



Key Issues in Housing for Atlantic Canadian Seniors Ideas for Discussion

**Atlantic Seniors Housing Research Alliance
Policy Working Group, Gap Analysis Subcommittee
May 2009**

**Draft Version for
Atlantic Seniors Housing Needs Conference**



Section I. About this Report

Information Used to Generate this Report

We based our ideas in this report on survey, focus group, and policy/program data collected as part of the Atlantic Seniors Housing Research Alliance (ASHRA) project research. Three documents summarize the research findings and are available on the ASHRA website at www.ashra.ca or by calling the ASHRA office at 902-457-6322.

Report Title	URL
Seniors' Housing in Atlantic Canada: Focus Groups with Distinct and Underrepresented Seniors	www.ashra.ca/documents/FGew.covers_001.pdf (English) www.ashra.ca/documents/FGFw.covers_001.pdf (French)
Report on the Atlantic Seniors' Housing and Support Services Survey	www.ashra.ca/documents/SurveyEngwcover_001.pdf (English) www.ashra.ca/documents/FRENCHOverviewReport-finalw.cover_001.pdf (French)
Review of Programs and Services Related to Seniors' Housing in Atlantic Canada (2008)	www.ashra.ca/documents/Policy%20Map%20Document%20(covers,%20title%20page,%20document).pdf

Many ASHRA Stakeholders contributed to the policy-relevant discussion of ASHRA findings. We would like to acknowledge the contribution of the following groups to this document:

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The ASHRA Project and this Report

The Atlantic Seniors Housing Research Alliance (ASHRA) is a Community-University Research Alliance (CURA) funded by the Social Sciences and Humanities Research Council of Canada (SSHRC) to study the housing needs and preferences of Atlantic Canadian older adults. This project arose from the collective efforts of members encompassing all four Atlantic Provinces, and representing universities, seniors' organizations, housing developers, service providers, and government departments. ASHRA's team has grown significantly since the project's inception, and now includes over 120 stakeholders. The project included four phases:

Phase 1 involved using a geo-demographic model, based on census information, to predict housing demand and choices of Atlantic seniors based on their potential health and wealth.

Phase 2 involved identifying housing and support needs and preferences of Atlantic Canadians by conducting a population-based survey of over 1700 seniors, and focus groups with 123 participants in communities of interest, including aboriginal, multicultural and immigrant, persons with disabilities, francophone, and rural/remote.

Phase 3 involved documenting housing policies and programs (policy map), and identifying innovative housing options through conducting case studies.

Phase 4, the current phase, focuses on producing policy recommendations and disseminating project results.

This report is an outcome of Phase 4 of the project. The report presents our preliminary identification of key policy-related issues and invites feedback before we produce a final report in December 2009.

The Purpose of this Report

In this report, we:

- Present the key issues that we identified through our review and analysis of the ASHRA survey, focus groups, policy map, and case studies;
- Pose policy-related questions that arise from the key issues; and
- Invite readers of this report to respond to the key issues and questions identified.

Who Should Read this Report?

We have written this document for people who are interested in seniors' housing issues in Atlantic Canada, including the following:

- Current and future seniors
- Planners and decision-makers
- Builders and designers of housing
- Providers of in-home and community services to seniors
- Stakeholders in the ASHRA project

How Do We Define Policy?

For the ASHRA project, the Policy Working Group defined policy as the actions (or inactions) of government or others, and the intentions that determine those actions. Policy may exist at several

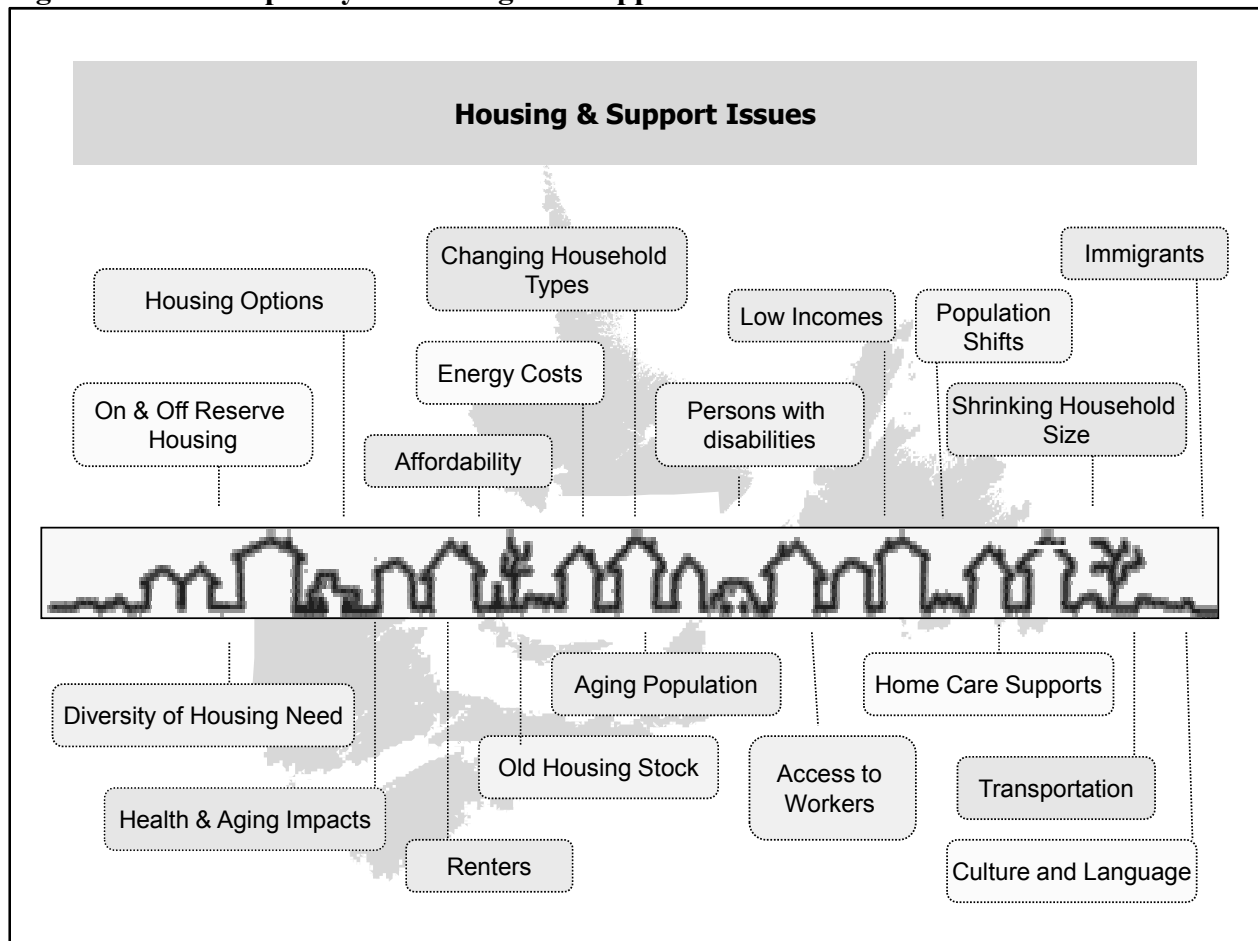
levels: as broad directions, as actions specific to a sector, as issue areas, or as operational policies.

The broad policy direction of interest to the ASHRA project is *aging in place*. The Policy Working Group identified several broad policy issue areas of interest related to aging in place, which cut across sectors:

- Accessible, safe, and secure housing design
- Sustainability of housing and communities
- In-home and community supports
- Affordability of housing

II. Overview of Housing Issues

Figure 1. The Complexity of Housing and Support Issues in Atlantic Canada



Designed by Kim Stewart, Co-chair of the Policy Map Subcommittee, ASHRA Policy Working Group

Housing for seniors is a complex topic. Figure 1 illustrates many of the issues that need to be considered in order to address the housing needs and preferences of Atlantic Canadian seniors. The population in the four Atlantic provinces is aging more rapidly than in the rest of the country. This fact compels us to consider the housing requirements of our older citizens and how best to meet them. The high proportion of seniors in rural areas (up to 30% of the population in some small towns) and the prevalence of older housing stock are additional important considerations in Atlantic Canada.

Availability of resources, both personal (such as income and family support) and community (such as home care and transportation), are also important issues related to housing for seniors. In the past 5 years, some cost-related factors, such as fuel costs and property taxes, have created unanticipated housing problems for some seniors.

Seniors are a diverse group, with differing housing needs and preferences. Needs and preferences differ by age, health, and wealth. Different communities of interest, such as

francophone, multicultural and immigrant, persons with disabilities, and those with low incomes, can also have particular housing needs and potential vulnerabilities.

Housing-related public policy is also complex, and housing issues are often multi-jurisdictional. For example, while housing is a provincial responsibility, zoning is essentially a municipal issue, and federal programs often impact the funds available for new affordable housing, public housing, and residential repairs and adaptations. Some housing, such as aboriginal on-reserve housing, falls under the federal government. While housing, home care, and income support policies all fall within provincial jurisdictions, they are often administered by different departments.

When we identify housing issues, we need to recognize their complexity. We also need to consider the shared responsibility of governments, communities, and citizens in addressing housing issues. The private sector is an important partner in meeting housing needs: according to the Canada Mortgage and Housing Corporation (CMHC), 80% of Canadians meet their housing needs in the private market, without government assistance.

Nine Key Issues

We have identified nine key issues that we believe are important to consider in order to improve housing for seniors in Atlantic Canada. They are:

1. Housing design: safe, accessible, lifetime housing for seniors;
2. Availability of home supports;
3. Availability of a continuum of housing choices;
4. Availability of transportation when and where needed;
5. Supports for housing transition planning;
6. Recognizing housing costs and affordability issues;
7. Housing needs of seniors who are vulnerable or socially excluded;
8. The potential for community capacity-building; and
9. Planning for tomorrow's seniors.

Section III of this report outlines these nine issues in more detail. For each issue, we will highlight recommendations and topics for discussion and action.

Section III. Seniors' Housing in Atlantic Canada: Nine Key Issues

Issue 1. Housing Design: Safe, Accessible, Lifetime Housing

What Atlantic Canadians told us

The four Atlantic provinces have among the highest rates of home ownership in the country and the rates are even higher in the rural areas of these provinces. Most of the seniors in Atlantic Canada live in dwellings that they own. Survey respondents pointed out problems with safety and repair of their homes. Survey and focus group participants could identify features that would make their current or future home more liveable such as: level access, no stairs, lower maintenance requirements (e.g., easy-to-maintain windows), and bathroom equipment. Many participants spoke of housing for seniors that, in their opinion, is not well-designed.

Three things you should plan for your retirement...that's a steep-roofed house, no basement and a short driveway.

--Focus Group participant

Recommendations

Both current and new housing need to incorporate design that allows for safer, more comfortable living with fewer barriers. Current housing can be adapted and new housing planned to incorporate accessible design that allows for people who need wheelchairs, walkers or canes, or who walk with difficulty, and those who need help or supervision.

- Lifetime housing and flexible designs are needed. Lifetime housing incorporates 18 design features that allow wheelchair access, but also make homes easier for everyone to move around in. Key features include, level access to the front door, wide doorways, an accessible bathroom, and a sleeping area on the main floor (if the dwelling is multi-level). FlexHousing™ is a concept in housing that incorporates, at the design and construction stage, the ability to make future changes easily and with minimum expense, to meet the evolving needs of its occupants. Housing is designed to maximize adaptability, accessibility, affordability, and health of the occupants and environment.
- Education is needed so that younger home buyers are aware of design features that will make homes adaptable to changing needs as the family ages.
- Housing design needs to include location and community design, so that services and social opportunities are nearby and accessible to support seniors' participation in their communities.
- Housing is not just where people live, but where people do the things that they need and want to do. Housing design needs to incorporate features that allow for this (for example, room for power wheelchairs or scooters and their batteries, and space to pursue hobbies or have overnight guests).

- Current programs for housing repair and adaptation are useful to assist people in making changes to existing housing. However, the amount of funding available is limited, and the income limits for eligibility are low.

Positive Steps

- The Canada Mortgage and Housing Corporation (CMHC) provides excellent information about accessible housing and flexible housing design.
- Recently, CMHC announced additional funding for its residential rehabilitation programs. In Atlantic Canada, these programs are cost-shared with the provinces.
- The federal government recently announced, as part of the housing component of the federal economic stimulus package, \$1 billion in funding across the country to renovate the existing social housing stock (i.e., public housing, cooperatives, and non-profit housing projects). Provinces must match the federal contribution.

Issues for Discussion and Action

- In Canada, we have national housing standards that provinces choose to follow by adopting them as provincial building codes. Currently, we encourage accessible design features through “best practices” and pilot projects. Should we move from a system of “best practice” to housing “best policy” to create age-friendly, health-promoting communities?
- The United Kingdom has adopted national housing standards that require all new housing to meet lifetime housing standards (level entryway, bathroom, and space for one bedroom on main level)? Should we adopt a timetable for a gradual introduction of these standards and/or pursue other initiatives such as mortgage incentives to incorporate basic accessibility features into new housing?
- Are there mechanisms available (more funding, tax breaks) to encourage people to improve the accessibility/liveability of their current housing, beyond CMHC programs?
- There is often a point at which continuing to live in the current home is neither safe, nor cost effective. For example, people’s needs for support might exceed what can be provided, or older housing in poor repair might not be suitable for rehabilitation.

Issue 2. Availability of Home Supports

What Atlantic Canadians told us

Many focus group participants voiced concerns about who would help them when they got older if they were unable to do things for themselves. In communities with a high proportion of older people, some respondents described the available support as “seniors helping seniors”. Many spoke positively of home supports as a resource for staying in their own homes. Some were concerned that the amount of help was insufficient for their needs, and that eligibility requirements posed barriers to using home supports. Participants noted that getting help with small repairs and maintenance tasks was difficult—there was a lack of availability of people to do the work, and costs for work were often high.

Recommendations

If our goal is to help people to live well in a setting of their choice, we need to rethink supports so that they focus on people in context (where and how they live, social supports available), rather than on their medical problems. Many of the supports currently available are based on the recipient’s medical condition.

- As well as supports for daily living tasks, seniors need home maintenance supports such as help with snow removal or lawn maintenance, and simple repairs such as fixing a leaking faucet.
- Community services and opportunities to make social connections are a part of the supports that older Atlantic Canadians require.

Positive Steps

- The Veteran’s Independence Program (VIP) is a program that provides in-home assistance to eligible veterans and their spouses. This program is appreciated by users for its flexibility and the wide scope of in-home supports that are available, including groundskeeping. The recently released final report of the Senate Committee on Aging recommended the expansion of this program to all war service veterans.

Issues for Discussion and Action

- There are considerable differences in home care programs in the four Atlantic provinces. There are good home care programs in place, but they are often underfunded, which results in wait lists or restricted eligibility criteria. There is a need to increase community programs, both to provide in-home care and to promote health.
- There are often difficulties with obtaining services to meet ongoing needs of people with long-term disability or chronic illness. Coping with constant changes in care providers is stressful. People are placed in positions of vulnerability when services are reduced or withdrawn.
- There is a need for active collaboration between sectors to keep people in their own homes if this is desired and appropriate (for example, timely access to funds for renovations for people who have experienced disabling illnesses and are awaiting hospital discharge).
- Publicly-funded supports might be available for those judged to be most in need (lower income, greater health problems). What are alternatives for other citizens (those with more income or less serious health issues)?
- Can capacity be developed in communities to meet some needs (for example, the needs for small repairs or needs for socialization)?
- How do we develop and sustain community services in areas that are sparsely populated or where young people are leaving?

Issue 3. Availability of a Continuum of Housing Choices

What Atlantic Canadians told us

Most ASHRA survey respondents indicated that they were not thinking of moving. However, focus group participants described their worries about where they would move to next, if their health or financial situation required a move. Many expressed an interest in worry-free housing—housing that requires no maintenance, where access to services (housekeeping, personal care) is available if needed. They wanted this housing to be located in or near their community. Many expressed the belief that moving to a housing choice with more supports would be too costly.

Where do we go? [This community] certainly doesn't have a whole lot to offer, and even if it did, then what happens if you can't pay your way?

--Focus Group participant

Recommendations

A continuum of housing choices is needed in order to meet the needs of seniors at all income levels within their community or within a cluster of rural communities.

Positive Steps

- In Atlantic Canada, there are several examples of private sector development of housing “campuses” that offer a variety of living situations for seniors, where seniors in independent living units can share access to social and meal services with those in other types of accommodation.

Issues for Discussion and Action

- Some forms of housing, such as garden homes or in-law suites, have the potential for seniors to take advantage of help from friends or family members. However, there can be difficulties with zoning and utilities (septic, water, and electrical systems) that create barriers for their construction or use. Community attitudes (“not in my backyard”) also limit the acceptability of some housing options.
- There appear to be gaps in availability of housing with supports, particularly for people with limited incomes:
 - The gap between independent housing and assisted living: housing that might include on-call help with a variety of personal and housing-related needs, but primarily independent, worry-free living (no yard or house maintenance). Public housing for seniors is targeted at seniors who are capable of independent living. There are “high end” options in some of the major centres in Atlantic Canada, but there are few assisted living options for persons of “moderate/modest” income.
 - People who live with mental illness are often in need of affordable housing with supports and supervision, but do not necessarily need help with tasks.
 - The gap between assisted living and nursing home living: housing that might be more home-like than nursing home care, but with more supervision than is currently available in assisted living.

Issue 4. Availability of Transportation When and Where Needed

What Atlantic Canadians told us

Transportation, for both urban and rural dwellers, has an impact on where people can live. Most Atlantic Canadian seniors drive even when they find it difficult to do so. Driving is seen as necessary to community living, particularly for rural people.

Even when public transportation is available, it does not always meet the needs of seniors. Some seniors report that bus stops are not located conveniently, and that getting to bus stops is difficult because sidewalks are either lacking or unsafe. When seniors describe ideal public transportation, they are looking for door-to-door service; yet, there is a recognition that such services are difficult to provide, particularly in rural areas.

Recommendations

Efforts to enhance the safety of senior drivers and to develop alternatives to driving are both needed to promote aging in place and community participation.

Housing for seniors should be located so that there is easy access to services by walking/ wheeling, or there is ready access to easy-to-use public transportation.

Positive Steps

- Rural transportation initiatives are currently under development in several Atlantic Canadian provinces.
- Ride-sharing and car-sharing programs are showing promise in some rural areas of Canada.
- The Public Health Agency of Canada is funding the National Blueprint for Injury Prevention in Older Drivers. This blueprint is looking at developing a strategy for prolonging the safe driving period, with a special focus on driver refresher courses.

Issues for Discussion and Action

- Should there be a requirement to locate seniors' housing where transportation and/or services are readily available, such as grants that are offered contingent upon these conditions? For example, municipalities could include provisions in their planning documents that the development of new multiple-unit housing be located in proximity within "x" metres of public transit routes where public transit exists.
- Is publicly funded door-to-door transportation feasible? If not, what type of transportation services would seniors use?
- Most seniors are still driving. Are there ways to promote driver safety beyond educational sessions?

Issue 5. Supports for Housing Transition Planning

What Atlantic Canadians told us

Comments from seniors who participated in focus groups indicated that they were often unaware of services or facilities in their areas. Many had misinformation regarding the costs of housing or supports. Several seniors commented that they did not know how to obtain information about services, and that they did not know how they would manage if something happened to their health. They were also concerned about finances, both having the money to maintain their current dwelling, and having the money to move to alternative housing. Few planned to move.

Recommendations

There is a role for a program that provides information and advice to seniors to help them plan for their housing needs and to cope with housing transitions. This includes the assessment of individuals' needs, the current condition of their housing, and financial planning.

Positive Steps

- Recent initiatives in the Atlantic Canadian provinces regarding primary health care and chronic disease self-management have a broad focus on enhancing well-being, and may have the potential to assist seniors with housing information.

Issues for Discussion and Action

- Current attitudes and policies often focus on keeping seniors at home 'at all costs'. And yet, we know that some homes are unsuitable for a variety of reasons. What changes are required so that people think about 'making a home', rather than 'staying in the home', so that people feel 'at home' wherever they are located?
- Current services that discuss housing options focus primarily on assessment for home care or nursing home placement, rather than discussion of housing and transition planning. Is there a role for these services or for primary health care services to provide information and assistance with housing transitions?

Issue 6. Recognizing Housing Costs and Affordability Issues

What Atlantic Canadians told us

Many survey respondents appeared to be in core housing need—many were in older housing stock that was in poor repair, and were spending more than 30% of their income on housing. People who were single, women, and renters were particularly

I have limited income...and with the way that the rents are going up all the time, I don't know, I may be living in a cardboard box.

--Focus Group participant

vulnerable. Seniors noted that there were very few low-cost housing alternatives in most communities.

Income has a direct relationship to housing affordability. We know that single people who receive only basic public pensions (disability pensions, social assistance, or old age security and guaranteed income supplement) are likely to be in core housing need. Immigrants do not qualify for old age security or the guaranteed income supplement for their first 10 years of residence. The current recession may further impact on seniors' incomes because of the declining value of investments and reduced incomes of family members due to job losses.

Other housing-related costs were of concern. Focus group participants noted that some costs, such as property taxes and fuel costs, were rising sharply and making it increasingly difficult to maintain the home. Property taxes, and mechanisms to defer them, vary across regions.

Recommendations

There is a need for more affordable, low-cost housing for seniors and persons with disabilities in Atlantic Canada.

The impact of housing-related costs (such as fuel costs and property taxes) on seniors who own their own homes must be addressed.

Positive Steps

- Federal infrastructure funds have recently been released to improve public housing. The Federal government has stipulated that some of the housing funds must be spent on providing affordable housing to seniors and to individuals with disabilities. This condition is applicable to all provinces.
- Some jurisdictions (e.g., PEI) are allowing deferral of payment of tax increases for low-income seniors until properties are sold.

Issues for Discussion and Action

- How do we develop a senior-friendly solution for rising property taxes that can be adopted across regions?
- How do we encourage the development of affordable seniors' housing, including public housing and privately developed housing?
- How do we encourage municipalities to facilitate the development of a range of housing types, such as duplexes, row housing, and apartments, which are more affordable than detached dwellings?

7. Housing Needs of Seniors who are Vulnerable or Socially Excluded

What Atlantic Canadians told us

Our analysis of the comments of participants in focus groups highlighted the following points:

- Some groups appear to have very low expectations regarding housing—immigrants, aboriginal people, single/divorced seniors in poverty, and people with mental illness or developmental disability. These people experience frequent moves and substandard housing, and usually have very low incomes. Seniors who are not connected with supportive family members are also vulnerable.
- Family situations, such as co-residence, may lead to financial strains or abusive situations, compounding other housing vulnerabilities.
- People in housing transition are often dealing with personal or family losses, thus may have difficulty adjusting to new living situations.
- While elder abuse was not discussed by focus group participants, we know that it exists. Responding to elder abuse usually involves displacement of the senior into a new living situation.

I'm a single senior living in my own house and it's falling down around my ears.

--Focus Group participant

Recommendations

We need to recognize the vulnerabilities of some groups and individuals when planning housing for seniors, and make meeting their needs for housing and support a priority.

Vulnerable seniors need adequate incomes in order to find safe and appropriate housing.

Issues for Discussion and Action

- How do we ensure that housing-related policy has the capacity to assess and address issues of vulnerability and marginalization?
- How can housing, social service, and health sectors work together to address these issues?

Issue 8. The Potential for Community Capacity-building

What Atlantic Canadians told us

Many Atlantic Canadians are involved as volunteers in their home communities. They recognize their communities as an important source of information,

A support system [is] as important as a house.

--Focus Group participant

services, and social life. Some participants felt isolated from the communities in which they lived, or marginalized because of their culture, language, responsibility for providing care for family members, or limited mobility and inability to leave their homes.

Recommendations

Government services, communities, and individuals all have a role in addressing housing and support needs of seniors. Communities potentially have the capacity to be involved in many aspects of housing and community improvement such as:

- Provision of supports and social opportunities;
- Education of builders and citizens regarding housing design;
- Transportation; and
- Participation in the planning of seniors' housing and services for older adults.

Positive Steps

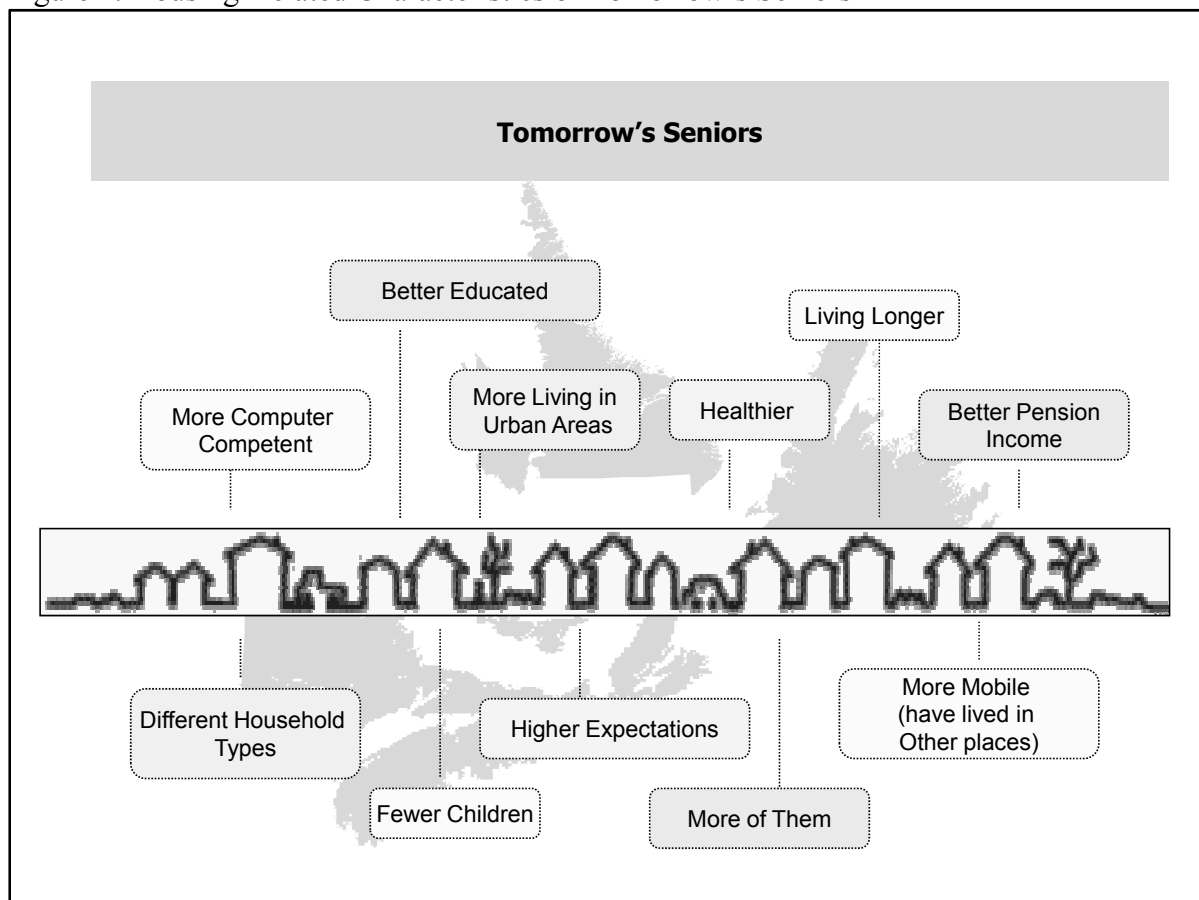
Many communities are using funds derived from Age-Friendly Communities or New Horizons programs to support seniors' organizations, provide information to seniors, and promote opportunities for social connections.

Issues for Discussion and Action

- What is the current involvement of seniors and communities in planning and service provision?
- What is the role of public policy in developing community capacity?
- How do we ensure the sustainability of community-led initiatives?

Issue 9. Planning for Tomorrow's Seniors

Figure 2. Housing-Related Characteristics of Tomorrow's Seniors



Designed by Kim Stewart, Co-chair of the Policy Map Subcommittee, ASHRA Policy Working Group

Population-based studies have indicated that tomorrow's seniors are likely to be located in different areas, and have different preferences than today's seniors. The figure above shows the differences in seniors of tomorrow that might influence future housing needs and preferences.

Issues for Discussion and Action

- What do we anticipate being among the key housing issues for future seniors?
- How do we provide information to tomorrow's seniors so that they can plan for their housing and support needs? How do people like to obtain information? Will future seniors get most of their information from the computer?

Part IV. Your Comments



We will be inviting comments on this report at ASHRA’s Atlantic Seniors Housing Needs Conference, to be held in Halifax on May 27–29, 2009. If you are unable to participate in the conference, we would still like to hear from you. Please send your comments to:

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1. Which housing-related issues are most important to you?

2. What do you think are the main opportunities for action to address the issues presented? Who should be involved in taking action?

3. Are there other issues related to seniors housing that we should include in this document?

4. Are there any parts of this report that are inaccurate or unclear?

5. Are there any other comments that you would like to make about this report or the ASHRA project?
