



SENIOR LIBERALS' COMMISSION Policy Committee

(2017-09 October 11, 2017)

AFFORDABLE HOUSING OPTIONS FOR SENIORS BACKGROUND PAPER

INTRODUCTION AND CONTEXT:

“A continuum of affordable housing for seniors, from expanded home care service, to senior care and dementia care facilities, including the need for better trained staff”

Senior Registered Liberals identified this as an issue for the 2019 election campaign.

The purpose of this background paper is to inform the development of high quality Senior Liberals' Commission (SLC) sponsored policy resolution(s) for consideration during the LPC Biennial Convention to be held in Halifax April 19-21, 2018. It attempts to provide:

- a summary of the above noted issue and associated challenges,
- the federal government role in addressing these challenges, and
- options that might be considered by government.

ISSUE

Almost one in four senior-led households face an affordability challengeⁱ. An incidence of affordability exists when the shelter-to-income ratio exceeds the 30 per cent threshold. As seniors transition from independent living to seniors' residences that include additional services, they face a quantum leap in costs. Almost 700,000 seniors are unable to find affordable housing, and 229,205 senior-led households live in unaffordable rental housing.

Income and health status have an impact on housing options. The National Population Health Survey uses four health states (Table 1 column 1)ⁱⁱ. The housing option and percentage of seniors living in the housing option (Table 1 columns 2 and 3) was taken from *Seniors and Housing: The Challenge Ahead* reportⁱⁱⁱ.

Table 1: Continuum of Housing Options for Seniors

H1: Dependence – free/ Good Health	Individuals who do not need assistance, with the possible exception of heavy housework, and who generally live in single family or multiple-unit housing, either rented or owned.	92.1%
H2: Moderate Dependence	Individuals who need assistance with meal preparation, shopping, or everyday housework. Home care may be provided within their private residence by family caregivers and/or paid care providers.	
H3: Severe Dependence	Individuals who need a high level of support, including assistance to move about or for their personal care. They may continue to live in their own home with significant support or may move into an assisted living facility or seniors' retirement residence.	3.2%
H4: Institutionalized Dependence	Individuals whose very high level of required assistance usually dictates that they reside in a nursing home or other institution where they can receive extensive support and specialized care.	3.9%

CHALLENGES

Seniors consistently report that they prefer to remain in their own homes as long as possible. There are benefits to aging in place from social, emotional, safety and security perspectives. The Atlantic Seniors Housing Research Alliance identified four issue areas related to aging in place^{iv}:

- 1) Accessible, safe, and secure housing design
- 2) Sustainability of housing and communities
- 3) In-home and community supports
- 4) Affordability of housing

An analysis of the affordable rental housing developed for Nova Scotian seniors through the Investment in Affordable Housing initiative revealed that the principles of healthy aging were not applied, and basic design-related barriers to aging in place were identified in all buildings studied^v. Accessible housing is related to well-being and greater independence in activities of daily living. If the bathtubs are too deep or too high, then seniors do not feel safe using them.

Universal design helps people stay in their own homes through illness, injury or aging. There is a need for universal design techniques to be implemented as a pre-requisite for an inclusive society that meets the needs of all regardless of age, size, ability or disability and designed to meet their changing needs over time. An example of universal design is the Lifetime Home Standards developed in the United Kingdom in the 1990s and implemented in the regulatory framework for builders. The main principle behind the Lifetime Home Standards is that people can “age in place” in sustainable homes and are no longer obligated to seek alternative accommodation as they grow older or develop impairments.

There is also the matter of sustainability communities and reducing costs of living at home. Smart Energy Communities improve energy efficiency, enhance reliability, cut costs, and reduce greenhouse gas emissions. A Mi'kmaq sustainable housing project prevented more than 1,800 tonnes of carbon dioxide from entering the atmosphere and led to energy savings of \$180/year/per residence for a total of \$330,000/year^{vi}.

Senior care campuses that are composed of a mix of seniors housing, healthcare and pharmacy services, are a strategy for creating community and reducing the number of moves required as a person ages. For those with dementia, they do not need to move as their health deteriorates. However, an apartment in a seniors' residences in 2012 was \$2,100, 2.5 times the cost of rent in the private market^{vii}.

Overwhelmingly, seniors want housing supportive of social integration in an intergenerational community—rather than a seniors-only residential community. Currently, as we age, we are likely to move three times after age 65^{viii}. If we could reduce the number of moves, by moving 25% of acute care services to the home, Canada would be much better positioned to support the age wave. According to the 2017 Canadian Institute for Health Information Report, *Seniors in Transition: Exploring Pathways Across the Care Continuum*^{ix}, more seniors could live at home rather than entering residential care, if appropriate supports were made available.

Eligibility for home supports vary from jurisdiction to jurisdiction and seniors may not know about them. Across Canada, there are a range of programs that enable care services to be given to the senior in the community. Current practice is for most jurisdictions to use a single entry point system to assess an individual's placement within the continuum of care, from independent living in a communal setting, moving toward assisted living then full time institutional care and finally hospice or palliative care.

Subsidized care facilities are in critical short supply in many parts of Canada resulting in longer wait times and sometimes forcing husbands and wives into units that can be separated by long distances. The median Long Term Care facility wait time in Ontario is 69 days from hospital and 116 days from home^x.

A poverty reduction strategy is needed to prevent and reduce homelessness among vulnerable groups, including seniors. We need better strategies to eliminate homelessness and to deal with the continuum of addictions, suicides and crime. Dr. Jeff Turnbull of Ottawa^{xi} recognizes that once you stabilize the homeless you can then work on improving their lives. Research shows that the homeless typically die 25 years earlier than housed counterparts.

CURRENT GOVERNMENT POLICY AND PROGRAMS

The National Housing Act is in relation to financing^{xii}. In Budget 2016, \$200.7 million over two years, starting in 2016–17, was allocated to support the construction, repair and adaption of affordable housing for seniors. In Budget 2017, the federal government is investing more than \$30 billion over the next 11 years through a National Housing Strategy.

WHAT OPTIONS ARE AVAILABLE TO IMPROVE THE SITUATION FOR SENIORS

According to *The Housing Fix*, answers to affordable housing are everywhere^{xiii}. In the report of proceedings from the *Ottawa Actions for Housing Now* event, one-page summaries were produced on the links between housing and seven policy areas: Social Finance; Immigration & Refugees; Infrastructure; Health, Mental Health & Addictions; Aboriginal Issues; Womens, Seniors, Families & Youth; Economic and Social Development^{xiv}.

There is a need to reform Canada's approach to senior's housing to ensure that houses are constructed to better enable aging in place and to ensure that transitions to higher level care facilities are affordable. There is an acute shortage of affordable public and non-market housing for seniors on fixed incomes, and the National Housing Strategy needs to address this need.

For the creation of more affordable housing, we need land and construction financing. There are non-profit community governed seniors organizations that have land but not enough land equity to support construction finance. Another source of land is under-utilized lands in urban areas where land values are high. Intergenerational communities support positive outcomes for seniors and residents of all ages, and there is an inventory of federal lands and buildings that could be repurposed for affordable housing.

To support the shift from institutional models of care to patient-directed care we need ways to measure quality of care, well-being of residents and the impact of different caregiver options.

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ⁱ https://fcm.ca/Documents/reports/FCM/Seniors_and_Housing_Report_EN.pdf

ⁱⁱ <http://ashra.msvu.ca/communityhow.htm>

ⁱⁱⁱ https://fcm.ca/Documents/reports/FCM/Seniors_and_Housing_Report_EN.pdf

^{iv} <http://ashra.msvu.ca/documents/Final%20Report%20English%202%20w.hyperlinks.pdf>

^v <http://www.tandfonline.com.ezproxy.library.dal.ca/doi/pdf/10.1080/02763893.2016.1198738?needAccess=true>

^{vi} <http://www.questcanada.org/files/download/7844eec41e15db9>

^{vii} https://fcm.ca/Documents/reports/FCM/Seniors_and_Housing_Report_EN.pdf

^{viii} <http://ashra.msvu.ca/communityintro.htm>

^{ix} <https://www.cihi.ca/sites/default/files/document/seniors-in-transition-report-2017-en.pdf>

^x <http://nationalpost.com/news/canada/ontarios-long-term-care-problem-seniors-staying-at-home-longer-isnt-a-cure-for-waiting-lists>

^{xi} <http://ottawacitizen.com/news/local-news/hospital-chief-of-staff-steps-down-to-spend-more-time-working-with-homeless>

^{xii} <http://laws.justice.gc.ca/eng/acts/N-11/page-1.html>

^{xiii} <https://thetyee.ca/News/2015/11/18/Affordable-Housing-Answers/>

^{xiv} http://chra-achru.ca/sites/default/files/actions_for_housing_now_report_final_online.pdf