aging population. It is important that land resources be used in compliance with existing Trust Area policies and rural OCPs while also meeting the needs of the population and contributes to existing communities.

Typically, zoning regulations in the Trust Area and rural communities are not specifically written for active adult housing communities. It is more likely that there are small amounts of multifamily zoning areas that could be used for seniors housing. There are a few examples of new housing proposals in rural areas that are designed specifically for seniors including some congregate care. However most of the multifamily units that could be built under this provision do not have legal restrictions limiting them to older adults.

BC Statistics reveals that a number of different housing projects were built on the islands, without specifically identifying which ones were targeted or purpose-built for seniors. Given the vast majority of islanders and rural residents 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.

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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.

Some incentives could include fast-tracking of building permit applications or reduction in application fees of building or development permits that are for affordable or seniors housing. Another incentive is to waive or reduce other associated costs or policies such as Development Cost Charges (DCCs)<sup>10</sup> or policies that may prohibit affordable or seniors housing such as excess parking requirements or costly landscaping bonds.

## **3.2 Current Regulations**

Zoning regulations in general can be written to encourage new age-restricted housing and have age parameters around them. Age restricted development should incorporate universal design elements, can restrict a certain number of units available as affordable housing and can be subject to other legal restrictions limiting them for rent or sale by older adults.

Regulation ideas to promote new, appropriate housing:

1. Permitting age-restricted housing in residential zoning areas as a conditional use. The use could allow detached, attached, suites, carriage homes or cottages at a greater density than the underlying zoning. For example, twice the number of secondary housing units could be permitted under the condition that they are for older adults. Additional conditions would apply, such as servicing availability, setbacks, open space provisions and covenants.

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<sup>10</sup> DCCs do not apply within the Islands Trust Area but may apply in some regional district jurisdictions. Check with your local regional district for applicable DCCs in rural or unincorporated areas.

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2. Purpose-built senior housing zoning for age-restricted communities, assisted living facilities or congregate care. Such zoning may be applied to areas where moderate-density is preferred on sites large enough to provide a desired number of units depending on servicing capability or access to community services.
3. Production of a set of guidelines to promote age-friendly communities and that encourage senior and affordable housing.
4. Exemptions from certain policies or fees that can become barrier-like to senior and affordable housing proposals (i.e. extra review fees, development cost charges, application fees, water/sewer connection policies or other policies that should target large, market-developments or market housing communities.)

## ***3.3 Community Planning & Design***

Island and rural communities may be faced from time-to-time with large-scale development proposals in their areas. Market demands, location and available land may attract developments that could bring new housing options. Areas with strong markets for new housing may face high demand with limited supply, which may result in high market values for these projects.

Having community plans and design parameters in place will help the community be prepared to respond to development proposals and ensure that the needs of seniors are met in advance. Communities that have a clear picture of what they envision for their future outlined in their Official Community Plans and other regulatory documents have a better chance of realizing their vision than those who do not.

Communities may want to be proactive in ensuring that potential housing developments will be able to meet the needs of their citizens by ensuring in their community plans that requirements are made to encourage more senior oriented housing. One way of doing so is to adopt policies in Official Community Plans or apply zoning regulations that show how universal design will be incorporated to meet this goal. Policies or regulations could include providing more diversity of unit sizes, implement universal design within individual units, or support the construction of senior housing in existing neighbourhoods in a compatible manner.

Applying design strategies within community plans or during the negotiation of development agreements will help to meet the future housing needs of seniors. The design of new seniors housing or housing that will allow people to age-in-place within their community of choice may include specific design details such as:

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- Smaller non-essential living space
- Less maintenance
- More nearby services
- Parking, scooter, transit options
- Age-restricted communities
- Secondary housing options
- Compatibility with surrounding neighbourhood

Adult Daily Living Skills<sup>11</sup> include all of the things we normally need to do on a day-to-day basis for living. This can include bathing, dressing, eating, getting in and out of bed or a chair, using a toilet and general mobility inside of a home. The relationship between housing and services cannot be ignored. To provide housing that is appropriate for seniors, there must be a reasonable provision for the services that will be needed by residents.

Design should take into consideration the specific needs of seniors and the daily skills required for independence. While it is beyond the scope of this strategy to develop a full set of design guidelines, things to take into consideration include:

- Adequate circulation areas in kitchens and bathrooms;
- Step-free entrances;
- Lever handles on all doors;
- Individual unit control of heating & cooling;
- Ceiling light fixtures in all rooms;
- Window hardware that is easy to grasp & operate;
- Wide hallways and door entrances;
- Grab bars in bathrooms; and
- Lever-style faucets.

There are many examples of design features to refer to when considering this tool. Design guidelines should reflect the overall objective of making the community more age-friendly, including the short example list above for private homes but also broader community guidelines for seniors housing.

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<sup>11</sup> [http://en.wikipedia.org/wiki/Activities\\_of\\_daily\\_living](http://en.wikipedia.org/wiki/Activities_of_daily_living)

# Seniors Housing Strategy

## 4.0 Affordability

### *Goal:*

*Provide affordable and diverse housing that meets the needs of the senior's population.*



### **4.1 Purpose/Background**

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<sup>12</sup>. 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 year-round affordable homes for older adults.

### **4.2 Affordability Range**

Whether one desires to remain in his or her home or purchase or rent another housing unit, affordability is one of the most difficult housing issues facing many older adults in island communities. As the prices of new and resold units continue to climb, fewer units remain affordable to older adults. The renovation and modification of existing units can also be expensive.

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<sup>12</sup> BC Statistics

# Seniors Housing Strategy

Affordability is not an issue limited to a small percentage of people living within island communities or rural areas. The average home across the islands cost more than \$400,000.00, with the most expensive home price average being on South Pender Island (\$661,648.00) and the least expensive on Lasqueti Island (\$135,083.00)<sup>13</sup>.



There is a strong relationship between the average housing costs and the percentage of senior households: South Pender has the largest percentage of senior households at 31.8% while Lasqueti has the lowest percentage of senior households at 9.7%. These statistics could be the factor of the available income required to live on these islands; younger seniors may have a larger income or the types of services on a specific island may attract more seniors than others.



Standard measures for determining housing affordability do not generally apply to seniors, since assets play a larger role than income. Affordability is influenced by the available down payment and other demands such as health care costs. Equity from prior homes and low debt enable some seniors to purchase homes that would otherwise not be affordable based on income alone.

For most seniors, owning their own home outright allows them to live on modest income. The major source of affordable housing will continue to be the existing housing stock on each island or in each community. Financial and practical assistance with repairs and modifications will enable seniors to remain in their existing homes, which will address more of the housing needs than new construction.

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<sup>13</sup> BC Statistics

# Seniors Housing Strategy

## ***4.3 Financial and Regulatory Incentives***

In order to meet the current and long term needs of Island and rural communities year-round populations, financial and regulatory incentive programs should be considered to assist with making seniors housing and affordable housing in general more attainable.

Strategies could include:

- Allowing accessory affordable housing units on appropriate properties. This could be within existing homes, as an addition to an existing home or in a guest house or carriage house. Zoning or covenants could be used to restrict the unit for rental or use by a relative of the homeowner.
- Allow multifamily housing in certain areas, such as those closer to community amenities and that have adequate servicing. Multifamily can occur in forms such as duplexes and triplexes or more that would easily fit into the character of existing neighbourhoods. Smaller apartment areas may be more appropriate in denser areas or communities closer to main centres.
- Focus efforts on maintaining the existing housing stock before focusing on new construction to avoid possible impacts to neighbourhoods, the environment, pressure on services, etc.
- Encourage the recycling of houses to increase affordability over new construction, where feasible.
- Work with the community to bring illegal suites or secondary housing units up to building and zoning codes. This could be done to allow owners of these units to keep their units and therefore contribute to the attainable housing market while also addressing health and safety concerns.
- Increase funding for senior housing and affordable housing related to infrastructure and services, where possible.
- Provide tax incentives to property owners who rent housing units on a year-round basis to address the issue of people being unable to secure housing during tourist seasons.
- Seek Island wide or community wide funding programs for creating seniors and affordable community housing.

# Seniors Housing Strategy

## 5.0 Improving Aging-In-Place Opportunities

### Goal:

*Encourage age-in-place friendliness through universal design and building practises.*



### 5.1 Purpose/Background

Referring to the age-friendly communities project and resulting guide, which was lead by the Canadian Federal Minister Responsible for Seniors, undertook the participation of a number of rural and remote communities across Canada to identify key barriers and possible solutions to making communities age-friendly<sup>14</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 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>15</sup>. Possible strategy ideas are included from that document to help achieve community goals, in addition to other possible strategy ideas.

### 5.2 Improving Age-Friendliness

#### 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.

<b>Common Barriers</b>	<i>Uneven &amp; narrow walkways, with obstacles</i>
	<i>Limited accessibility for those with physical limitations</i>
	<i>Lack of benches and access to washrooms</i>
	<i>Limited handicap parking spots and curb cuts</i>
<b>Goal:</b>	<b><i>Outdoor spaces and public buildings that are pleasant, clean, secure and physically accessible.</i></b>

<sup>14</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.

<sup>15</sup> Bowen Island Municipality. "Age Friendly Community Project: Report to Council." June 2009.

# Seniors Housing Strategy

## **Age Friendly Project Strategy Samples:**

- 1) Review any applicable “engineering” standards such as sidewalks and pathways to ensure they are wide enough and appropriately surfaced for scooters, walkers and wheelchairs.
- 2) Review parking tables within bylaws to ensure that an appropriate number of handicap parking spaces are provided for in new developments.
- 3) Review opportunities to include accessible public washrooms within commercial and public areas.
- 4) Incorporate Universal Design standards into new development or re-development proposals.

## **2. Transportation**

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

<b>Common Barriers</b>	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
<b>Goal:</b>	<b><i>Public transportation that is accessible and affordable.</i></b>

## **Age Friendly Project Strategy Samples:**

- 1) Explore rural community or Island shuttle or taxi service options.
- 2) Coordinate a “pool” of volunteer drivers.
- 3) Work with local transit provider to expand bus services/routes.
- 4) Work with BC Ferries to improve access to ferry services.
- 5) Explore traffic calming ideas.

# Seniors Housing Strategy

## 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.

<b>Common Barriers</b>	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
<b>Goal:</b>	<b><i>Housing that is affordable, appropriately located, well built, well designed and secure.</i></b>

### **Age Friendly Project Strategy Samples:**

- 1) *Plan for affordable housing near transit and services.*
- 2) *Permit carriage houses on existing lots.*
- 3) *Permit mobile home parks in appropriate locations.*
- 4) *Plan for senior-oriented housing projects such as congregate care or assisted living units in locations that have adequate servicing, services and transit.*

## 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.

<b>Common Barriers</b>	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
<b>Goal:</b>	<b><i>Opportunities for social participation in leisure, social, cultural and spiritual activities with people of all ages and cultures.</i></b>

# Seniors Housing Strategy

## **Age Friendly Project Strategy Samples:**

- 1) Plan for senior community centre or other seniors meeting space into the design of a community centre.
- 2) Encourage variety of senior activities.
- 3) Plan for transportation.
- 4) Other senior programs involving people of all ages and opportunities for learning.

## **5. Respect & Inclusion**

Including seniors within all aspects community life will bring diversity, experiences and knowledge.

<b>Common Barriers</b>	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
<b>Goal:</b>	<b><i>Older people are treated with respect and are included in civic life.</i></b>

## **Age Friendly Project Strategy Samples:**

- 1) Encourage the senior population to participate at meetings by providing access to information in formats that seniors are comfortable with.
- 2) Create a seniors advisory committee to review development proposals.

## **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.

<b>Common Barriers</b>	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
<b>Goal:</b>	<b><i>Opportunities for employment and volunteerism that cater to older persons' interests and abilities.</i></b>

## **Age Friendly Project Strategy Samples:**

- 1) Develop a seniors skills bank to showcase the skills, talents and interests of older citizens.
- 2) Show recognition to volunteers, including seniors.
- 3) Promote a senior volunteer program or information centre.

# Seniors Housing Strategy

## 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.

<b>Common Barriers</b>	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
<b>Goal:</b>	<b><i>Age-friendly communication and information available.</i></b>

### ***Age Friendly Project Strategy Samples:***

- 1) Use senior-friendly ways to share information such as using microphones at public meetings and hearings.*
- 2) Use appropriate sized text and font for materials focused at seniors.*
- 3) Promote seniors profiles within the community.*

# Seniors Housing Strategy

## 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.

<b>Common Barriers</b>	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
<b>Goal:</b>	<b><i>Community support and health tailored to older persons’ needs.</i></b>

### **Age Friendly Project Strategy Samples:**

- 1) *Include home support services within the community.*
- 2) *Provide for respite care and support services.*
- 3) *Advocate and enable zoning bylaws to allow for a range of housing and care options including suites, supportive housing, assisted living, and multi-care facilities.*
- 4) *Work with local suppliers of goods to transport them to seniors.*
- 5) *Keep a current list of health and support services.*
- 6) *Plan for an emergency program to keep in touch with seniors during periods of inclement weather or other natural disasters.*



# Seniors Housing Strategy

## 6.0 Implementation

### Goal:

*Empower the community by adopting short, mid and long term implementation targets to achieve affordable and appropriate seniors housing within age-friendly environments.*



### 6.1 Purpose/Background

Once the goals of the Seniors Housing Strategy are endorsed by Local Trust Council, Local Trust Committee or other appropriate local government body, each jurisdiction may wish to adopt policies based on this strategy.

The implementation of the strategy is not immediate but rather takes place gradually depending upon how it will be utilized by the Islands Trust or other rural community's planning framework. The purpose of this implementation section is to outline some possible actions required to realize the plan goals.

These implementation strategies may also form the basis for formulating budgets, applying for grants or considering other policy. They are organized into sections to increase the ease of use; no one strategy within a category is weighted as more important than the next. Each community will have different objectives and therefore may choose to implement policies from different sections depending on their needs and long-term goals.

The possible actions to implement the Seniors Housing Strategy are broken into three different categories:

- 1) **Short-term recommendations** – Things that can be done within 1 to 2 years including simpler bylaw changes, public information and education programs and review of policies.
- 2) **Mid-term recommendations** – Things that are more complex and are along the 3 to 5 year timeframe. This includes completing assessment need surveys, more complex policy and bylaw changes, or identifying more costly incentive programs.
- 3) **Long-term recommendations** – Things that span a 6 to 10 year time horizon or longer and would include much more drastic changes at a more senior level of

# Seniors Housing Strategy

government including legislation changes, more complex OCP changes and other community-based targets.

Each category is further categorized into different groups for ease of use. They include: Advocacy/Community Education; Procedural Changes; Policy Amendments; and Regulatory Changes.

## **6.2 Short Term Recommendations - 1 to 2 years**

***Goal: Provide incentives, regulatory changes and other easily implemented solutions such as public education and improving access to information to encourage the maintenance and production of affordable and appropriate seniors housing.***

Advocacy/Community Education:

1. Provide home maintenance check lists – distribution of a home maintenance schedule modeled after CMHCs publication.<sup>16</sup>
2. Compile local contractor and handyman lists.
3. Produce septic maintenance information and contacts.
4. Create advocacy statements and programs to support community-based living.
5. Produce a tip sheet on how to contract for services.
6. Identify funding to assist seniors with home repairs and renovations.
7. Encourage hardware centres and supply shops conduct how-to demonstrations aimed at seniors needs.
8. Identify available Federal or Provincial grant programs to assist with home renovations or repairs.

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<sup>16</sup> [http://www.cmhc-schl.gc.ca/en/co/maho/gemare/gemare\\_003.cfm](http://www.cmhc-schl.gc.ca/en/co/maho/gemare/gemare_003.cfm)

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## Procedural Changes:

1. Prepare a Universal Guideline principles work sheet.
2. Streamline procedures for development proposals that incorporate seniors and affordable housing.
3. Streamline building permit procedures for seniors and affordable housing.

## Policy Changes:

1. Consider minor amendments to regulations to allow for increased density where appropriate to permit senior housing.
2. Amend bylaws to provide clear language regarding form & character of senior housing or age-restricted communities (including landscaping, buffering, density, building envelopes, etc.)
3. Review floor area provisions of secondary residences to make sure they are appropriate for seniors needs.
4. Review zoning incentives to allow conditional uses within existing zones to expand housing options (i.e. reduced parking standards).
5. Allow for secondary residential accommodations on existing properties.
6. Consider reviewing existing design guidelines to follow Universal Design standards, where appropriate.

## Regulatory Changes:

1. Review regulations that would allow more diversity of secondary dwelling unit sizes.
2. Encourage purpose-built senior housing within existing neighbourhoods in a compatible and sustainable manner.

# Seniors Housing Strategy

## 6.3 Mid-Term Recommendations – 3 to 5 years

**Goal: Provide incentives, regulatory changes and other solutions that will take a moderate amount of time to implement, including broader community procedural and policy changes.**

### Advocacy/Community Education:

1. Provide an “age friendly” community development checklist as part of development proposals
2. Find funds to support housing incentives for creating senior and affordable community housing.
3. Identify and propose incentives such as property tax credits, building permit or development application fees for renovations that meet universal design standards.
4. Identify and evaluate incentives to encourage builders to incorporate universal design features into new housing that is not built specifically for older adults (i.e. fast tracking of building permits, development permits or fee reductions to Development Cost Charges and applications).
5. Identify lands appropriate for locating multi-family or senior housing developments.
6. Encourage the recycling of housing to increase affordability and the housing stock over new construction, where feasible.

### Procedural Changes:

1. Re-evaluate age projections and statistics during OCP reviews to determine housing needs and affordability.
2. Create advisory design panels focused on universal design, accessibility and affordability, among other duties, to review the compatibility of new housing developments within existing communities.
3. Create seniors advisory committee to review development proposals from a senior perspective.

### Policy Changes:

1. Consider policy changes to permit age-restricted housing or density changes.
2. Incorporate universal design guidelines into purpose-built senior housing.
3. Implement year-round housing restrictions on carriage-home, secondary suite use, etc.
4. Require covenants to restrict tourist use within residential areas to appropriate lengths of stay that does not interfere with year-round, full-time residential use.

## Seniors Housing Strategy

5. Require that tourist use within residential zones be restricted to a bed and breakfast.
6. Use housing agreements to prohibit full-time permanent housing from being used for tourist accommodations.
7. Grant exemptions from policies or fees where senior or affordable housing proposals are included.
8. Work with the community to bring illegal suites or secondary housing up to building and zoning codes.
9. Review OCP policies to determine if they are achieving community goals.
10. Include provisions for secondary suites, cottages and carriage homes within the zoning bylaw.
11. Permit age-restricted housing in residential zones as a conditional use with density bonus language.
12. Consider zoning for purpose-built senior housing such as assisted living or congregate care where appropriate.

### Regulatory Changes:

1. Complete a needs assessment survey (transportation, services, supportive care, universal design, etc.)
2. Develop guidelines that use alternative design standards to promote age-friendliness, affordability and ecological community goals.
3. Review zoning regulations to provide for innovative standards to encourage age-friendliness, affordability and ecological goals (i.e. zero-lot setbacks, multiplexes, cottages, apartments, carriage houses, heights, etc.)
4. Produce a set of community guidelines to promote age-friendly communities that encourage senior and affordable housing.

# Seniors Housing Strategy

## 6.4 Long-Term Recommendations – 6 to 10 years

***Goal: Provide incentives, regulatory changes and other solutions that will take longer to achieve the community goal of supporting their senior population.***

### Advocacy/Community Education:

1. Assess if there are sufficient seniors housing facilities in the community.
2. Survey any existing senior housing facilities for affordability.

### Procedural Changes:

1. Create community-based targets of increasing affordable housing stock or seniors housing by a specific unit number.

### Policy Changes:

1. Include provisions for provincial grant programs including tax credits for improvements where the unit is maintained as affordable or for seniors.
2. Comprehensive OCP amendments and policy changes – review land use patterns to identify potential infill opportunities for increased density, age restricted housing, affordability or smaller units and lots.
3. Allow multifamily housing in certain areas, such as those closer to community amenities and that have adequate servicing.

### Regulatory Changes:

1. Legislation changes for tax funding for the construction of new, affordable units.
2. Tax relief to moderate and low income renters and homeowners.
3. Provide tax incentives to property owners who rent housing units on a year-round basis.
4. Focus regulation on maintaining the existing housing stock and the infill of neighbourhoods before considering development proposals in new areas.

# Seniors Housing Strategy

## 7.0 Conclusion

*Integration of the common barriers to seniors housing with practical implementation solutions will help the community find ways to understand and meet the needs of all their citizens.*



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>17</sup> As more seniors choose to remain in their rural and island communities rather than be forced to relocate to larger urban centres for increased services, care and transportation options, we must begin to strategize how to make our towns increasingly age-friendly.

Three main goals to immediately begin programs to house seniors in our rural and island communities are presented in this strategy: Maintenance of **existing homes**; construction of purpose-built **new homes**; and provide a variety of **affordable** housing types to meet the needs of moderate and low income seniors.

The senior strategy:

- ✓ Addresses the housing needs unique to seniors in these areas;
- ✓ Integrates the eight common barriers to seniors housing;
- ✓ Identifies practical ideas and solutions to overcome the common barriers in policy, planning and fiscal documents;
- ✓ Finds ways to help the broader community to understand the needs of their seniors;
- ✓ Acknowledges 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.

This strategy identified the common barriers to seniors housing and outlined and identified potential goals and implementation targets for creating an age-friendly communities. A variety of senior's housing options are summarized in the appendix that identifies 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.

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<sup>17</sup> Statistics Canada

# Seniors Housing Strategy

## 8.0 Appendix

### Sample types of common seniors housing.



The following descriptions of various types of seniors housing are adapted from the Seniors Housing Information Program (SHIP) from British Columbia.<sup>18</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>

<sup>18</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.

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## Independent Living Housing Types Continued:

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>
	Housing managed by BC Housing	<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>
	Non-Profit Housing	<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>
	Co-operative Housing	<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>
	Market Rental	<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>
	Private Market Geared to Older Tenants	<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>

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## Independent Living Housing Types Continued:

	Single Room Occupancy Hotels (SRO)	<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>
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## 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>

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## 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>
	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 senior's 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>

# Seniors Housing Strategy

## Purchased Housing Types Continued:

	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>
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## 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>

# Seniors Housing Strategy

## 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.

## Seniors Housing Strategy

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.