

# THE BREAKING WAVE

Housing for seniors  
on the North Shore



The Lionsview Seniors Planning Society, October 1993

## TRIBUTE TO THE ICEBERG

This report is just the tip of the iceberg - the iceberg of volunteer effort.

It is based first on the cooperative spirit of the nameless North Shore seniors - almost 700 of them - who responded to our Housing Survey over the last eighteen months.

It also reflects the labours of the 40-odd volunteers who organised survey groups and helped them fill out the massive questionnaire: Roy Barnes, Rett Barry, Gene Butterworth, Trevor Cabeldu, Kim Carlson, Joyce Carter, June Cherry, Roy Duncan, Faye Eccleston, Isabel Ennis, Bea Ferguson, Jean Gabrielse, Bob Gilmour, Sheila Gilmour, John Glavin, Jean Goodman, Gerry Grisdale, Rex Hundleby, Jim Irvine, Audrey Johnson, Hilda Junod, Jim Kirkland, Betty Laird, Barb Margerm, Wendy Menghi, Duncan McGregor, Doris McDonald, Muriel McLeod, June McMordie, Brenda Montgomery, John O'Neill, Margaret Ramsay, Heather Rhodes, Minnie Searle, Jean Sloss, Irving Strong, Rachael Tod, Glen Valde and Beth Weese.

Most particularly it reflects the massive personal contributions of David Carter and Jim Wilson.

A number of people kindly acted in a resource or technical capacity, notably: Gerald Hodge, Ph.D., Loraine Kless-Proctor, Heather Rhodes and the three municipal social planners - Mark Bostwick (District of North Vancouver), Cheryl Kathler (City of North Vancouver) and Richard Wagner (District of West Vancouver)

We are also indebted to the City of North Vancouver, the District of North Vancouver and the District of West Vancouver, whose Councils undertook the task of printing our earlier reports.

And last but not least we acknowledge the financial support of the North Vancouver Kiwanis Foundation, the Capilano Kiwanis Club and the Royal Canadian Legion Branches 60 and 118.

To all of these we of the Lionsview Seniors Planning Society express our grateful thanks.

# *Lionsview Seniors' Planning Society*

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## WHY A REPORT ON SENIORS' HOUSING?

As people grow older their housing needs change. This is now a significant fact on the North Shore where, within a short space of time, many people who started to raise families in the 50's and 60's have become seniors. Their housing needs have never been looked at in depth before. Yet in the last few years housing has been their most frequently expressed concern. (This was the main theme of the "Listening to seniors" meetings held two years ago by the Lionsview Society) In addition developers and others interested in housing have complained that they had no specific data to go on. This report tries to address these concerns.

Over the past year the Lionsview Seniors Planning Society completed housing surveys in each of the three North Shore municipalities. These set out in detail the responses of 690 seniors to questions about their housing needs. In this overall report, which is based on these surveys, we concentrate on housing issues. We do not repeat the facts reported earlier, or compare for the sake of comparing. Instead we concentrate on the implications of the facts for all the parties concerned.

We hope that this report will be of service to the citizens and municipalities of the North Shore.

The Lionsview Seniors' Planning Society is a North Shore-wide organisation whose purpose is to give seniors a strong voice on matters of importance to them. It does this by undertaking research and planning in collaboration with the seniors. The Seniors Housing Study, of which this is the final report, is its biggest project to date. A current project, Seniors' Connections, is studying ways of helping seniors who have got out of circulation - for whatever reason - to re-enter the main stream of the community.

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I Selected comparative statistics

II. Estimation of potential housing demand

## I. THE NORTH SHORE SETTING

The North Shore from a settlement point of view is outlined in Diagram 1. It constitutes a seniors housing market which is dynamic, both externally and internally. For example, 30 percent of recent arrivals in North Vancouver City have moved in from outside the North Shore, while 20 percent of the seniors in West Vancouver have changed their residence within the last 10 years. These moves must reflect the general attractiveness of the North Shore as well as the incomers' ability to cope with its housing costs.

On the other hand some 40 percent of recent settlers in the City have moved in from the other North Shore municipalities. This must reflect both push and pull forces. The push probably reflects not merely the high rents and land values typical of these municipalities but also the need for many seniors to get out of houses which are too big, inconvenient and costly to maintain.

On the pull side it must reflect not only the lower land values and housing costs typical of the City of North Vancouver but also the greater availability there of townhouses in particular. This means that although a demand for housing may arise within one municipality it may be satisfied in another. In that sense the North Shore is one housing market.

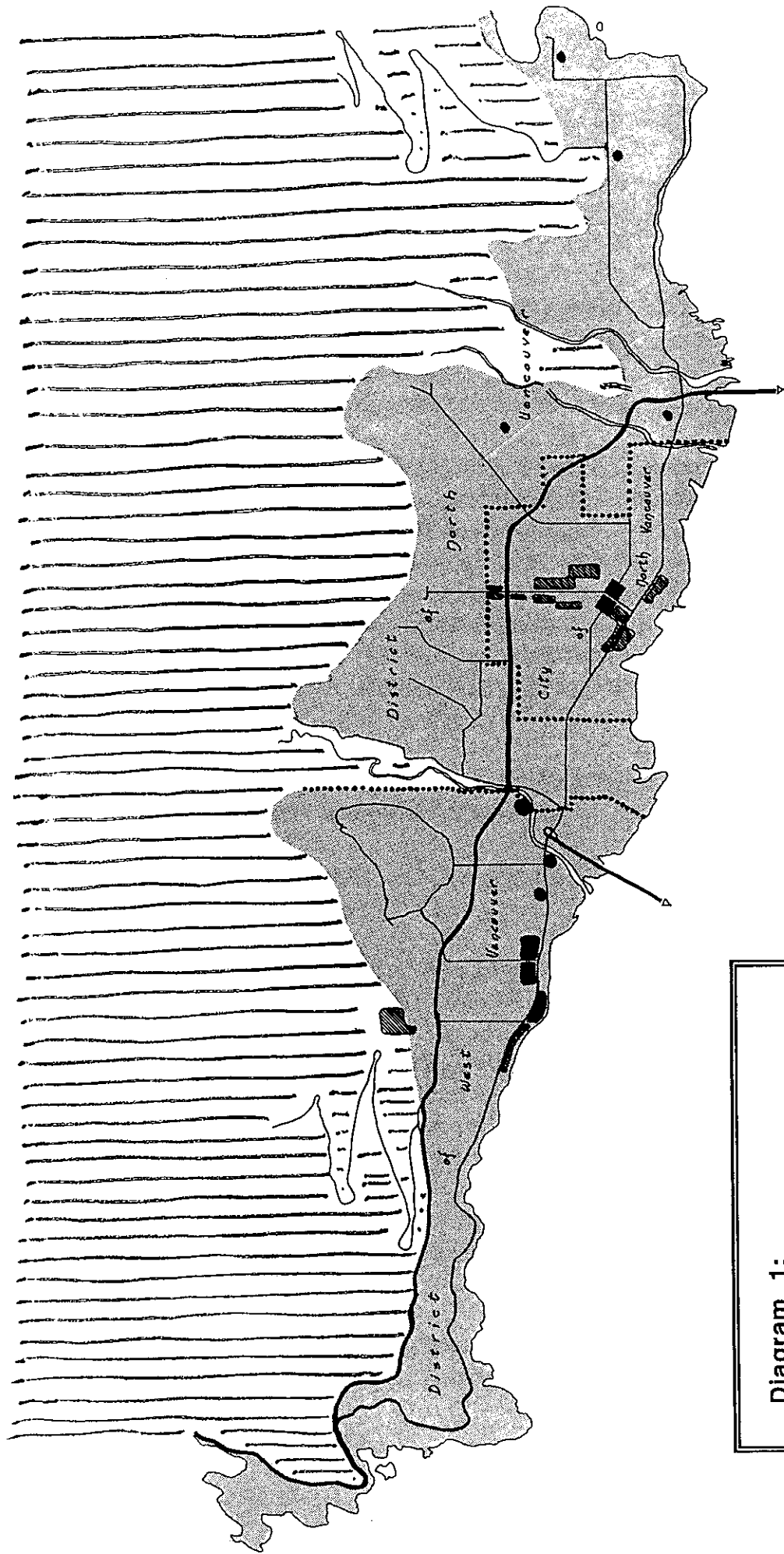
The three municipalities, the City of North Vancouver, the District of North Vancouver and the District of West Vancouver, are different not only in overall population but also in their proportions of older people:

	<u>Population 1991</u> <u>(Census)</u>	<u>% over 65</u>
City of NV	38,436	14.0 including 6.1 % over 75
District of NV	75,155	9.3 including 3.3 % over 75
District of WV	38,723*	20.2 including 8.8 % over 75

\*About 40,200 if people living in apartments on Indian land are included.

Within this settlement pattern seniors live in a variety of housing types:

	Detached	Apartments	Townhouses	Second suites
City of NV	27 %	61%	10%	2
District of NV'	71	18	7	3
District of WV	48	44	4	2



**Diagram 1:**  
**Settlement on the North Shore**

High density residential areas

Medium density residential areas

## II. SENIORS AND THEIR HOUSING

Older people have some distinctive characteristics which have special relevance for housing. These are described in Diagram 2, Personal factors in seniors housing satisfaction. These factors do not operate in isolation; they influence and amplify one another.

The most potent is simply income. But this likely to be exacerbated by living alone which implies that there will be only one Old Age Pension in the house; that, if she is a woman, there may be little in the way of private pensions; and that all costs, including a car, have to be borne by one income. Age implies a greater likelihood of poorer health, being alone and erosion of capital and pension income. Poorer health implies increased health and maintenance costs along with a greater likelihood of not being able to drive a car. While health is idiosyncratic, it is also influenced by the other factors.

The prime example of the effect of combined factors is afforded by women living alone. The Survey shows that for the North Shore as a whole:

- **40 percent of all seniors households consist of people living alone.**
- **These people are strongly disadvantaged:**
  - They are poorer
  - They are older
  - They are four times more likely than married couples to spend over 50 percent of their income on housing
  - They are as much as ten times more likely than married couples to lack a household car
- **88 percent of people living alone are women**, who are twice as likely to suffer these disadvantages as are the few males in the same group.

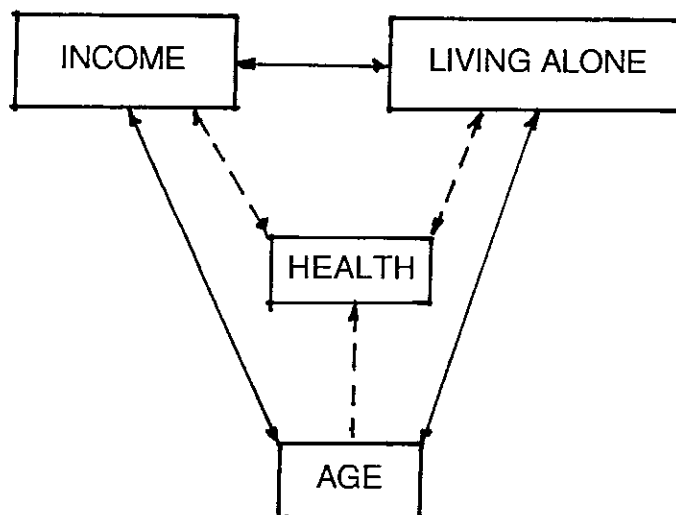
While women living alone are clearly worst off, there are other groups which also appear to be badly off, notably people who are poor; people



living with non-family and other family members; and long-time residents suffering excessive housing costs and houses in need of repair.

Diagram 3, The Essential Characteristics of Seniors Housing, presents the reverse side of the issue - the characteristics seniors housing ought to have in order to satisfy its occupants. These will be referred to many times.

**DIAGRAM 2:  
PERSONAL FACTORS IN SENIORS' HOUSING SATISFACTION**



#### INCOME

- Income tends to drop sharply on retirement
- Not everyone has adequate pensions or savings
- Given lots of money you can buy the housing, location and services you want; given little money you have few options and little control.
- With money you can support a car and enjoy full mobility
- If you own a mortgage-free house you can buy replacement properties or convert your capital into income.

#### LIVING ALONE

- You have to rely on one person's resources alone
- You can't share costs, including a car
- You don't have physical support for household tasks
- You don't have emotional or social support e.g. sharing worries

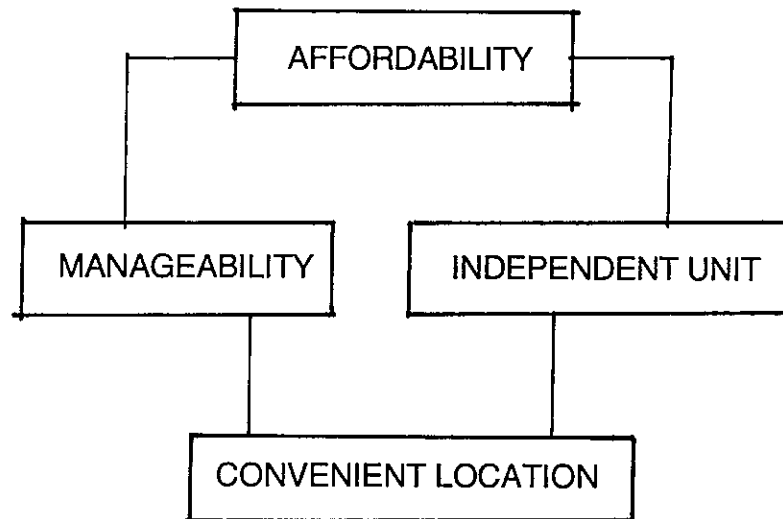
#### AGE

- Erodes fixed financial resources through inflation
- Makes bereavement - and living alone - more likely
- Tends to sap your energy, stamina and strength

#### HEALTH

- Makes climbing stairs, heavy chores and property maintenance difficult
- May preclude driving a car

**DIAGRAM 3:  
ESSENTIAL REQUIREMENTS OF SENIORS HOUSING**

**AFFORDABILITY**

Generally taken to mean that, for modest incomes, not more than 30 percent of income should be spent on housing

**MANAGEABILITY**

Implies no more space than required to meet the budget limitations, energy and social aspirations of the occupant; should be designed for easy access, safety and easy maintenance

**INDEPENDENT UNIT**

Implies a private living unit with access controlled by the occupant; should contain at least rudimentary equipment for making meals; not subject to institutional rules or schedules for daily living

**CONVENIENT LOCATION**

Located so as to enable occupants to get easily to stores, offices, medical and recreational facilities and seniors centres; implies either a central location or easy access to public transportation with good schedules and connections.

### III. SENIORS' HOUSING DESIRES

Note: This chapter presents general statistics for the North Shore as a whole. Some of the more notable data and comparisons are contained in Appendix 1. In passing, when we mention "senior citizens housing" in this chapter we are referring to the term used in the Survey, although its precise meaning was not spelled out at that point. We discuss the term further in Chapter 4.

The Seniors Housing Survey asked respondents whether they planned to move from their present homes. About half said they did but cited moving intentions stretching as far as 12 years into the future. In order to get a more realistic picture it was decided to take account only of respondents planning to move within one year, and to assume in addition that only 50 percent of these would in fact follow through on their plans. There is some justification for this assumption based on the behaviour of older people facing the decision to enter care homes. Gutman has shown that only 40 percent of those on waiting lists accepted a place when one became available. (The long term impact of multi-level and multi-service accommodation for seniors, Dr. Gloria Gutman, Simon Fraser University, 1982)

The overall numbers which result from extrapolating from the sample to the seniors population at large are shown on the following page in the table "Current potential demand for various types of seniors housing." The calculations are contained in Appendix 1.a. These numbers are best regarded, we believe, as the current potential demand for various types of seniors' housing - potential as representing the demand only if the housing offered meets the criteria set out in Diagram 3, namely affordability, manageability, independence and convenient location.

Are these figures credible? We believe that they are, coming from a seniors population of some 36,000 and a total North Shore population of more than 150,000. They arise out of a seniors community that is only now beginning to accept its own ageing, and what we now see may be the breaking of the wave of seniors population growth. There could even be an element of pent-up demand in the figures, for very little "senior citizen

housing" exists now, and certainly not on the scale foreshadowed here. In any event, as order-of-magnitude estimates these figures will suffice for the purposes of policy discussion, which is the main point of this report.

### **Current potential demand for various types of seniors housing**

<u>Type of housing</u>	<u>CNV</u>	<u>DNV</u>	<u>WV</u>	<u>Total</u>
Apartments	90	60	120	270
"Senior citizen housing"	155	45	80	280
Semidetached, town houses etc.	30	55	90	175
Single family	20	30	40	90
Mobile homes	5	15	10	30
Care homes	0	10	30	40

Some interesting phenomena are embodied in these figures:

1. Seniors now want housing types which are quite different from the houses they live in at the moment. The following tabulation shows this.

### **The changed housing priorities of seniors**

<u>Municipality</u>	<u>Rank</u>	<u>What they live in now</u>	<u>What they want for the future</u>
<u>City of North Vancouver</u>	1	Apartments	"S. C Housing"
	2	Detached housing	Apartments
	3	Townhouses etc.	Townhouses etc
	4	Various types	Detached
<u>District of North Vancouver</u>	1	Detached	Apartments
	2	Apartments	Town houses
	3	Townhouses	Detached
	4.	Various	"S C Housing"
<u>District of West Vancouver</u>	1	Detached	Apartments
	2	Apartments	Townhouses
	3	Townhouses	"S C Housing"
	4	Various	Detached

These are massive shifts, always towards multi-unit types of housing and "senior citizen housing" in particular. We believe that they represent a new appreciation by North Shore seniors of their ageing and its implications for housing.

2. What is most surprising is the strong demand for "senior citizen housing". In our experience this is a new phenomenon on the North Shore; it did not exist just a short time ago. This new demand is discussed further in Chapter IV, Supportive Housing.

3. For all ages and in all municipalities there is a remarkably steady demand for apartments, whether this arises from seasoned apartment-dwellers or people who have concluded that apartments are what they now need.

4. The demand for single family houses is overshadowed, two to one, by a strong demand for medium density housing (townhouses, etc.)

5. Age, living arrangements and ownership all seem to affect the general type of housing that seniors prefer. As people grow older there is a definite shift from wanting "independent" types of housing - single family houses and mobile homes - towards "senior citizen housing"; people living alone are twice as likely as married couples to want that kind of housing; and renters are twice as likely to want it as owners

### **Who wants what type?**

Statistics (and commonsense in some cases) suggest that each type of housing has its own typical clientele:

Single family houses: Have their own devotees for the privacy and independence they afford as well as the possibilities of capital gain; otherwise confined to seniors who are well, do not live alone and have enough money to purchase (often from capital sunk in another house)

Semi-detached, townhouses, row houses, etc.: Since these are mostly self-owned or condominiums (a qualified form of ownership), they attract the same types of people as single family houses, but they are less private, less costly and less demanding in property maintenance.

Mobile homes: A relatively cheap form of single family housing; excellent for those with limited energy who live alone. They are at risk, however, if the owners of mobile home parks decide to redevelop for more profitable purposes as land values rise.

Apartments (mostly rental): Available at a wide range of cost and therefore appealing to a wide range of incomes; seem to have a clientele of their own who are simply "apartment people"; characterised by limited size and least maintenance; do not require long term commitment; for people with no interest in capital gain as well as those who have no choice.

Care homes (personal, intermediate or extended): These are, of course, institutions necessitating rules and regulations; as such they appeal mainly to frail people in the upper age ranges who are living alone. They may be either publicly or privately funded and run, the latter implying relatively high costs.

### **Where and why?**

North Shore seniors overwhelmingly want to stay on the North Shore, preferably close to their families. They also value convenient community services and good transportation facilities.

### **A summation**

What does all this tell us about seniors' housing demands? Primarily that there is currently a substantial potential demand for several types of housing: a surprising demand for "senior citizen housing"; a significant and steady market for apartments; a growing market for townhouses and the like; and a continuing but smaller demand for single family homes by those who can afford them. But, to repeat, these are to a large extent potential markets; they will open up only if the housing offered meets seniors' standards of affordability, privacy, manageability and convenient location.

## IV. SUPPORTIVE HOUSING

We start by abandoning the Survey's phrase "senior citizen housing" except when referring back to that part of the Survey. It is an unspecific and unhelpful term. Instead, where it is appropriate we will use the more limited term "supportive housing" - housing which provides some in-house services for its residents.

The most surprising and intriguing finding of the Survey has been the strength of the demand for "senior citizen housing". However a very basic difficulty lies in uncertainty as to what the respondents understood by the term, that is, what images they had in their minds when they expressed a preference for it. A second arises from the fact that the term seems to imply one specific kind of housing, and that is certainly not the case.

We know statistically that people who said they want "senior citizen housing" tend to be those who are older, live alone and are saddled with excessive housing costs, and that most of them are renters. To this limited characterisation we add some tentative generalisations of our own. We believe that:

- Most seniors have to - or feel they have to - count their pennies.
- Most of them want modest, manageable units no bigger than they can comfortably look after.
- Some, usually those who are old, frail and live alone, want "security" - meaning that if illness or accident strike they can be assured that they will not be left unnoticed and unaided.
- Many are happy to have other older people around - as long as they can retire to the privacy of their own sanctums whenever they wish.
- After a lifetime of relentless meal-making many would welcome not having to make all their own meals. But they may not want to be committed to eating in-house all the time, or to its cost.

There is some evidence from the Survey as to what kinds of "senior citizen housing" they want. Their stated priorities are indicated in order of preference as follows (the bracketed descriptions are those used in the Survey Questionnaire):



1. Sheltered housing ("clusters of self-contained apartments linked by alarm to a project manager")
2. Special retirement housing ("not a nursing home")
3. Congregate housing ("sheltered housing but offering meals and more services")
4. Cooperative housing ("giving no ownership but the right to occupy for a monthly fee")
5. Abbeyfield houses ("sharing a housekeeper with others in a limited-size house run by a non-profit society")

Interestingly there is some suggestion here that at least as many seniors are interested in physical security as in in-house meals and services.

There are several ways of satisfying seniors' desires for support: (See also Diagram 4)

providing only security services such as monitored emergency systems;

making full use, in-or-out-of-home, of the many support services and facilities available in the community;

depending for services, especially meals, on institutions which produce them for their own residents - care homes or complexes, hospitals, etc. In other words to piggyback on the facilities of others;

using any for-profit or non-profit food services existing in the community;

providing meals in-house - which immediately adds a substantial fixed element to the costs of space, equipment and labour.

All of these varied approaches to the provision of services to seniors already exist in B.C. One of the most recent and interesting is a private condominium project in New Westminster which has a comprehensive agreement with a nearby care home/hospital to provide services on an "as needed" basis - 24 hour emergency response, meals, recreational and therapeutic programs and respite care.

Out of this discussion we propose a set of general principles to govern the support of seniors. They would constitute a more cost-effective approach than focusing on building supportive housing as such, and would also promote the habit of independence among seniors themselves. Furthermore we believe that they reflect the wishes of a great many seniors.

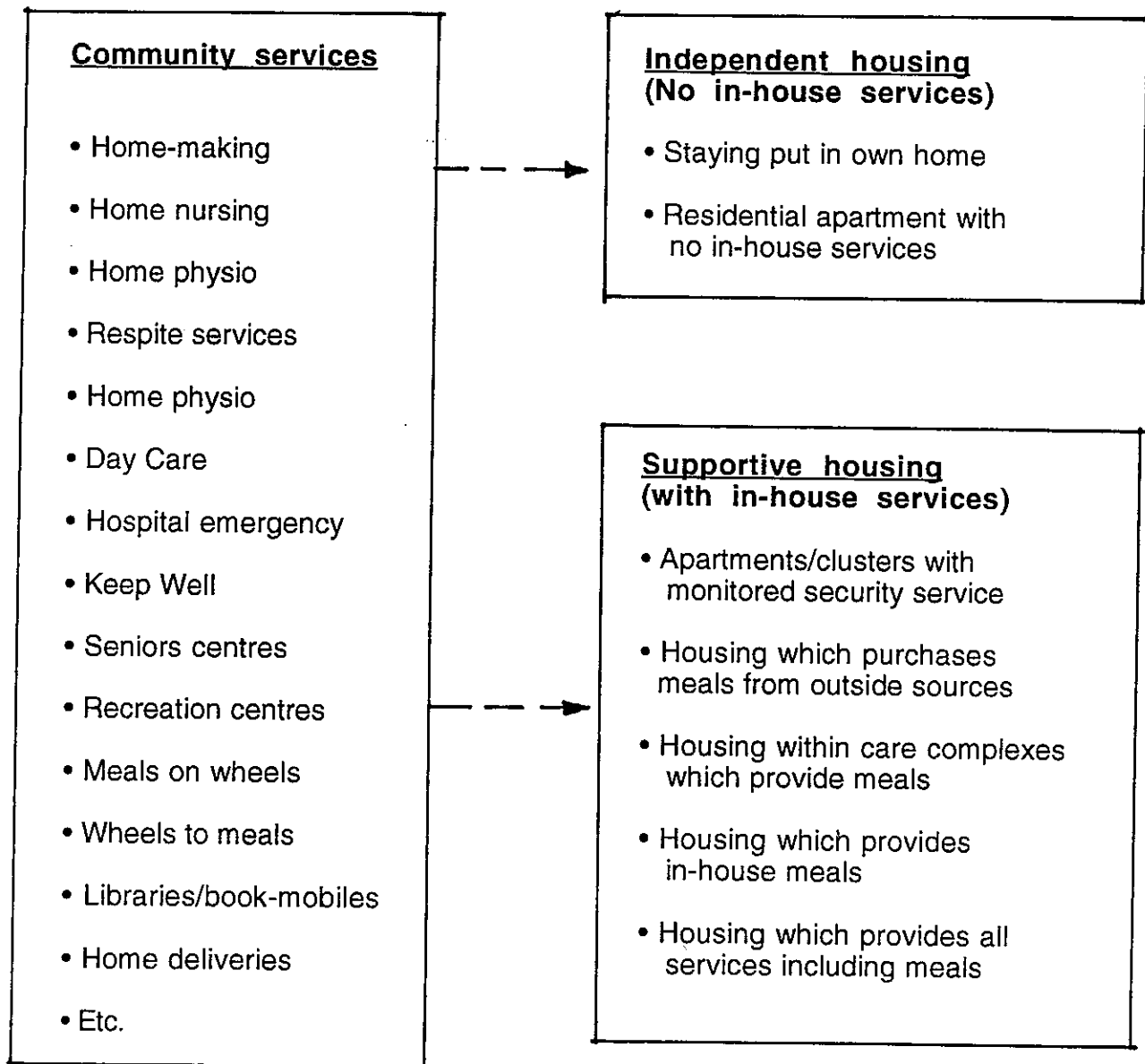
**Suggested general principles governing the provision of services for seniors**

1. Expect seniors first to make full use of services and facilities available in the community, paying for these if their income permits. (We assume of course that these services will be expanded, funded and publicized to enable them to do the job.)
2. Make maximum use of outside facilities for meals and services as illustrated by many existing examples throughout B.C., especially the New Westminster example cited above.
3. Provide supportive housing (that is, with in-house services) for those who are old or frail.

In passing we need to remember that only about half of the Survey respondents said they planned to move, implying that the other half intended to stay put in their present homes. They too will need services sooner or later but it is a reasonable assumption that they can be satisfied for the time being by visiting care-givers or by attendance at the various social and recreational facilities out in the community.

**DIAGRAM 4:**  
**HOUSING - AND - SERVICES FOR SENIORS:**  
**THE ROLES OF COMMUNITY-BASED AND IN-HOUSE SERVICES**

Seniors' need for housing-and-services can be met in several ways: through community services including visiting services to their homes; through in-house services provided in supportive homes; or through combinations of these.



## V. SOURCES OF SENIORS HOUSING

Diagram 5 illustrates the supply aspect of seniors housing.

### 1. Staying put

The first solution is stay put in your own home. This is certainly the least stressful answer for many people, although it isn't always the best - some older people would really be better off in more manageable and better located housing - and it is socially inefficient in that they occupy houses that would better suit the needs of families.

The Survey asked respondents their views on a variety of options designed to enable people to stay put if they wished. These options were:

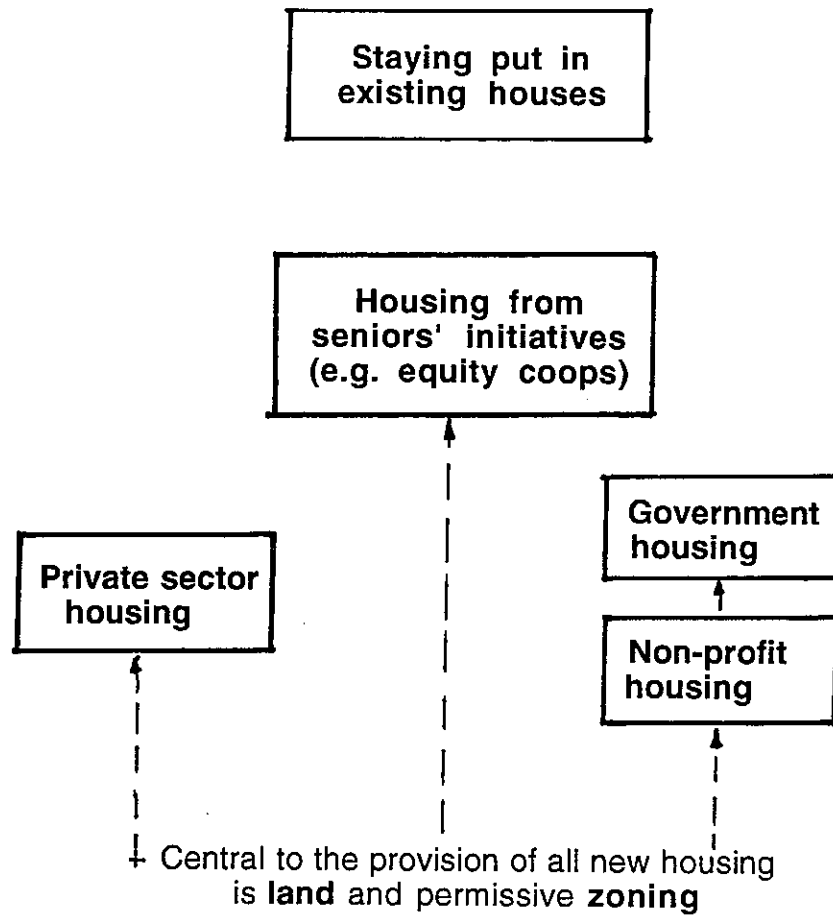
1. Make changes to their present house ( renovate kitchens, add railings, grab bars, etc.) in order a) to improve its usability or b) to provide a suite to rent out or live in themselves.
2. Get help in the house by homesharing or employing a housekeeper.
3. Make a beneficial financial arrangement such as deferring local taxes, assuming a reverse mortgage, or a lease-back arrangement.

In general homeowners were sceptical about all these options. They are aware of them but don't much like them (or possibly feel they can't cope with them) , the rejection rate being around 70 percent. The other interpretation, of course, is that around 20 percent said "maybe" and conceivably could change their minds.

A parallel problem is home repairs. A surprising proportion of senior owners

(many of whom are saddled with excessive housing costs) reported that their homes needed repairs. Most homeowners in that position on the North Shore could probably be considered house-rich, income-poor and the temptation is to say "Then why don't you just sell your house?"

**DIAGRAM 5: SOURCES OF SENIORS HOUSING**



But all these options involve a significant decision to change on the part of people who are not as energetic, resilient or decisive as they used to be. Many cannot shake - or don't want to shake - attitudes they grew up with towards borrowing, spending money, and obligations towards their children (even though most of them are now adults.) And of course many of them are understandably preoccupied by the relentless shrinking of their income. So it is not reasonable to expect that older people will jump eagerly at any "strange" new option offering financial benefits or at physical alterations which would disrupt a familiar and beloved home.

In any event "staying put" often masks real deprivation and could benefit from further attention. This is true whether the aim is to help senior homeowners stay put in reasonable comfort, or to help them make the decision to move. The Survey did not specifically address the stay-put option. Nevertheless it applies to almost half of the survey respondents, and because of people's tendency to "age in place" the problems associated with it, if not addressed, will simply move over to the next generation of older people. These people merit the attention of all those who might be able to help - the municipalities and their social planners, financial institutions, service clubs and service-oriented non-profit societies. But in addition there is a need for information, education and advice which will help older people to make good decisions in the face of difficult and personally wrenching problems.

## **2. The private sector**

The private sector produces almost all of society's housing of all types. Nevertheless it is only for people who can afford to participate, either by renting or by raising the capital required to own. This leaves for others the problem of housing low income seniors, and it will be remembered that some 22 percent of North Shore seniors have annual incomes less than \$15,000.

## **3. Senior's initiatives**

Seniors do not appear to have realised fully that there are steps they can take to provide their own housing. This is particularly true of the North Shore where a great many people own paid-up houses of considerable value - often valuable enough for them to purchase smaller, more manageable units of whatever kind they wish.

The prime example of this is the equity co-op, in which people band together to build their own housing using their own money, and individuals can share in the appreciation of their unit's value as time goes on. A prime example is the Amblevue Coop in West Vancouver..

It seems that many seniors may have been put off because they associate the word "cooperative" with subsidised housing. It is therefore important for more people to understand that the Cooperatives Act can be used to produce housing of whatever standard the participants wish and which is to all intents and purposes self-owned. They should also be interested in the fact that doing it cooperatively themselves produces useful economies, mostly as a result of not having to pay a developer's profit.

There should be no pretence that this is an easy-as-pie thing to do, suitable for enthusiastic amateurs. It requires participants to make the biggest decision of their lives - to sell their present homes, uproot themselves, settle into a new, apartment-style complex shared with erstwhile strangers, and commit to it a large proportion of their irreplaceable wealth. To achieve this, to educate and and satisfy understandably edgy participants, and to handle the legal, financial and technical aspects require experience, skill and competence. Fortunately there are in the Vancouver area several professional groups ("resource groups")- and we do not mean private developers with an inherent interest in the project - which have demonstrated these qualities.

The main point is that there seems to be a substantial potential market for equity coops on the North Shore; that the way to do it is well established; that there are existing examples to judge the concept by. However it is again clear that specific attention will have to be paid to information, education and advice - not to mention how-to-do-it manuals - if equity coops are to achieve their potential value to North Shore seniors.

#### **4. Service clubs and non-profit societies**

The service clubs of the North Shore have done an admirable job in the past of building seniors housing for people of modest means, and we have no doubt that they will continue to do this. However it remains to be seen how easy this will be in the future, for a) they will need to be able to find affordable sites in accessible spots and b) they will need a certain amount of financial assistance with planning and start-up costs. Suitable land is scarce and costly on the North Shore and, following the withdrawal of the

Federal Government from the housing scene, the full extent of the Provincial Government's involvement remains to be seen.

## **5. Government programs**

In the past the Provincial Government, through the B.C. Housing Management Commission, has played a quiet but substantial role in providing housing for people in straitened circumstances (mainly very poor, handicapped, and single mothers) Once again, how large this role will be in future we do not yet know. It already has one strike against it on the North Shore in that high land costs tempt program managers to look for land in less costly but not always accessible areas.

## **6. Support Services.**

**Support services are absolutely crucial for many seniors, no matter what kind of housing they live in.**

The essential facts are clear: the vast majority of seniors want above all to live independently in their own private quarters and as active participants in the life of their communities. No institutions for them, thank you, no matter how helpful and beneficent. At the same time, as the Survey confirms, most of us do feel the slings and arrows of Passing Time. (Interestingly, seniors seldom admit to being in "poor" health, but the number who acknowledge only "fair" health rises steadily with age. !)

Seniors' service needs do not seem excessive, as their present usage of services suggests:

- Help with heavy tasks and sporadic outdoor work: 30 percent
- Daily help, often arising from lack of a car: 10
- Purely personal assistance (nursing, bathing): 4

The point to be stressed is that their need to be independent and their growing limitations are not incompatible, except in the most stricken cases. The bridge between them is the provision of appropriate services as and when they are needed. Necessary services are already provided by a variety of volunteer and government programs such as meals -on-wheels, meals-to-wheels, home care, home nursing and physiotherapy, daycare, etc., and the Survey suggests that the unmet need is quite small. Furthermore the response of the providing agencies suggests that they are doing as much as they can be expected to do with the budgets they have.



However, as the number of seniors grows and their average age creeps up it can be expected that the need for services will increase correspondingly.

Two other kinds of service to seniors need to be mentioned also. The first consists of programs which are necessarily offered out in the community (i.e. not in-house), such as community and recreation centres and wellness programs. These are preventive and therapeutic as well as enjoyable, and should be widely advertised and nourished.

The second consists of public transportation, which is crucial for the many seniors who either cannot afford or cannot drive a car. The Survey showed that while very few seniors had frequent difficulty in getting around in their communities about 25 percent had occasional difficulty. This, however, does not tell the whole story, for it is mainly poorer seniors whose ability to look after themselves and to participate in community activities is thus made more difficult.

The respondents' proposals for improvement all centred on the bus system, the commonest requests being for better connections and frequency, especially at weekends. Pleas were also made for better connections in east-west travel along the North Shore, especially to Lions Gate Hospital and the medical services surrounding it.

## VI. HOUSING ROLES AND AGENDAS

Diagram 6 outlines various roles involved in the seniors housing field.

### 1. The Provincial Government

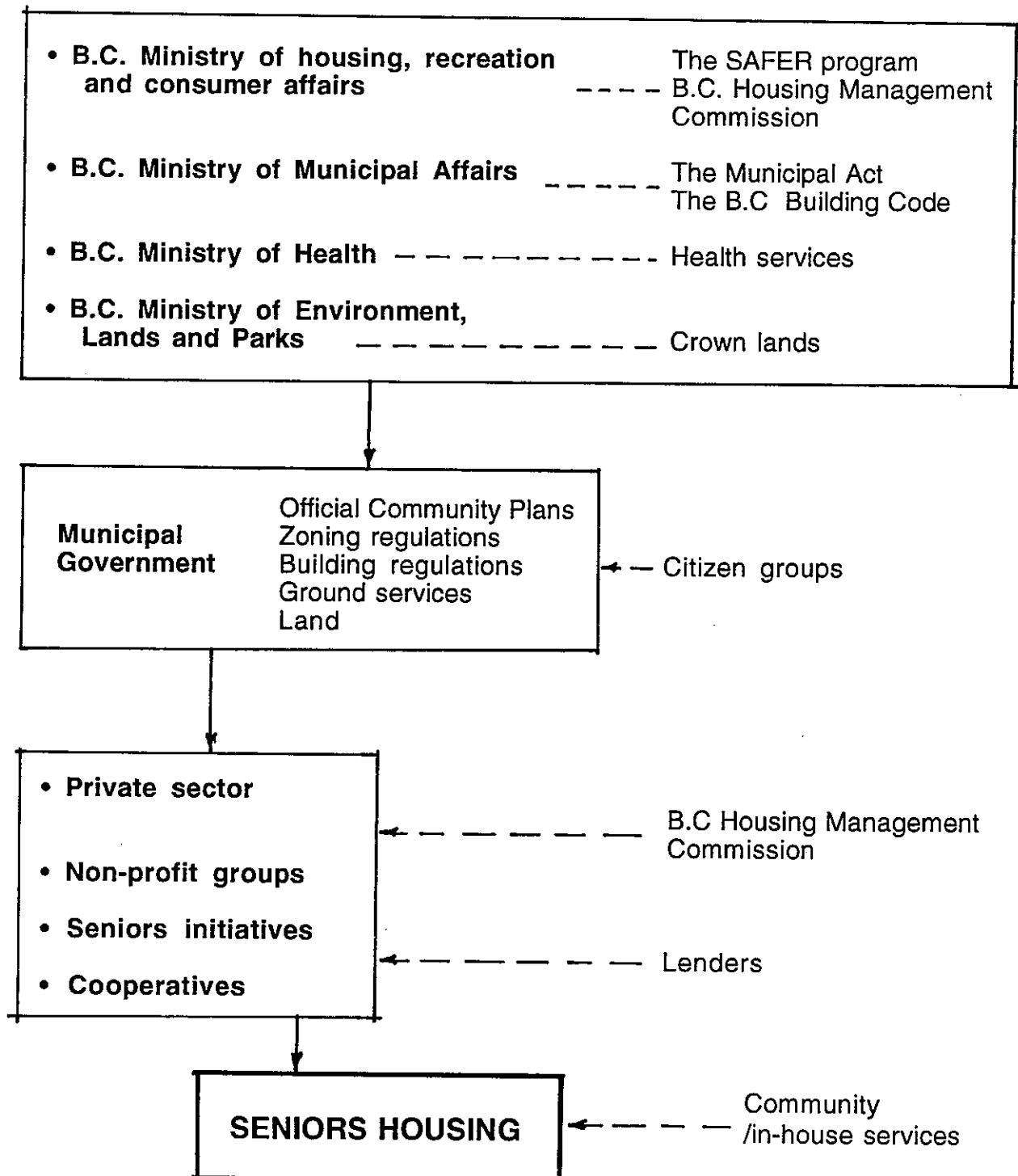
We start with the role of the Provincial Government for two reasons. First because it has statutory responsibility for housing. Its leadership and support are therefore crucial to progress in housing matters. Second because the Provincial Government has recently received a very helpful report from the Provincial Commission on Housing Options (which we will refer to as the Audain-Duvall Commission). The sub-title of the report, New directions in affordability, indicates its concern for affordable housing, which is one of seniors' prime concerns. We will refer later to the Commission's report when discussing specific matters relevant to the North Shore and its municipalities, but four wider issues deserve to be mentioned here.

#### (1) The SAFER grant program (Shelter Aid for Elderly Residents)

A distressing proportion of seniors have incomes below the poverty line, no matter how it is defined, and a distressing number pay an exorbitant proportion of their income for housing costs, usually rent. For them the SAFER program is a godsend, especially since it enables them to do what they most want to do - stay put in familiar surroundings, retain their friends and take part in the life of their community.

However high rents on the North Shore tend to make a mockery of the SAFER ceilings. We therefore support the Commission's recommendation No.23: "The existing SAFER Program should be enhanced by raising rent ceilings to a more appropriate level to reflect changing market conditions"; and No.24: "The shelter allowance component of GAIN should be revised, based on market rents in regional housing markets, for people living in self-contained dwellings".

**DIAGRAM 6: MAJOR ROLES IN SENIORS HOUSING**



(2) Health policy and housing for seniors.

If the Ministry of Health is serious about its desire to stress wellness rather than sickness then it must give due weight to the housing-and-service needs of seniors. People who are adequately housed, who are not worried sick by its costs and who have the services they need are likely to make minimal demands on the healthcare system and vice versa. When we say this we recognise fully and gratefully the splendid public health, long term care and hospital systems we enjoy in B.C. However in view of what we see as the breaking wave of seniors' housing needs we believe that there is new urgency to addressing the issue of housing-and-health services for seniors.

While we favour, as a first step, optimum use of visiting and community services for the support of seniors, we believe that it will also be necessary to build some supportive housing projects for the frail and needy. These are likely to involve both health and food services, which should be planned from the start. We therefore agree with the Audain-Duvall Commission's recommendation No.31 that "coordination among those ministries that provide services to people with special needs should be improved. There should be a strengthening of the links between the Ministry of Municipal Affairs, Recreation and Housing and the Ministry of Health". In that connection we would suggest that studies on this topic carried out over the last few years by the Ministry of Health should now be released.

Housing information.

The housing options facing seniors are not simple, yet there is no agency to provide them - or other house-seekers for that matter - with adequate and up-to-date information as to what is available. We feel that this is a real need; to be effective it has to be local in scope but since the North Shore is in effect one housing market, it should cover the whole of the North Shore. Furthermore we believe that the municipalities, which are so deeply enmeshed in housing-related activities must be involved.

A recent report by the B.C. Housing Management Commission entitled Affordable housing builds strong communities stresses the importance of information services and notes that in some communities the municipal council has led the way. We also note the Audain-Duvall Commission's recommendation No.48" :The Provincial Government should facilitate the establishment of a British Columbia Housing Centre to monitor and

publicise housing initiatives, serve as a clearinghouse of ideas and information....."

Whatever is done at the provincial and regional levels by way of support, something certainly needs to be done at the North Shore level, and the municipalities must be part of it. The Lionsview Seniors Planning Society will continue to pursue this matter.

(4) Housing demonstration initiatives.

We draw attention to the Commission's recommendation No.47 "that the Provincial Government should allocate \$20 million over three years to implement a Housing Demonstration Initiative to be administered by the B.C.Housing Management Commission". The purpose is to promote new partnership arrangements among the public, non-profit and private sectors with more affordable housing in view. It is our view that, in view of the constrained setting of the North Shore and seniors' strong interest in housing appropriate to their needs we will simply have to develop innovative kinds of housing. If this proposal comes to fruition we have no doubt that the private sector will seize upon it - as it should - but we believe that it contains opportunities for service clubs and non-profit societies as well.

## **2. The municipalities**

(1) The key municipal role

In our view the most important role in seniors' housing on the North Shore will be played by the municipalities. They are closest to the housing action, are already deeply involved through their regulatory activities, are most sensitive to the needs of their citizens and have to live with the results. In support of our view we draw attention to the conclusions of the Audain-Duvall Commission which said (page 122) ".....local governments already have the capabilities and most of the resources to positively influence affordability within their own communities"; and (page 124)".....every effort should be made at the provincial level to encourage the municipalities to participate actively in the development of housing which is affordable.....".

Furthermore the Commission proposed a number of changes to the Municipal Act which would enable municipalities to play a more effective role in housing matters. The seriousness with which it viewed this matter

is illustrated by its recommendation No. 7: "The Municipal Act should require all municipalities to adopt plans and strategies that ensure there is an adequate supply of serviced residential available to meet future housing needs".

We believe that the three North Shore municipalities should investigate what steps they might take to further the production of affordable housing for their seniors, and implement these steps as vigorously as possible. We draw their attention especially to the interesting and energetic ways in which various B.C. municipalities have attacked housing problems in their midst. These are touched on in the B.C. Housing Management Commission's recent report Affordable housing builds strong communities.

## (2) Zoning

Our Survey shows that seniors housing needs represent a new phenomenon on the North Shore, and these needs will clearly grow as the population ages. To maintain a proper perspective on this we need to remember that most of the demand is for traditional types of housing and will undoubtedly be met by the private sector. Here Councils' main obligation is to ensure that enough land is zoned in suitable locations to accommodate the demand.

The new aspect is the sizeable demand for "senior citizen housing". Basically this means affordable, independent units located in accessible places, and in view of the North Shore's high land values it certainly implies multi-unit development. It does not necessarily imply any particular building form. Again to maintain perspective we need to remind ourselves that most required services could be provided, not in-house, but by visiting service-providers.

But what is likely to distinguish supportive housing (with in-house services) from run-of-the-mill multi-unit housing is the likelihood that at some stage or other there will be a demand for in-house meals, and therefore a need to provide for that possibility in the initial design. This introduces new administrative problems for both zoning and building inspection. (Is it an institution? a residence? a hotel? or what?) We understand that this has already created difficulty for municipal building inspectors, who are bound by the present definitions of the B.C. Building Code. This is clearly an area in which the municipalities will have to ask

the Ministry of Municipal Affairs to clarify or amend the Building Code so that supportive housing for seniors can be built without being burdened by inappropriate and stultifying regulations.

The Audain-Duvall Commission felt that zoning practices could be improved and said (page 122): ".....local governments need to become aware of changing housing needs and more receptive to regulatory changes which would lead to more affordable, rather than more exclusive, communities. In particular there was widespread support for .....innovative housing types". It then concluded that the Municipal Act should be amended to provide municipalities with additional authority aimed at producing affordable housing. Specifically they mentioned (Recommendation No.53) authority to establish inclusionary zoning bylaws and (Recommendation No.54) authority to use bonus density and the transfer of density rights.

In view of the new pressures for seniors housing, including supportive housing, new administrative and political issues are clearly facing councils. We hope they will not back away from them, for they embody the most basic need of their older citizens and taxpayers - the need for a home. These are people who have contributed in spades to the development of today's North Shore communities. Many of the facilities and improvements we all enjoy were financed by their taxes. They want more than anything else to live there for the rest of their days - not in Abbotsford. or Cranbrook or Port Alberni just because property values and rents are lower there. To North Shore seniors home means the North Shore.

### (3) Land

There will always be a need for a few special developments, such as homes for low-income seniors and for the frail, and they will often be built by non-profit societies. For these it is often especially difficult to find sites which satisfy the twin criteria of accessibility and tolerable cost.

In this matter councils can support non-profit groups in two ways. First by making available lands they may acquire in the course of their day-to-day operations - tax sale lands, road ends, etc. Second they should pursue recommendation No.1 of the Audain-Duvall Commission that "All urban land owned by the government of B.C. which is surplus to the government's requirements should be developed expeditiously for housing and related community uses". However we suggest that, since Crown lands on the North Shore are not likely to be located in central places, this

proposal might best be used to build up Property Development Funds, which might in turn be used to acquire central sites. The Audain-Duvall Commission approves this basic approach by saying in recommendation No.57 "The Municipal Act should allow municipalities to establish special reserve funds for housing purposes"

#### (4) Planning policies

The varied and sometimes distinctive nature of seniors housing need to be reflected in municipal planning policies. For example almost all types of seniors housing should have accessible locations on land that is not too steep - precisely the kind of location that is in demand for many other purposes. Ensuring that they do will require carefully balanced land use plans that take account of the needs of seniors. Furthermore new policy questions may be involved such as mixing commercial and residential land uses or perhaps mixing social and market housing.

We note in passing that the Municipal Act now requires that "A Community Plan must include housing policies of the local government respecting affordable and special needs housing".

#### (4) Secondary suites

One controversial policy question relates to secondary suites. Our Survey suggests that only a very small number of seniors are housed in secondary suites. However these may have been under-reported, and it is also possible that more seniors, who tend to be law-abiding people, might consider developing secondary suites if the present stigma were removed. Nevertheless, as the Audain-Duvall Commission said (page 94) ".....secondary suites are an important source of affordable housing.....these dwellings are the most cost-effective and efficient method of producing affordable rental housing without requiring significant government expenditures". We are aware that of the controversial nature of this topic but, like the Commission, we feel that proper steps should be taken to legitimize and reap the social values of secondary suites.

### **3. Non-profit societies**

In these days of straitened public finances and the emerging needs of seniors we feel that it is more necessary than ever that the role of the non-profit societies, which have performed so well in the past, be supported. The most useful way of doing this would be for the municipalities to



facilitate the acquisition of suitable sites for their projects. In passing we draw the attention of non-profit societies to three of the Commission's recommendations: No.55 that municipalities lease land at below market rates to non-profit societies; No. 57 that municipalities establish special funds for housing purposes; and No. 47 that a Housing Demonstration Initiative be set up with Provincial backing to encourage innovation and cooperation between the different housing interests.

#### **4. The private sector**

We appreciate the role of the housing industry in providing almost all of today's housing, including seniors housing. We hope that this report will be of use to the industry. However we must stress that affordability is not the only criterion that seniors housing must meet. We still meet builders and their architectural advisers who do not seem to know that many design details important to seniors have been available in CMHC manuals for many years.(These were listed by the Lionsview Seniors Planning Society in a pamphlet entitled Seniors Housing Design Criteria in September 1992) And we fear that location is still not taken seriously enough by all concerned. How else can we explain a proposal to locate a seniors project at the top of a long steep hill, miles away from stores and sandwiched between a dog kennel and a funeral home? (No we did not make that up.)

#### **5. The seniors community**

The last role, but by no means the least important, is for seniors themselves. They are now becoming a significant factor in the housing field. It is true that the most directly influential roles will be played by others - the Provincial Government, the North Shore municipalities, the non-profit sector and the private sector. But seniors should be in no doubt that they do have an important and continuing role to play.

The case has already been made for equity coops, and we hope that seniors groups will organise to take advantage of this opportunity. But most of all, seniors must learn to take part, when necessary, in political action. The most obvious example of this is the need to counter NIMBY groups (Not In My Backyard) which sometimes seem to oppose change - any change - as a matter of course. The prime issues in the future are likely to be focused on zoning for multi-unit housing. and the building of non-profit homes.

We are not arguing here that seniors claims should automatically over-ride the rights of others, or that multi-unit housing can be plunked down in any

old spot. What we are saying is that seniors have a valid claim on the landscape of the North Shore and will need to be prepared and organised to defend that claim in political forums.

## **6. Service agencies**

Given the importance we attach to supportive services for seniors it would be quite wrong for us to finish this report without paying tribute to the agencies and societies which provide these services. Without in any way downplaying the work of the provincial agencies, we acknowledge especially the sterling work of of the non-profit societies and their volunteers. They do the unthinkable in today's society - work happily "for free" and in the process imbue their services with the special quality of spontaneous giving. It is our special hope that in pursuing its new health policies the Provincial Government will truly appreciate their work and give them the expanded support they will need if they are to fulfill the heavier roles envisaged for them in the future.

## **APPENDICES**

APPENDIX I

SELECTED COMPARATIVE STATISTICS  
from the Seniors' Housing Survey

Age (Question 53)

	55-65	65-70	70-75	75-80	80+	Average	
City of North Vancouver	20	21	28	14	17	(71.3)	[ Respondents ]
District of North Vancouver	25	21	26	17	11	(70.3)	[ only, not ]
District of West Vancouver	19	22	24	22	13	(71.4)	[ spouses ]

Household Income (Question 62)

	Under \$15,000	Over \$40,000
City of North Vancouver	38%	15%
District of North Vancouver	19	42
District of West Vancouver	12	45

Income Sources (Question 61) (Multiple sources)

	OAS	CPP	Svgs	Pensions	Other Govt	GIS	Wages
City of North Vancouver	83	73	48	41	23	20	15
District of North Vancouver	75	73	71	56	13	11	18
District of West Vancouver	81	75	71	54	10	8	14

Value of House (owned) (Question 12)

	Under \$200,000	Over \$400,000
City of North Vancouver	38%	2%
District of North Vancouver	13	7
District of West Vancouver	12	49

Unmarried (Question 52)

City of North Vancouver	65%
District of North Vancouver	39
District of West Vancouver	47

Health (Question 59,60) (respondents)

	<u>Fair</u>	<u>Poor</u>
City of North Vancouver	23	4
Dist. of North Vancouver	14	3
Dist. of West Vancouver	13	2

Tenure (Question 11)

	Own	Rent
City of North Vancouver	49%	48%
District of North Vancouver	81	14
District of West Vancouver	66	29

How long in present house  
(Question 8)

	Less than 5 yrs	5-10	10+
City of North Vancouver	33	21	46
District of North Vancouver	18	14	68
District of West Vancouver	29	12	59

% of Condos (Question 11)  
\$ fees

	C.N.V.	D.N.V.	D.W.V.
% Condos (Question 11)	18%	13%	15%
Monthly Fees (Question 13)	\$132	\$157	\$217

Rents (Question 14)

	Rent	Utilities
City of North Vancouver	527	71
District of North Vancouver	643	65
District of West Vancouver	736	49

Need of Repair (Question 14) (Owners)

	Major	Minor
City of North Vancouver	3	14
District of North Vancouver	6	16
District of West Vancouver	10	19

% of Income Spent on Housing

	30-50%	50+%	Less 30%
City of North Vancouver	28	17	45
District of North Vancouver	13	6	19
District of West Vancouver	20	11	31

Difficulty with Housing Costs

	Owners	Renters
City of North Vancouver	14	18
District of North Vancouver	7	28
District of West Vancouver	12	27

Transportation Difficulties

(Are your needs being met in-house? (Questions 34, 35))

NO (They are not)

City of North Vancouver	44%
District of North Vancouver	13
District of West Vancouver	21

## APPENDIX II.

### ESTIMATION OF POTENTIAL HOUSING DEMAND

Among other questions the Survey asked three questions: "Do you ever think about moving from your present home?" (Q. 43; "How soon would you expect to move?" (Q.44); and "What type of accommodation will you be seeking?" (Q.48) In order for these to be usable, several technical adjustments to the figures are necessary, followed by a judgment as to what they signify and how they can best be used.

First, multiple answers were permitted to Q.48 ("What type do you want?") The first step must therefore be to scale the response numbers down so that, hopefully, they will represent definite choices rather than overlapping desires i.e. reduce the number of desires to coincide with the number of respondents.

Second, since we only consulted a small sample of the seniors population we need to extrapolate the sample responses to represent the whole population. This involves a prior step arising from the fact that each respondent is actually speaking for a household of  $x$  people, so the sample represents more than the number of respondents. That is, we have to a) calculate how many people the sample actually represents b) calculate the value of the multiplier necessary to convert the sample data into numbers for the whole seniors population.

Thus the operating steps were:

1. Reduce the survey numbers to get rid of the effect of multiple choices:
2. Find out how many people the sample actually represents;
3. Work out a multiplier to extrapolate the survey numbers with
4. Multiply the adjusted numbers by the multiplier

The utility of the substantial numbers we get from this is called into question by Q.44 "How soon would you expect to move?" because the respondents were invited to spread their answers over periods up to 10+ years - and they did. Almost half opted for 5-10+ years. We assume that 1) only immediate intentions are valid (ie within one year) 2) that only 50 percent of these will in fact be implemented. This accords with seniors'

behaviour in somewhat similar circumstances - when accepting a place in a care home. In that situation, which involves a very hard decision, only 40 percent of them accept a place when it is offered. A decision to move from one's home is similarly difficult.

It is interesting that the municipalities were considerably different in this respect: the City of North Vancouver showed 37 percent proposing to move within a year, the District 11 percent, and West Vancouver 15 percent. The worked-out figures are shown in the following tables. Under these circumstances we regard the results as indicating only the magnitude of the short-term potential for seniors housing.



APPENDIX II (continued)SUMMARY OF POTENTIAL SHORT-TERM HOUSING DEMAND \*

(Detailed calculations follow)

	North Vancouver City	North Vancouver District	West Vancouver District
Senior Citizen Housing	155	45	80
Apartments	90	60	120
Semi-Detached, etc.	30	55	90
Single Fam. Dwellings	20	30	40
Care Homes	0	10	30
Mobile Homes	5	15	10

- \* The "potential short term demand" consists of the extrapolated numbers for the first year only multiplied by 50% to allow for partial implementation.

The figures shown here have been rounded out from the detailed calculations.

EXTRAPOLATION CALCULATIONSNORTH VANCOUVER CITY

1. How many people does the survey represent?  
(From Question 54)

Alone	109	=	109
Spouse	57 x 2	=	114
Spouse +	10 x 3	=	30
Spouse ++	2 x 3	=	6
Other family	9 x 2	=	18
Other	1 x 2	=	2
Non-family	4 x 2	=	8
	<u>192</u>	rep.	<u>287</u>
			=====

2. 1992 Population Estimate

1991 population 55+	=	8,805	(Statscan)
Add for 1992			
23.2 -- 5	=	<u>405</u>	
(from PEOPLE report)		9,210	for 1992
		=====	

3. Basic Multiplier =  $\frac{9,210}{287} = 32.1$   
=====

4. Correction for Multiple Responses  
(Question 48)

$$\frac{100\%}{120\%} = 0.83$$

5. Corrected Multiplier 32.1 x 0.83 = 26.6  
=====

EXTRAPOLATION CALCULATIONSNORTH VANCOUVER CITY

(continued)

6. % Move Within 1 year - 37% (Question 44)7. Extropolated Numbers Based on 1 - 6

	Number	Extrapolation	1st year	
	By % from Question 48	x 26.6	0.37	.18 (50%)
Apartments	18	479	177	88
Semi-Detached, etc.	6	160	59	30
Senior Citizen Housing	32	850	315	160
Single Family Dwellings	4	106	39	20
Care Homes	0	0	0	0
Mobile Homes	1	27	10	3
Other	7	186	69	23

EXTRAPOLATION CALCULATIONSNORTH VANCOUVER DISTRICT

1. How many people does the survey represent?  
(From Question 54)

Alone	71	=	71
Spouse	130 x 2	=	260
Spouse +	28 x 3	=	76
Spouse ++	1 x 3	=	3
Other family	27 x 2	=	54
Non-family	2 x 2	=	4
	<u>259</u>	rep.	<u>468</u>
			=====

2. 1992 Population Estimate

1991 population 55+	=	14,120	(Census)
Add for 1992 - 1/5 of			
1690 (growth '86 - '91)	=	<u>340</u>	
		14,460	
		=====	

3. Basic Multiplier =  $\frac{14,460}{468} = 30.9$   
=====

4. Correction for Multiple Responses

$$\frac{100\%}{177\%} = 0.56$$

5. Corrected Multiplier  $30.9 \times 0.56 = 17.3$   
=====

EXTRAPOLATION CALCULATIONSNORTH VANCOUVER DISTRICT

(continued)

6.     % Move Within 1 year     -     11%7.     Extropolated Numbers Based on 1 - 6

	Number	Extrapolation	1st year	
	By % from Question 48	x 17.3	@ 11%	@ 5.5%
Single Family Dwellings	36	623	68	34
Semi-Detached, etc.	59	1,021	112	56
Apartments	62	1,073	118	59
Mobile Homes	15	260	29	15
Senior Citizen Housing	47	813	89	45
Care Homes	13	225	25	12
Hospital	1	17	2	1

EXTRAPOLATION CALCULATIONSWEST VANCOUVER DISTRICT

1. How many people does the survey represent?  
(From Question 54)

Alone	98	=	98
Spouse	102 x 2	=	204
Spouse +	15 x 3	=	45
Spouse ++	1 x 3	=	3
Other family	6 x 2	=	12
Other	1 x 2	=	2
			<u>364</u>
			=====

2. 1993 Population Estimate

1991 population 55+	=	12,760	(Census)
2 years growth $2/5 \times 755$	=	<u>300</u>	
		13,060	
		=====	

3. Basic Multiplier =  $\frac{13,060}{364}$  = 35.9  
=====

4. Correction for Multiple Responses

$$\frac{100\%}{175\%} = 0.57$$

5. Corrected Multiplier 35.9 x 0.57 = 20.5  
=====