

**AGING IN AN AGING STOCK: SENIORS IN MARKET
RENTAL HOUSING**

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Aging in an Aging Stock: Seniors in Market Rental Housing

Abstract

This report presents the results of a research study that explores issues facing market rental housing providers and their senior tenants. The study is based on the results of a literature review, census analysis, and community dialogue. The study was conducted in the City of North Vancouver. Research findings illustrate how market rental housing providers and senior tenants face different issues co-existing in rental accommodation. For property owners, market rental housing is a business investment. Senior tenants see the same housing as their home, a place live and to grow old. Conflicts arise between property owners and senior tenants if the seniors' cognitive health, mobility, or financial resources become significantly compromised and if the senior is no longer able to adequately manage their home environment. In response to these research findings, innovative ideas were identified that could be used to help address issues between landlords and their senior tenants, as well as help support senior tenants to age in place. Ideas were compiled from Internet research, site visits to progressive rental housing providers, and from community suggestions.

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Introduction

The shifting of demographics to a predominantly older population challenges how we build our communities, design our housing, and provide community services. As there will be a higher proportion of seniors in our community, we need to look at new ideas to meet issues and challenges in accommodating a more frail population.

Housing and health are intrinsically linked. The majority of seniors prefer to age in their existing homes. However, most homes are not designed for aging in place to accommodate the changing health needs of seniors. As our community's demographics shift to an older population, aging in place has become a hot issue as it challenges current housing providers and health services. For homeowners, that have access to financial resources, they can easily alter their home environments to accommodate their changing needs. For renters, retrofitting their home may not so easy, as they may experience more restrictions and may have less access to financial resources than homeowners.

The province of British Columbia, through BC's Housing Commission's *Homes BC Program* currently provides some modest funding for new non-market purpose-built seniors housing projects. However, as the stock of government sponsored purpose-built housing is unable to meet the local demands, a considerable portion of seniors' live in market rental accommodations. Most market rental housing are not purpose built housing designed with seniors in mind, they are generally designed for stronger able-bodied people. The federal government through Canadian Mortgage and Housing Corporation also provides some modest

funding to assist property owners to retrofit and incorporate age friendly features into their buildings. In spite of this opportunity, there has been a lack of significant uptake in these programs with market rental housing providers. In addition, market rental housing are not geared for social purposes and generally do not offer specialized supports to help seniors age in place.

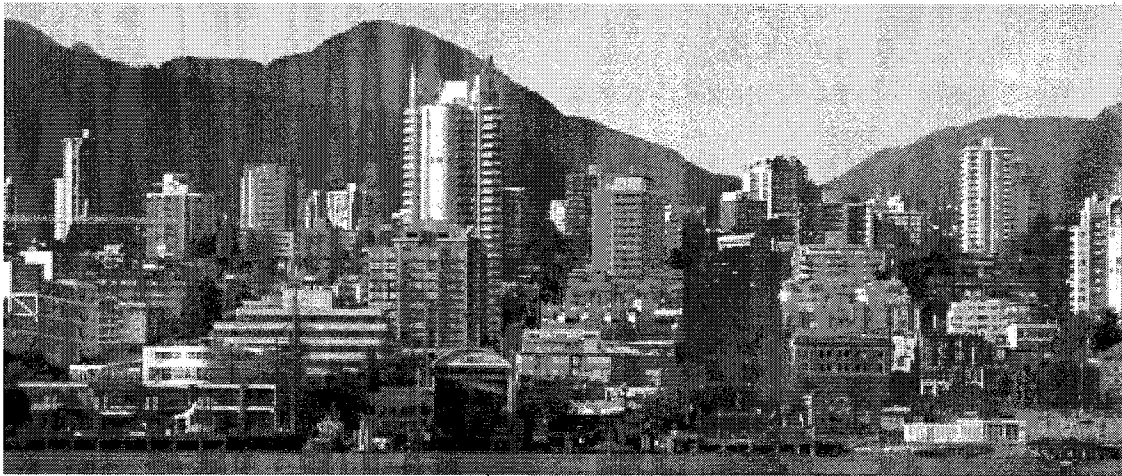
The majority of the market rental housing stock was developed before the 1980s. With the increased cost of maintaining older buildings, and limited rent revenues, market rental housing providers face a lot of daily stress to keep their investments profitable. Coupled with the issues related to the physical maintenance of the property, they inherently have to socially interact and resolve diverse issues with their tenants. If their tenants are non-disruptive, and pay the rent on time, the landlord-tenant relationship is relatively peaceful. However, as their senior tenants age, there may be additional stresses in accommodating people who may be physically frailer and less able to care for themselves. This stress impacts both landlord and the senior tenant.

Research Objectives

A few studies examine market landlord perspectives on their senior tenants. Most research explores senior tenant issues in government-funded senior housing projects, adaptive housing design, senior housing needs, and housing preference studies. This research aims to congruently explore issues facing market rental housing providers and their senior tenants. The results of the research are used to identify some creative ideas that can help mediate potential conflicts between the landlord and senior tenant, as well as help support senior tenants to age in place.

Geographic Scope

The research was conducted in the City of North Vancouver. The City of North Vancouver was chosen for this research because they have a broad range of market rental housing types and a considerable percentage of senior tenants living in market rental accommodations.



Research Audience

This research is intended be a resource document for the Lionsview Seniors Planning Society, market rental housing providers, and the City of North Vancouver's Community Planning Department. This research report also fulfils the University of British Columbia's Master of Planning graduation requirement.

Methodology

The Lionsview Seniors Planning Society and the City of North Vancouver's Community Planning Department played a key advisory role in the development of this research study. The research was supervised by Professor Penny Gurstein, School of Community and Regional Planning, UBC and by Professor Habib Chaudhury, Department of Gerontology, SFU.

The research is based upon the results of a literature review of relevant academic, government, and community studies; review of existing City of North Vancouver Planning policies; analysis of relevant census data, and input from community dialogue. Ideas to support landlords and seniors are derived from Internet research; site visits to innovative local housing providers; and from study participants' ideas.

Two strategies are used to identify research literature for this report. The first involves a key word search using Internet and UBC's library database search engines for books and journal articles. Databases searched include: Google Scholar, AgeLine database, and UBC catalogue. Key word and subject topic searches include a mix of words such as market rental housing, landlord, and senior/elder tenants. The research material's content was reviewed and assessed for topic relevancy. The second strategy examined the reference lists of all studies found and additional research materials were compiled and reviewed. Several criteria were used to help guide the selection process. The materials selected were academic in nature, written for government agency, or a community study. All literature reviewed was written in English and relevant to the North American context. The literature examined included case studies, theoretical, empirical, and ethnographic studies.

The community dialogue was gathered through in-depth interviews and a discussion group session. There were 13 study participants. In-depth interviews were approximately one and a half hours long and the discussion group session was two hours. Celene Fung, MA Candidate, School of Community and Regional Planning, UBC conducted the interviews. Dolly Cartwright, a well-respected senior in the community facilitated the discussion group session for seniors. The participant's profile survey and community's research questions are attached as appendices.

Senior participants were recruited through local advertisements including an ad in the local seniors newsletter, posters placed at Silver Harbour Centre, and by targeted phone recruitment. A volunteer at the Silver Harbour Centre conducted the targeted phone recruitment. The in-depth interviews were conducted at a place of convenience for the study participant.

Senior interviews were conducted either in a coffee shop or at their residence. The discussion group session was held at Silver Harbour Centre.

Senior participants included both women and men. The senior participants' living arrangements varied from married, single, or living with their children. Half the senior participants lived on their own, and the other half lived with partners or family members. Senior participant ages ranged from 70 to 75+. All of the senior participants lived independently with no additional external care or house services. The senior study participants' current health statuses were rated between good to excellent and their current physical mobility statuses were rated between not so good to excellent. The majority of senior participants could perform activities of daily living (ADLs) and instrumental activities of daily living (IADLs) independently without any difficulty. Only one senior participant responded that they were able to fully perform ADLs and IADLs independently but with some difficulty. The senior participants have lived in the community between 3 and 20+ years.

Market rental housing providers were recruited through referral by the City of North Vancouver's Community Planning Department and through networking opportunities. Landlord study participants were both large and small scale operators. The large scale operator was a developer/property management company. Small scale operators were family based operations. All landlords had been working in the market rental housing industry for over 10 years. All market rental housing participants operated more than one building and also had buildings throughout the lower mainland. The number of units managed

ranged from 31 to 450. The majority of units managed were low rise apartments, with a range of building age from 1950s to 1970s.

All market rental housing providers noted that they have a significant proportion of seniors living in their buildings. They estimated that 25% to 30% of their tenant populations were seniors. They noted that most of their senior tenants have been long-term renters and when they first moved in, they were self reliant and independent in nature. One of the landlords that participated in the study placed referrals from Progressive Housing Society's Supported Independent Living Program. Referral placements included seniors that were high functioning but have severe and persistent mental illnesses like schizophrenia and ADD. Market rental housing provider interviews were conducted in a coffee shop, at their office, or over the phone.

Limitations

The data collected is not intended to be a statistically valid representation of senior tenants in market rental accommodations or market rental housing providers within the City of North Vancouver. Information presented in this study provides an understanding of a sample of the issues faced by market housing rental providers and senior tenants. Further research is needed to fully understand the complexity of the issues presented in this study.

Definitions

"Activities of Daily Living (ADLs)" are the things we normally do in daily living including any daily activity we perform for self-care. These include activities such as general hygiene (bathing, toileting, grooming), eating (preparing meals, cooking), getting in and out of bed, and dressing.

“Aging-in-Place” refers to growing old in the home, community, and environment that one is familiar with, with minimal change or disruption to one’s life and activities.

"Instrumental Activities of Daily Living (IADLs)" Instrumental activities of daily living are not necessary for fundamental functioning, but enable the individual to live independently within a community. Activities include keeping track of money/money management, doing light house work, taking medicines, and running errands.

"Market Rental Housing" are private dwellings. Market rental housing operates without direct government assistance. Individuals and companies own market rental housing as a business or part of an investment strategy. Market rental housing does not usually provide any social or health supports, and is intended for people who can live independently on their own.

"Market Rental Housing Providers" include landlords, property owners, property managers, and developers.

"Private Dwelling" refers to a separate set of living quarters with a private entrance either directly from outside or from a common hall, lobby, or stairway leading to the outside. It is generally defined by its privacy and independence.

"Purpose-Built Housing" are specially designed dwelling units that take into special consideration the occupant's physical or cognitive needs. Often Universal Design or Barrier Free Design or Adaptive Design concepts are used to describe purpose built housing.

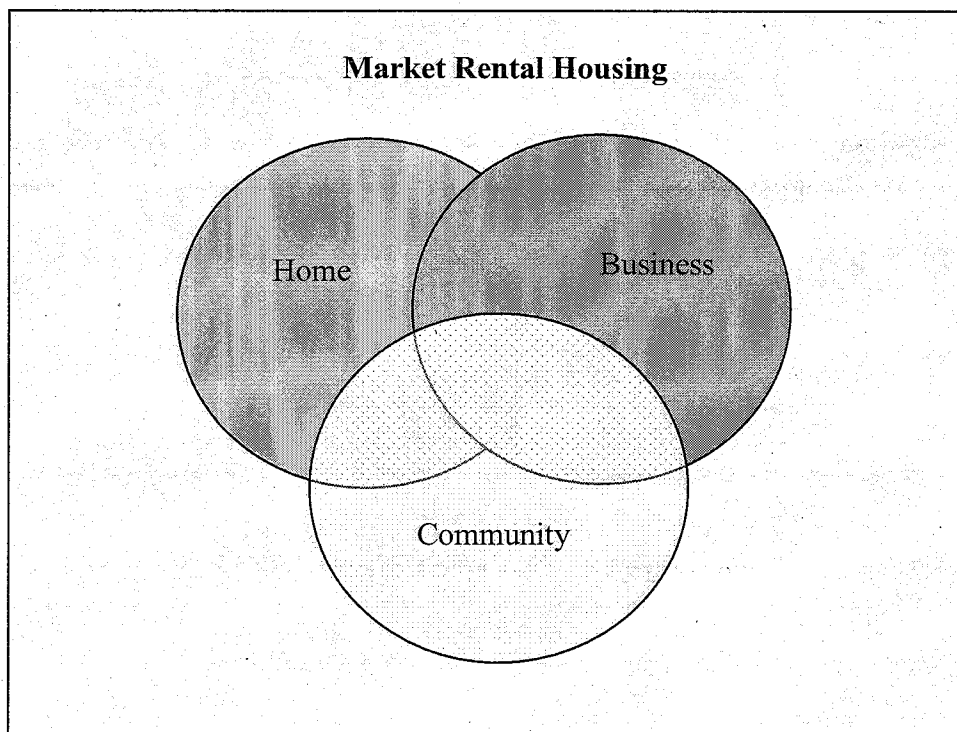
"Seniors" are defined as people over the age of 65.

"Senior Tenants" are seniors living independently in market rental housing.

Context & Background

Market rental housing is more than just bricks and mortar. It is a place that intertwines the sentimental notions of one's "home", the market rental housing provider's "business" interests, and is also an essential part of the city's "community" housing stock. It is a place of conflicting personal, business, and public interests.

Figure 1: Market Rental Housing Stakeholders



"Home"

The home is essential for a person's wellbeing, identity, and security. The home is more than a physical accommodation; it is a space that has significant personal meaning and sentimental value. Seniors have a profound emotional attachment to their



home. Seniors who have been living in their home and community for a long time develop a sense of intimate familiarity of both their physical surroundings and their social networks (Rubinstein, 1992 & Rowles, 1983). For seniors, self identity is deeply rooted in the place they call home. 'Home and person become fused; each becomes an expression of the other' (Rowles, 1983). The home can be seen as a treasure chest of personal memories, where a lifetime of souvenirs are collected and displayed. Home is essential for both physical and cognitive wellbeing. It is a place of personal refuge and security (Chaudhury and Rowles, 2005).

If given a choice, the majority of seniors prefer to live independently in their current home and community. As of 2001, Statistics Canada reports that 93% of BC seniors live independently in their home, only 7% live in some form of collective housing that has on site health support services. Lionsview Seniors' Planning Society conducted a North Shore Seniors Housing Survey (2005) of 421 local seniors regarding their current housing arrangements and future housing preferences. Over 30% of those surveyed lived in their current homes for 21 or more years. 30% of the seniors surveyed indicated that they moved in the past 5 years. Their move was primarily due to family changes or housing design barriers.

33% of the seniors' surveyed also indicated that they expect to move within the next 5 years. Of the seniors that reported that they expect to move, 50% of seniors that would consider their future move would be due to physically health and mobility issues.

Most market rental buildings are designed for a physically functioning person. However, as seniors age, their mobility, agility, endurance, and cognitive ability may decline. Individuals that have good health, mobility, and financial resources and have strong social support networks can remain in their homes without difficulty. Aging in place becomes difficult if one or more of these aspects are compromised.

Mancer (1999) found that landlords were well aware of aging in place issues facing their senior tenants. She found that many private rental housing providers felt that the building had existing features that accommodate senior tenants. They felt that existing features such as easy care (low pile) flooring, wide doorways, and elevators already helped their senior tenants age in place. To enhance the home environment for their senior tenants, she noted that some market rental providers were willing to accommodate the needs of seniors by "soft" retrofitting internal spaces. Soft retrofits do not alter the existing building structure. Soft retrofits include replacement of conventional handles or knobs with levers or installing brighter lights.