



## Summary Report

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# Summary Report: Seniors Housing Lab

The housing affordability crisis in Metro Vancouver, that has left thousands of people struggling, has likely impacted low-income renters, like seniors, more than anyone else. While the response to this crisis continues to build and become more comprehensive, attention needs to go immediately to the housing, support and social-inclusion needs of vulnerable older tenants.

## 1. Seniors' Homelessness, Housing Instability and Chronic Housing Insecurity in Metro Vancouver

The full extent of the impacts of the housing affordability crisis are unknown. However, statistics from CMHC, BC Housing, Metro Vancouver and Statistics Canada shed some light on its impact on low-income senior renters (see also Stone, 2018):<sup>i</sup>

- Between 2002 and 2018, homelessness in the region's 55+ population tripled
- For senior-led households spending 50-99% of gross income on housing, "The risk of homelessness exists for over 15,000 households ... This number has increased by 49% over ten years, from 10,385 senior households in 2006" (Metro Vancouver, 2019, sec.3.2)
- The waitlist for seniors' social housing has grown faster and now represents more (37%) than any other group on the BC Housing Registry (Metro Vancouver, 2019, sec. 3.5)

Other developments over the last 20 years have contributed to seniors' current housing instability. A few of these include:

- The rate of seniors' poverty in BC doubled between 2002 and 2015, putting the province first in Canada in terms of seniors' poverty (SPARC BC, 2017)
- Between 2008 and 2018, median apartment rents increased from \$875 to \$1,300 across the region, an increase of 48% per year over 10 years (Metro Vancouver, 2019, sec. 2.9)
- The number of 55+ households that rent in the region has increased sharply (21%), up from 70,920 in 2006 to 101,915 in 2016 (Statistics Canada, 2016 census)

## 2. Causes of the Housing Crisis as they Impact Low-income Senior Renters

Different levels (or types) of causes of the housing affordability crisis are helpful to identify. These operate at the structural, systems, and individual level – i.e. the low-income senior renter. Solutions need to address the causes of the crisis as it has developed here in Metro Vancouver.<sup>ii</sup>

### *Causes at the structural level*

These are the root causes of the housing affordability crisis and the main forces behind low-income senior renters' housing issues, understood here as residential displacement (forced moves), housing instability (the likelihood of having to move), and chronic housing insecurity (the feelings of being at risk for losing one's home). These causes originate in the housing market, government housing legislation and policies, international flows of capital and people, and even technological change (e.g. Airbnb).

They apply in varying degrees across the market rental, non-profit, social and co-op housing sectors (the last three also known as the 'community-housing' sector), and include (though are not limited to) the following (see Albert, 2019):

- Federal government incentives to build multi-family residential rental units disappeared in the 1970s with tax changes made at the time
- Federal government cuts to social housing in the 1990s virtually halted the construction of new affordable (social or public) housing until very recently
- Federal and provincial funding cuts for capital upgrades to social housing occurred in the 1990s, at the same time operating agreements were terminated
- Local builders turned to condominiums to meet demand for home ownership when interest rates fell
- Older rental buildings, where many seniors age in place, were demolished, threatened with demolition, renovated or 'condominiumized' by owners responding to the market
- Loopholes in BC's Residential Tenancy Act enabled landlords to evict tenants during renovations in order to turn over units and increase rents
- SAFER (Shelter Aid for Elderly Renters) subsidies, intended to close the gap between incomes and rents, failed to do so (OSA, 2015; 2018)

### *Causes at the systems level*

These are causes of low-income senior renters' housing issues that flow out of failures (in the design, operation, or capacity) and barriers in the various systems involved in seniors' attempts to age in place. These systems include the rental and social housing systems, the income support system, the health system, the social services system, the residential tenant/landlord system, etc. Failures/barriers mean that low-income senior renters do not benefit from available public systems, supports, and entitlements as well as any provided in market rental housing. This has resulted in:

- arrears in rent because eligible seniors are not registered for GIS, etc.
- nonpayment of rent because seniors are unaware of the SAFER subsidy
- seniors discharged from hospital returning home to unpaid rents and eviction
- social isolation because old apartment buildings are not accessible
- seniors who are 'stuck in place' due to problems navigating the housing system
- no or delayed access to the continuum of supportive housing designed to meet the needs of changing abilities, i.e. Assisted Living and/or Long Term Care<sup>iii</sup>

### *Causes at the individual level*

These are causes of low-income senior renters' housing issues that are associated with 'vulnerabilities' on the part of older adults and their house-mates, including advanced age and frailty, gender, aboriginal status, chronic health conditions, mobility limitations, language barriers, and so on. They include but again are not limited to:

- social isolation linked to mobility limitations that results in eviction
- social isolation due to high costs of making aging-related modifications to the unit
- issues with financial management due to loss of a spouse once doing this task

The top reasons for seniors' evictions in Metro Vancouver according to Seniors Service Society of BC (SSS) are:

Non-payment of rent	Not following building rules
Hoarding and/or bed bugs	Dangerous behaviour (fires, etc.)
Conflict with other tenants	Noise complaints
Refusing assistance	Alcohol and drugs
Non-payment of rent (hospital stays)	

### 3. Responses to the Crisis To-date

#### *Government actions*

**Federal:** The federal government released its National Housing Strategy in 2017 after considerable public consultation, input, and debate. Homelessness prevention, now a key strategy, signals a shift in focus 'up-stream' from the emergency-level responses (homeless shelters) that characterized federal-level approaches and funding in the past. The Solutions Lab (funded through CMHC) is part of the National Housing Strategy. Canada finalized legislation for citizens' right to housing on June 22, 2019.

**Provincial:** The provincial government has responded to the housing affordability crisis in BC both directly and indirectly. Indirectly, the government's \$100/month increase to social assistance recipients in 2017 and adoption of a Poverty Reduction Plan has and should in the future increase low-income renter households' ability to pay for rent. Changes to the Residential Tenancy Act address the serious issue of rent increases made by landlords with vacant suites that grew into the notorious 'renovictions' problem. The government's plan – *Homes for BC: A 30-Point Plan for Housing Affordability in British Columbia* – which contains key strategies to 'cool' the 'hot' housing market, does not mention and so fails to target low-income senior renters. The same applies to the recommendations of the Rental Housing Task Force (2018). The provincial government recently provided a \$50/month increase to SAFER, a sum insufficient to close the gap between seniors' fixed incomes and climbing rents. Reports on seniors' housing from the Office of the Seniors Advocate (in 2015 and 2018) have recommended increased funding for the SAFER program.

**Metro Vancouver:** The affordable housing plan for the region does not specifically address the situation of senior-led households or the senior-renter population. However, in response to increased residential demolition activity in the 2000s, Metro Vancouver did commission an important risk analysis of the region's inventory of affordable housing stock (Coriolis Consulting, 2012). Among other measures, the report assesses efforts to prevent the loss of affordable housing stock (see also Schwartz et al., 2016). In 2018, Metro Vancouver held a seniors' homelessness workshop, which convened many of the partner organizations involved in this Solutions Lab.

**Municipal:** The City of Vancouver's response to the housing affordability crisis has been quite comprehensive: it revised its affordable housing plan and created a rental housing office (with a renter's advocate), a policy regarding tenant displacement, a fire department-based unit to address hoarding issues, and a data-monitoring system among other things. The City has also taken effective steps to increase the city's purpose-built rental and social housing stock. The new plan, however, makes little mention of seniors. Other municipalities have also acted to increase rental and social housing inventories. The City of New Westminster hired a community-housing liaison.

### *Actions by the housing sector*

**Market rental sector:** As elsewhere, apartments have traditionally provided the main source of low-rent units in Metro Vancouver. LandLordBC has advocated effectively with governments for policies and programs to encourage the construction of more purpose-built rental stock, and worked in cooperation with the community-housing sector to improve conditions for low-income renters. LandLordBC has also partnered with the City of Vancouver, Catalyst Community Development Society, Brightside Community Homes Foundation, and others to introduce, study, and evaluate the 'Hey Neighbour' program which aims to increase levels of social engagement in apartment buildings.

**The community-housing sector:** The BCNPHA (BC Non-Profit Housing Association) increasingly serves as 'backbone' for the local community-housing sector. It issued an influential report in 2012 that projected significant increases in the number of low-income renters, including seniors, in core housing need in the region. BCNPHA's 'rental housing index' is a staple reference point and cause for action in the sector. The association has also galvanized and helped develop the capacity of not-for-profit housing providers during a period of intense housing-agreement renegotiation between social and co-op housing providers and government.

In 2011, a sharp increase in homeless seniors prompted the Greater Vancouver Shelter Strategy' to start a Homeless Seniors Community of Practice.<sup>iv</sup> Consisting of shelter operators, housing providers, community services, etc., the CoP identified strategies to prevent homelessness and support rapid rehousing, enhance homeless shelters and outreach services, and create community supported housing (GVSS, 2014). It also identified "key components and preferred practices" for the housing it envisioned:

1. accommodate aging in place, in the community
2. create non-institutional, community-linked housing
3. facilitate natural supports
4. foster resident involvement
5. charge rent geared to income
6. build in food security
7. promote wellness and active living
8. provide care onsite
9. provide supports as needed
10. develop a network of sites

## *Actions by the service sector*

The community-based seniors' services (or CBSS) sector: SSS and Hollyburn Family Services are the primary housing-related non-profit organizations serving seniors in Metro Vancouver. Both organizations assist seniors during housing crises and work with older tenants and landlords to prevent evictions. SSS's Temporary Housing Project (started in 2007 with initial support from the Real Estate Foundation) provides housing including permanent placements, as well as social and financial supports to homeless and at-risk seniors. SSS also offers a course for landlords and building managers in a homelessness prevention effort intended to create "successful tenancies" (CERA, 2016; BCNPHA, 2016). Hollyburn has worked with the City of North Vancouver to create new housing units for displaced seniors and has been effective in raising awareness of seniors' homelessness, housing instability and insecurity across the North Shore.

SHINE BC (Senior's Housing Information and Navigation with Ease) is SSS's recently funded vision for a province-wide, integrated model of housing and mental health and addictions information and support services for seniors experiencing housing insecurity. The initiative aims to reduce seniors' vulnerability to mental health and addictions and improve their ability to age with dignity in the place of their choice.

United Way of the Lower Mainland funded SSS and Hollyburn's housing work from 2007 to 2014, as well as the GVSS CoP. UWLM-led consultations with the CBSS sector in early 2019 learned of increased levels of seniors' 'hidden' homelessness, housing instability and insecurity, and greater call on seniors' housing-related services.<sup>v</sup>

An active working group on the 'difficult to house' in the seniors' population includes the Cities of Burnaby and New Westminster, SSS, UWLM, Burnaby Community Services, health care representatives and others.

The public health sector: Workers in the public health sector support many seniors suffering from extreme anxiety and depression related to chronic housing insecurity. Budget constraints at the community level limit what individual workers can do to support seniors and their caregivers. A pilot 'community health centre' at Collingwood Neighbourhood House and the one at REACH in East Vancouver, and community-oriented policy generally, hold promise for a future with more health and social service supports close to seniors' home. Although there are subsidized programs to support seniors to age in place, including Home Health Care and Better at Home, the services are limited in scope and/or have waitlists.

## **4. Towards Aging in Place / Community**

'Aging in place' refers to living in a residence of choice (typically but not always, a long-time home) for as long as possible as people age. Important benefits flow from aging in place for seniors, their families and the community at large (Puxty et al., 2019 provide a list). 'Aging in the *right* place' (Golant, 2015) is a helpful revision – not all places are equally endowed with the services, supports and amenities that enable seniors to live independently in their homes, participate in and feel part of their communities. The idea

of the 'age-friendly community' (AFC) is closely related. Because Canada has been a world leader in the AFC movement, which, significantly, calls for seniors-led action at the local level, the federal government's websites on the topic offer extensive, user-friendly resources.

Homelessness-prevention work directed towards older adults is taking a shift to aging in place, based on two recent federal reports (Puxty et al., 2019; Carver et al., 2019). Instead of 'core housing need' (with its focus on the housing unit and the occupant's income), attention is now going to 'integrated housing need' and aging in place or 'aging in community.' In extending the meaning of 'place' beyond the individual's immediate home surroundings to the wider community in which they live, the resources of the community come into view and become actionable (House of Commons, 2018).

The aging in place/community framework underscores seniors' connections to community – through their regular use of banks, hair salons, coffee shops, and senior centres, etc. – and the fact that they lose important social supports when housing prices, evictions, etc. force them out of areas they have known and identified with for decades. AFC proponents recommend that municipalities and developers of purpose-built rental buildings consider where community-based seniors' health and social services are located, and where transportation enables seniors to use and nurture community connections close to home.

**NORCs:** A prominent model of housing and community development in the aging-in-place literature is the NORC or 'Naturally Occurring Retirement Community.' While NORCs exist in the US in many forms, and have since 1986, the 'vertical' or high-rise apartment-based version seems more common than 'horizontal' or neighbourhood-based ones. In both cases, the people, services and amenities present in the place mean that seniors can live independently, engage with a familiar community, and 'thrive.' The Oasis project in Kingston, Ontario recently provided the model for a multi-million dollar proposal to expand vertical NORCs across that province (Recknagel, 2018; 2019).

Other ways of combining housing, support services and social engagement for (low-income) seniors (including renters), to stabilize their housing and improve chances for successful aging in place, are the subject of experimentation around the world (see e.g. Recknagel, 2018; 2019 for a survey).

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## Endnotes

<sup>i</sup> For research on the impact of homelessness on local seniors, see Canham et al. (2018a, 2018b, 2019); for research on impacts of late life residential relocation, see Yu-Tzu et al. (2015); and for studies on the effects of forced residential moves on older adults, see Crawford and Sainsbury (2017).

<sup>ii</sup> In [A New Direction: A Framework for Homelessness Prevention](#), Gaetz and Dej (2017) make these points clearly, and draw the important connection to creating solutions:

“Homelessness is the outcome of a complex and intricate interplay between **structural factors, systems failures**, and **individual circumstances** (Gaetz et al., 2013a; Gaetz, 2014). For any given individual, homelessness is usually the result of the cumulative impact of a number of factors, rather than a single cause. These factors, and the interplay between them, not only help us understand the factors that put people at risk of homelessness, *but also point to where our preventative efforts must lie.*” (p. 17; boldface in original; italics added).

<sup>iii</sup> These resources have barriers to access, including affordability and waitlists. Although recent steps to ease this transition were announced by the Ministry of Health in the decision to remove the forced acceptance of first available bed, long wait times remain for many Long-Term Care facilities.

<sup>iv</sup> The GVSS is now the Homelessness Services Association of BC. Other members of the CoP were seniors’ service organizations, Fraser Health, BC Housing, Vancouver Aboriginal Friendship Centre Society, and others (e.g. UWLM, SFU’s Gerontology Research Centre, Service Canada). The CoP’s work was based on:

- 1) facilitated dialogue sessions among front-line practitioners and others involved in meeting the needs of homeless seniors
- 2) a literature review on homelessness in older populations
- 3) local and regional homelessness and housing network engagement
- 4) attaining input from older adults (55+) who have experienced homelessness

[Towards Aging in Place](#) (GVSS, 2013) contains all recommendations (Woolrych et al., 2015).

<sup>v</sup> UWLM also commissioned the *Moving Towards Age-Friendly Communities in the Lower Mainland and Sea to Sky Corridor* report (a summary of seniors’ services in the region, the [Seniors Vulnerability Report](#), [BC Seniors Poverty Report Card](#), and the [Raising the Profile Report](#) (which have prompted the build-out of the CBSS sector). UWLM hosts a BC-wide working group on seniors’ affordable housing on behalf of the CBSS Leadership Council.