

Comox Valley Community Health Network

# Seniors Housing Needs: What we Know

February, 2019

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# Comox Valley Community Health Network

The Comox Valley Community Health Network (CVCHN) brings together a wide variety of people to take action on issues that impact well-being and health in the Comox Valley. Our network includes Courtenay, Comox and Cumberland, K'ómoks First Nation and electoral areas A,B and C.

The network is a forum for our community to identify, prioritize and take action to make improvements on quality of life for people in the Comox Valley. We focus on areas for change that require the involvement of multiple people, groups and organizations to develop and implement solutions.

Our Priorities:

- Housing
- Children, Youth & Families
- Mental Health and Wellness
- Healthy Environment
- Seniors Wellness
- Poverty Reduction

# Why tackle seniors housing?

- Senior wellness and housing are priorities for the CVCHN. They are also two of the top 5 local community health issues identified in the 2018 Comox Valley Vital Signs Report, completed by the Comox Valley Community Foundation.
- Responding to seniors housing needs requires collaboration with local and senior levels of government, funding partners, seniors care services, health care services, housing developers, seniors, and others.

# How are we doing this and who is involved?

Currently, the Comox Valley Community Health Network, the Coalition to End Homelessness, and the Glacier View Lodge are involved in the project.

## **First Steps:**

- On January 21, 2019 a consultation was held at the Courtenay branch of the Vancouver Island Regional Library. This consultation invited participants of Elders Take Action and Comox Valley Seniors Table (seniors and those that work with them) to brainstorm and discuss what data is available, Glacier Views Lodge's interest in seniors housing, and what seniors needs in the valley are.
- Review of existing data and information on seniors housing in the Comox Valley: this report.

## **Next Steps:**

- Work with the community to develop a multi-phase affordable housing project for seniors on the Glacier View Lodge property.

# What we've heard so far.

Input from Elders Take Action/Comox Valley Seniors Table meeting held on January 21<sup>st</sup> at Courtenay Branch of the Vancouver Island Regional Library

# Ideas for Data Sources From Elders Take Action Meeting

- **Raising the Profile – Community-Based Seniors Services (CBSS)** (slide 26)
- United Way Lower Mainland
- Census reports
- Council of Seniors Organizations
- **Office of Seniors Advocate** (slide 32)
- Gap/ question: what happens when we leave our homes? What resources are there and where do we go?
- Information Gaps Identified at meeting: # of seniors in own homes and # in strata, how many downsize – this is hard to find but perhaps data could be retrieved from Real Estate Association

# Glacier View Lodge

- Valuable resource and we need community support to make use of it
- 37 acres and another 5 acre parcel
- Currently residential care – 101 residents and 1 respite bed
- Since the Lodge was built, there have been changes in design of buildings for seniors
- Adult Day Program and Bathing Program
- GVL has bus that they use for outings for residents
- 37 years in existing facility
- Want to make use of land that they have
- Looking to expand their care services to a broader range of needs
- Interested in developing more housing on their property for seniors; looking for community input on what is desired/ needed for seniors housing

# What are Seniors housing needs? From Elders Take Action Meeting.

- Creative solutions – use good materials
- **Look at Abbeyfield model** (slide 24)
- **Creekside Model** (slide 25)
- Close to transportation or provide transportation – many will not have cars
- A variety of housing options, there is no one size fits all, need a broad view
- **Co-op housing** (slide 26)
- Poverty is a concern – need low cost rentals based on income
- Affordable housing: defined as resident is paying no more than is 30% of their income in rent/mortgage
- Multigenerational is great idea – all ages
- **Not strata – be co-op or group housing** (slides 26 and 28)
- Fear of running out of \$ before they die – don't toss them out – once their in a housing unit they don't need to make decisions about what is next – doesn't matter what income is
- **Adult Day Program can be bridge between co-op housing and Complex Care**, get people used to the seniors housing community (slide 29)
- Allow seniors to have pets
- Recreation opportunities – access to recreation
- Rental rather than home ownership
- **SAFER eligible** (slide 27)
- Model what is already happening in the province rather than create a new model: create symmetry in planning
- Plan for available funding

# What is the best way to engage seniors?

- Decide on market to target first- e.g. low income or people moving out of strata
- Short survey and face to face
- Contact strata's, property management companies
- Churches
- Probus
- Newcomers
- Elder College
- People who work with seniors – give 3 questions and get them to discuss with their clients
- Services Clubs
- Office of the Seniors advocates
- Political Parties
- Retired Teachers
- Retired Gov't Employees
- Professional Associations
- Libraries- staff and users
- Gathering places in community – need to identify them
- Evergreen
- D'Esterre House Seniors Centre
- CVAG film series
- Sports groups – Pickleball

# Seniors Housing in the Comox Valley

Key points from key Housing Reports from the Comox Valley. For more information, visit the reports by clicking on the title [hyperlink] of each report.

# Vital Signs Report 2018

Vital Signs Reports are community checkups done across Canada. They measure the vitality of communities by measuring significant trends in areas which are important to quality of life. It identifies strengths and challenges in the Comox Valley through a combination of citizen survey and data collection from government sources and local expertise.

# Vital Signs Report Highlights for Seniors

- Affordable and Safe Housing and Senior Care were identified as the top two local community health issues.
- 34% of the Comox Valley population is aged 60+, and this is increasing.
- Transit and Handy Dart use is increasing in the Comox Valley. Reliable transportation is a need for Seniors who may have changes in their ability to drive
- Public survey shows that transit infrastructure suitable for wheelchairs, scooters and other mobility devices, as well as public transport options in general are not adequate.
- Housing in the Comox Valley is becoming more expensive. Family home sales prices have increased by 62.3% in five years (2013-2018), while apartment sale prices have nearly doubled. 45.4% of houses holds spend 30% or more of their income on housing, and 20% spend 50% or more of their income on housing.
- Housing affordability is decreasing, and community survey shows that many people experience difficulty accessing housing and are concerned about affordability.

# Point in Time (PIT) Count (2018)

The Point in Time Count is a snapshot of the people experiencing homelessness in a 24 hour period in communities. It counts demographics, service use, and other information for understanding who is experiencing homelessness and provides a baseline for measuring progress.

## **Highlights for Seniors:**

- 117 people identified as experiencing homelessness
- 29% were seniors (55 years and over)
- Main barriers to housing were cost of housing, low income, and lack of suitable housing
- More than  $\frac{3}{4}$  of those counted had been in the Comox Valley for more than a year, and  $\frac{1}{2}$  had lived here more than ten years

# Comox Valley Housing Needs, Gaps, Barriers and Opportunities (2011)

The Comox Valley Housing Needs, Gaps, Barriers and Opportunities report provides an overview of housing needs and gaps in the Comox Valley. The report uses data from the City of Courtenay Mayor's Task Force on Breaking the Cycle of Mental Illness, Addictions and Homelessness in the Comox Valley and VIHA's Comox Valley Mental Health and Addictions Services, supplemented by the Housing Inventory and the CVRD Standing Committee on Housing and Homelessness' priority setting.

## **Highlights for Seniors:**

- Seniors, particularly seniors with low incomes who live alone, are identified as a priority for having housing needs addressed
- Some identified seniors housing needs are pet friendly housing, system navigation, cooking and other basic assistance with daily activities of living, onsite caretakers, housing support with landlords
- There is an overall lack of affordable housing, both market and non market
- Units for seniors/ persons with disabilities in 2011: 358 units (not all subsidized) and 248 complex care beds

# Highlights For Seniors Continued

- There is a lack of units/beds for seniors which are targeted towards lower-income seniors or persons with disabilities: some have rents based on BC Housing guidelines, some have BC Housing rental subsidies, some have no subsidy
- Key areas missing in the housing continuum are long term stay transitional housing, second stage and supportive housing, and affordable housing
- The Abbeyfield model is a potential opportunity for future projects for senior target group
- Projects need to be large enough to be financially viable (eg. min 20 units for second stage) and a mix of unit types and sizes is required (studio to 3 bedroom)
- Standing Committee on Housing and Homelessness has identified potential partners for seniors housing; Glacier View Lodge, VIHA, D'Esterre Gardens

# Island Trust Housing Needs Assessment (2018)

Commissioned by Island trust, the Island Trust Housing Needs Assessment was created to understand current housing issues on the Gulf islands of Hornby, Denman, Thetis, Gabriola, Gambie and Keats, and Lasquiti. It includes demographics, current housing supply, housing affordability, community perspectives, and affordable housing gaps assessments for each island individually.

## **Highlights for seniors in the CVRD:**

- 49.5% of the populations on Denman and Hornby are between 55 and 75 years, compared to 32.6% in the CVRD
- The populations of both islands are overall older than the population of the Comox Valley Regional District and BC
- There are proportionally fewer seniors over 85, indicating that they may be 'aging out' of living on the island, possibly due to lack of services or affordable/ appropriate housing
- Only 16% of the residents of Denman and 19.7% of the residents of Hornby are renters, compared to 25% of the CVRD

# Highlights for Seniors Continued

## Denman:

- 20% of the population is seniors in the low-income bracket
- The average income on the island is 23.6% lower than the CVRD average
- There is a "severe lack of affordable housing options on the island"

## Hornby:

- The average income of the island is 55.7% of the median income of the CVRD
- Lack of diversity in housing stock (91.5% of homes are single detached) is a factor in the lack of affordable housing
- The Hornby Island Elder Housing Society operates 11 housing units, and at the time of the report there were 30 people on the waiting list

# Cumberland Housing Needs Assessment (2016)

Housing needs assessment for Cumberland specifically. Includes information on demographics, housing stock and tenure, market and government roles, affordability, and a gap analysis. Rental unit building has ceased, with no new purpose for rent built housing between 1996 and 2011

## **Highlights for Seniors:**

- Younger than average community in the valley (median age 38 years old vs Courtenay's 46.5 years old)
- 75% homeowners
- population growth nearly a quarter between 2006 and 2011
- Value of homes has increased by 194% from 2001 to 2011
- Of the 75 existing subsidized units, 26 are for frail seniors, 1 for special needs, 15 for low-income seniors and 11 units of subsidized private market for elderly residents

# Key Points from Housing Reports

- Seniors for all areas except Cumberland represent a large portion of the population, and are proportionally larger than other areas of B.C.
- The seniors in Cumberland, Denman and Hornby Island are more likely to be below the poverty line
- The Comox Valley Regional District has an aging population, similar to the rest of British Columbia
- Property value is increasing in the CVRD, while median incomes are lower than the provincial average. There has not been substantial increase in purpose built rental units
- Multiple sources identified a gap in affordable housing, seniors housing, and seniors care in all areas
- Transportation, accessibility and affordability present challenges to seniors housing
- Seniors with low income, who are isolated, and who require additional services such as home support are in particular need of affordable housing and supports

# Housing Continuum Model (Island Trust)

All reports identified this model as their basis for determining gaps in housing, although there are slight differences in its presentation.

**All areas identified supportive/ transitional housing, affordable housing, and social housing as gaps.**



# Seniors Housing Models

Seniors Housing Models mentioned in the January 21<sup>st</sup> Elders Take Action/ Comox Valley Seniors Table meeting. The following pages have brief overviews of the programs. For more information, click on the hyperlink to their website (the title of the slides).

# Models of Seniors Housing

The seniors consultation meeting on January 19<sup>th</sup> identified several models of housing which can be used to add seniors-friendly, affordable housing stock to the Comox Valley. These models are listed below and discussed in the following slides.

- Abbeyfield Model
- Creekside Model
- Co-op Housing
- Government Subsidies
- Co-housing
- Non-profit housing

## Abbeyfield model

“The Abbeyfield concept is very simple. Typically, twelve to fifteen residents of retirement age live in their own private bed-sitting rooms furnished with their own things. The residents share lunch and dinner, plus a self-serve breakfast from a well-stocked breakfast bar. Snacks and drinks are also available throughout the day. A House Coordinator attends to the daily running of the House, the shopping and the preparation and serving of meals. Privacy and independence are preserved yet the gentle supportive domestic atmosphere provides companionship and freedom from worries and chores.”

-About us, Abbeyfield (<https://www.abbeyfield.ca/about/>)

# Creekside Model

The Creekside Landing Community in Vernon, BC, has three levels of supported housing on one site. The range of care options available in a single location means that “it offers aging couples, seniors and friends — whose individual care needs differ greatly — to continue to live together in close proximity”.

The facility is secure, has onsite staff, and provides outdoor spaces to walk and sit. The location is near shops, churches, medical clinics and other services.

On site there are:

- **70 Complex Care Beds** (all government subsidized)
- **38 Assisted Living Suites** (14 private pay and 24 government subsidized)
- **31 Independent Living Suites** (Private pay)

# Co-op Housing

- Co-op housing offers a co-ownership home ownership model in which tenants have tenure, offering them security in their homes. Residents co-own the space and make decisions about their property together
- Co-ops are self governed, mixed income communities
- Co-ops foster a sense of community since there is joint ownership and responsibility.
- After the initial investment of a co-op share, residents either pay an agreed upon monthly rent, which is capped at 30% of income in many co-ops.

# Government Subsidies/ Supports:

BC Housing has two main Seniors Housing Projects:

## Seniors Supportive Housing

- Provides supported housing units for 50% of income cost to people over 55 or who have a permanent disability
- Offers accessible units for those who can live independently and need assistance but are not eligible for assisted living
- Non-profit partners operate these subsidized housing units
- Services include hot meals, housekeeping, laundry, social activities, emergency response systems

## Rental Assistance and Financial Assistance for Home Modifications

- Market rental subsidy program for low income seniors
- Financial assistance program for low income seniors and people with disabilities to make adjustments to their homes

# Policy Concerns

The Canadian Center for Policy Alternatives has produced a fact sheet that outlines gaps in the BC Government's seniors housing policies and plans.

Key highlights are:

- Supported housing is not covered by the residential tenancy act
- Aging in place policies do not consider the lack of affordable housing which impacts seniors
- There is a need to build more social housing and supported housing units
- There is a need to invest in more publicly funded support services (such as meal prep, laundry etc.)

[Read the factsheet here.](#)

# Co-Housing

“Cohousing is a neighbourhood design that combines the independence of private homes with the advantages of common amenities and a village-style support system. These housing communities not only take into account safe physical surroundings but also focus on improving social, care, financial and environmental consideration both in the short and long term to ensure resilient residents and sustainable senior communities.”

Co-housing can be set up during new builds or by retrofitting existing buildings such as condominiums. The focus is on caring, interdependent communities that are both individually and collectively resilient.

The [Canadian Co-Housing Network](#) say “A cohousing development seems limited only by the imagination, desire and resources of the group of people who are actively creating their own neighbourhood”.

Affordability is maintained by using density building, deed restriction, economics of scale and energy saving features. Cost of living is further reduced for individuals by downsizing as well as the co-caring model and universal design reducing health support costs.

# Raising the Profile: Community Based Seniors Care

- BC. Ministry of Health has been discussing the need to redesign home and community care since 2015
- Goal is to better support older adults with moderate to complex chronic conditions through team based models and with links to community based prevention and health services

Models should be:

- person centred
- foster social support and connection in all programming
- increase focus on health promotion programs
- provide transportation options
- address the challenges of implementing effective interventions through organizational capacity building and funding

**Link to Seniors housing in the valley:** this report indicates the range of home supports and community care services which are needed to support seniors who are in housing; can indicate the various support levels that individuals need and what age-friendly communities can look like for ensuring that housing has all the supports it needs.

# Other Data Sources

Data resources discussed at the Seniors Consult meetings. For more information, click on the hyperlinks to see full reports.

# Seniors reports

## [Office of the Seniors Advocate British Columbia](#)

- Offers reports on residential and long-term care, transportation, seniors services, caregivers, hospitalization etc.

## **Published or commissioned by BC Housing:**

### [Seniors Housing Intentions Survey \(2015\)](#)

- This study surveyed BC seniors to identify their currently living situations, where they see themselves living in 5 years, and what kinds of housing is needed

### [List of Independent and Supportive Seniors Housing in BC](#)

- Can help in identifying different models and understanding what is funded in BC

### [Housing Landscape Zone 9 \(North Vancouver Island\)](#)

- A list of market and non-profit housing on North Vancouver Island including units in the BC Housing Registry, non-profit housing providers, and co-ops