

REPORT

Creative Housing Options for North Shore Seniors

presented by

Capilano Seniors Action Table
Capilano Community Services Society
Lionsview Seniors Planning Society
North Shore Recreation and Culture Commission

June 25, 2019

Delbrook Community Recreation Centre, North Vancouver
with thanks to
North Shore Recreation and Culture Commission



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“Just a line to say that Colin and I found this morning's session about seniors' housing to be most interesting and useful. We would like to convey our thanks to you for organizing the event and to the speakers, whose informative presentations we appreciated, and thanks also to the local government reps who attended. It was so good to be part of a packed full room of engaged people.”

~ Anne-Marie Lawrence

KEY MESSAGES

1. North Shore seniors want to stay in their neighbourhoods, with a preference for suitable, ‘care-free’ housing options.
2. Realistic housing options could include laneway and coach houses, ‘accessory dwelling units’ like garage conversions and tiny houses, cottage style developments, co-housing and co-ops, modular housing that can be relocated according to need, and the North Shore Seniors Roommate Registry.
3. Change requires collaboration at every level: among municipal, provincial and federal governments; across the North Shore municipalities and internally throughout municipal departments.
 - review and revise municipal housing zoning, by-laws and regulations
 - improve neighbourhood access to transit
 - develop incentives to encourage heritage designations
 - strengthen provincial Aging in Place programs
 - provide building incentives to encourage truly affordable housing options
4. Though provincial and federal funding for affordable housing is available, realistically, such housing is five or six years in the future. The North Shore Seniors Roommate Registry can address the need quickly.
5. The North Shore Seniors Roommate Registry
 - will increase housing stock across the North Shore
 - reduce financial burdens on seniors
 - alleviate isolation and loneliness, now recognized as primary health risks for seniors.
6. As designated Age-friendly communities, the three North Shore municipalities acknowledge that what is good for seniors is good for the community as a whole.

BACKGROUND

A North Shore News column (April 2019) about seniors sharing a home inspired the community conversation Creative Housing Options for North Shore Seniors on June 25, 2019 at Delbrook Community Recreation Centre in North Vancouver.

<https://www.nsnews.com/lifestyle/seniors/memory-lane-at-first-they-were-just-roommates-now-they-re-best-friends-1.23793173>

Conceived as an 'ideas fair', the meeting was designed to spark conversation, exchange ideas and inspire innovation in creating housing for North Shore seniors.

Creative Housing Options for North Shore Seniors was produced by Lionsview Seniors Planning Society's West Vancouver and Seymour Seniors Action Tables.

It was presented by Capilano Seniors Action Table, Lionsview Seniors Planning Society and Capilano Community Services Society, local organizations that provide services for seniors, and hosted by North Shore Recreation and Culture Commission.

This report summarizes the panel presentations, Questions, Responses, Comments and Recommendations that arose from the discussion, and concludes with links to articles, resources and participants.

~ Laura Anderson, July 2019

PANEL

Bunny Brown is president of Special Services Society of West Vancouver, which has supported isolated seniors since 1975. Previously, Bunny was victim services program manager at West Vancouver Police Department. She has been a home sharer for 10 years.

Michael Geller, an architect and property developer who started out as a planner with CMHC, has hosted several housing forums on the North Shore. Housing projects include Oak Gardens, Hollyburn Mews, the Vinson and Rush Houses and Hollyburn Gardens. Michael serves on West Vancouver's Heritage Advisory Committee.

Joy Hayden is Innovation and Engagement Specialist at Hollyburn Family Services Society. Hollyburn addresses social issues in the community that affect youth, families and seniors at housing risk.

COMMUNITY AND MUNICIPAL PARTICIPANTS

Stina Hanson, DWV planner

Elaine McHarg, West Vancouver Foundation

Cristina Rucci, DNV planner

Sharon Thompson, DWV Councillor

Wendy Tse, CNV planner

MODERATOR Laura Anderson, Seniors Connect North Shore

MICHAEL GELLER: HOUSING OPTIONS FOR NORTH SHORE SENIORS

People tend to object to new ideas, however, just persist.

Michael's overview of the current housing situation as it affects North Shore seniors and his suggestions for alternative options.

- No one solution suits everyone with respect to housing.
- Most people want to stay in their neighbourhoods. Suitable housing is no longer available to them, nor to their children. Families are relocating outside the North Shore and metro region.
- Preference for suitable 'care-free' housing options. Since small detached homes are not being built in Metro Vancouver, laneway housing is an option.
- Government programs encourage people to stay in their own homes without addressing the loneliness factor or providing the level of support or care required. Social isolation is compounded by lack of public transportation access in West Vancouver and North Vancouver districts.
- Heritage restoration could also be considered when reviewing housing options. However, the housing market appears to be primarily interested in mid-century modern housing, with little interest in older homes.
- Housing: 'accessory dwelling units' like garage conversions and tiny houses, cottage style developments, co-housing and co-ops, modular housing relocatable according to need.
- Alternative tenures like life-leases.
- Extend leases on existing co-op housing and develop more co-op and co-housing.
- Home-sharing via the North Shore Seniors Roommate Registry.
- Nesterly: an intergenerational home share program in the United States, modeled on matchmaking services.
- Sweden, Great Britain and other European countries, are actively addressing housing concerns and issues.

*An April Fool's joke that was taken seriously,
Michael's advertorial in the North Shore News proposed
14,000 duplexes and coach houses connected by gondolas on West Vancouver's Upper Lands.
He followed up with a disclaimer:
<https://gellersworldtravel.blogspot.com/2017/04/geller-proposes-14000-duplexes-and.html>*

BUNNY BROWN: HOME SHARING, AND SPECIAL SERVICES SOCIETY OF WEST VANCOUVER

*“Home sharing is a process.
We don’t do everything together but we do some things together.”*

As president of the Special Services Society of West Vancouver, Bunny sees the effects of social isolation on seniors, many of whom are living in their own homes, with limited options for alternative housing arrangements.

The Special Services Society was established in 1975 to support isolated seniors in West Vancouver. Personal connections, and providing basic needs like transportation, would help them become active and involved.

*“It really takes very little to make a great difference in people’s lives.
Personal connection, through phone calls and visits, fosters companionship
and restores a sense of inclusion.”*

A home sharer for 10 years in West Vancouver, the living arrangements of Bunny Brown and her roommate are separate but connected. Home sharing in their household is based on accommodating one another.

Current municipal regulations in West Vancouver limit home sharing possibilities, example: the number of unrelated persons who can live together in a house.

Zoning, by-laws and other regulations vary across the North Shore municipalities. The City of North Vancouver is actively accommodating a range of housing options as current legislation permits, and reviewing changes that may be required to support emerging options.

MEMORY LANE: Special Services Society of West Vancouver plays a special role
by Laura Anderson, North Shore News, June 29, 2019

<https://www.nsnews.com/lifestyle/seniors/memory-lane-special-services-society-of-west-vancouver-plays-a-special-role-1.23869735>

JOY HAYDEN: HOLLYBURN FAMILY SERVICES SOCIETY (HFS) AND THE NORTH SHORE SENIORS ROOMMATE REGISTRY

Issues More seniors retiring with debt; increasing housing costs and property taxes; cost of living increasing; medical costs increasing. Seniors who rent in older buildings on the North Shore at risk of renoviction and / or demoviction and they can't find affordable rentals elsewhere.

Advantages of the Seniors Roommate Registry revenue to homeowner; no isolation; negotiating to reduce rent in exchange for services; reduced environmental impact with more people in one house. Isolation and loneliness replaced by social connection and ability to remain in one's home community.

Bonus The timeline for affordable housing coming to North Vancouver is a number of years. The Seniors Roommate Registry can happen quickly.

Situation North Shore home owner seniors are asset rich (their home) and cash poor. These home owning seniors face rising costs including medical, property taxes and general cost of living.

The Seniors at Housing Risk Participatory Research Project (LSPS & HFS, 2012) identified over 2,500 seniors at housing risk, one cheque away from homelessness. Senior women who rent and live alone are among the most vulnerable groups.

These numbers, and additional issues facing seniors, are increasing. More seniors are retiring with debt. Property taxes and cost of living are increasing, older rental stock buildings are being demolished or are unsafe.

Renoviction and **demoviction** replaces older housing stock with more and smaller units at higher rents.

In 2018, HFS supported 297 homeless people. With the number of seniors facing housing risk, HFS services are bottlenecking. Seniors staying on caseloads for much longer due to a lack of available and affordable housing.

The City of North Vancouver and Hollyburn Properties have provided units for seniors. The District of North Vancouver provides a safe house for seniors waiting for permanent housing. The term in safe houses, typically six weeks, has increased to six months.

Isabelle St. Jean at HFS tries to find housing and rental subsidies for seniors, usually off the North Shore where such housing is not readily available. The image of life in a small, dark, dank basement suite with a hot plate, away from friends and familiar environments, is not an exaggeration.

NORTH SHORE SENIORS ROOMMATE REGISTRY PROGRAM

Administration Seniors don't want to be landlords. A neutral third party, like HFS, is necessary to facilitate the collaborative approach. HFS has done the research to create comprehensive home sharing agreements.

HFS will manage Registry administration: rent collection, dispute resolution, tenancy terms. Other arrangements could be barter: reduce rent for gardening, for example.

The Registry provides a contract specific to participating partners. This is a program, rather than a housing option. Criminal record checks can be done under the program but not by a landlord.

Benefits Home sharing makes remaining at home affordable and creates relationships that reduces isolation. Sharing reduces production of greenhouse gases.

If a potential home-sharer cannot deal with conflict or set boundaries, sharing is not the best option. But if it works for 10% of the North Shore seniors population at housing risk, sharing is a viable option.

Social wellbeing In addition to financial benefits, and increasing housing stock across the North Shore, isolation and loneliness, now recognized as primary health risks, are alleviated.

Support Government participation (local, provincial, federal) and private partnerships.

Forgivable loans to build one or two secondary suites on one property would increase housing stock via gentle densification. HFS could incorporate construction support via its youth program.

The Seniors Roommate Registry's annual costs are equal to constructing a 400 unit building, and far more seniors can be housed through this program.

Today 60 seniors on the waitlist for the Seniors Roommate Registry.

Future Seniors Roommate Registry program can be replicated in urban and rural areas.

Action

- The provincial and federal governments have made funds available for affordable housing.
- That housing is five or six years in the future.
- The North Shore Seniors Roommate Registry offers a practical, doable, acceptable alternative.

Comment: Elaine McHarg, West Vancouver Foundation (WVF)

"The spirit of innovation is worth pursuing." WVF provided an Innovation grant to HFS to support the Seniors Roommate Registry. Good opportunities exist in the many empty bedrooms across the North Shore. We should be making better use of our social housing stock.

QUESTIONS, RESPONSES, COMMENTS AND RECOMMENDATIONS

1. **What measures would be in place in the Seniors Roommate Registry for vulnerable seniors taking in a stranger?**

Joy and Isabelle, HFS 3rd party contract with long-term involvement of Hollyburn Family Services. Be open to possibilities, it's a state of mind, things do go wrong sometimes but they can go right.

2. **Would the BC Landlord and Tenant Act be in effect for the sharing program?**

Because the SRR is a program, it does not come under the Landlord & Tenant Act. If individual situations cannot be resolved, the home seeker needs to find alternate housing.

3. **How long is it going to take the government to move on some of these housing issues?**

For information about municipalities and housing activity, see page 13, Municipal Approaches to Seniors Housing North Shore.

4. **Do homeowners building laneway houses lose their principal resident status?**

Michael You don't lose principal residents status for your whole property but you have to pay capital gains on the laneway house and you have to assess your GST on the laneway house and deemed value of the and associated with the laneway house.

Tenants in Common gets around the subdivision of land issue with regard to laneway houses. Laneway houses must be rental and cannot be strata'ed.

Vancouver Courier article on Vancouver laneway regulations: www.vancourier.com/opinion/new-rules-could-turn-vancouver-home-owners-into-criminals-1.21204991

5. **Comment: Michael** bylaw: Boarding House Regulation. No more than 5 unrelated people can live in one house. Should we get rid of this bylaw or is there a reason for this?
6. **Comment: Michael** Enable the equivalent of a basement suite in an apartment. Just by by adding a double door to the living room, this allows for a suite.

Wendy Tse: This is happening in CNV.

7. **There used to be (1970s) rental stock held by medical groups.** They received good tax benefits. Is there anything like this now where groups are given tax incentives?

Michael These programs are no longer available. We need to bring back these incentives.

8. How is is municipal land being used for subsidized housing?

Most municipalities are looking at this.

- 9. Comment: Laura Anderson / Moderator** 1700 homes owned by absentee owners. Approach homeowners to provide a lease for seniors long term. Requires government participation.

Michael Most of these homes are just unoccupied most of the year. Reality is the homes aren't really empty. Also preference for brand new homes and interiors, not previously used. Not much opportunity in so-called empty houses, the opportunity is in empty bedrooms. There's a lot of unutilized rooms in social housing - single people living in homes that they shared originally with their larger families who have now died or moved out.

- 10. Comment / NSDisability Resource Centre** We need a range of housing for people with disabilities. Many are living in bachelor apartments which is not acceptable for them. The small space increases social isolation.

11. What do you think of the loss of co-op housing?

Michael Government needs to extend the leases on existing co-ops. We need to redevelop many of these co-ops, be more creative. Co-ops are a good option for seniors. They will come back. Rich people will likely create co-ops. A large lot can have multiple units built on it as a co-op.

WHAT ARE THE NEXT STEPS? WHERE DO WE GO FROM HERE?

"Hollyburn was thrilled to learn that the West Vancouver Foundation granted a \$15,000 contribution toward the Roommate Registry. The money will be used to leverage additional funding to move the program forward,"
~ Joy Hayden

There is a will to change and to address the lack of housing options in the three North Shore municipalities.

Change will require support across the municipalities and within municipal departments. Access to transit and rezoning, for example, would encourage support from the community for the Seniors Roommate Registry and other alternate housing options.

Change and innovation will come as community housing partners continue to participate in the discussion and take action.

Keep the momentum going.

*Thank you so much for the opportunity
to attend the Creative Housing Options for North Shore Seniors meeting.*

*It was an excellent, well coordinated meeting
and it was interesting to hear the ideas, challenges, and creative solutions
that came out of the discussion.*

~ Cristina Rucci, Planner, District of North Vancouver

MUNICIPAL APPROACHES TO SENIORS HOUSING ON THE NORTH SHORE

CNV (Wendy Tse, planner)

The City recognizes the need for unique and innovative housing solutions, including home sharing, in the community. To facilitate this, the City will be reviewing its Zoning Bylaw over the next year to identify and reduce barriers to housing choices.

CNV and Housing:

- reviewed zoning by-laws - reduced size of single family lots
- added incentives to age-in-place i.e. accessible bathrooms, and exclusions for putting in elevators, ramps, etc.
- recognizes multi-generational housing - allowed secondary suites in all types of housing.
- recognizes displacement issue on the rental front with tenant displacement program.
- developers are required to provide affordable rental housing 30 - 40 % below market.
- reviewing City-owned land to determine what can be done with neighbourhood housing stock.
- CNV looking at non-market units and respite care for the North Shore Neighbourhood House site.

DNV (Cristina Rucci, planner)

The District of North Vancouver is aware of the challenges that face all residents that live here and those that want to live here, and are keen to address these challenges through the creation of social housing for low to low-to-moderate income earners.

Also, as the District reviews policies in the Official Community Plan over the next year, staff will be looking at housing and how to best achieve an action plan which will look for solutions over the short, medium and long term.

DWV (Sharon Thompson, councillor & Stina Hanson, planner)

Council is aware of, and committed to addressing, the shortage of housing options for seniors as well as providing support in the way of adult daycare and respite care.

West Vancouver is implementing the 2018 Official Community Plan which includes policies related to diversifying our housing options. Housing diversity is also one of Council's strategic goals for the current term.

This work includes preparing Local Area Plans for our centres and corridors (Horseshoe Bay Local Area Planning process is currently underway), looking at missing-middle housing options along Marine Drive and considering sensitive infill options in our existing neighbourhoods (which could support the Seniors Roommate Registry Program).

Many of these options will include housing units that are appropriate for seniors. There will be lots of opportunities for the community to get involved with each of these initiatives and the District encourages anyone with further questions about housing options for seniors to get in touch with staff.

ARTICLES

Senior Roommates April 18.19 / North Shore News

nsnews.com/lifestyle/seniors/memory-lane-at-first-they-were-just-roommates-now-they-re-best-friends-1.23793173

Seniors Living Together May 31.19 / CBC

cbc.ca/news/canada/toronto/senior-ladies-living-together-1.5153176

NSNH Site Affordable Housing May 31.19 / North Shore News

nsnews.com/news/affordable-housing-studied-for-north-shore-neighbourhood-house-site-1.23840114

Retirement Aging Golden Girls June 6.19 / NY Times

nytimes.com/2019/06/07/opinion/retirement-aging-golden-girls.html?smid=nytcore-ios-share

New Housing Solutions: Innovations for Affordability, Community and Health. June 6.19

gellersworldtravel.blogspot.com/2019/06/new-housing-solutions-innovations-for.html

Garages New Affordable Houses? June 17.19 / BBC

bbc.com/capital/story/20190617-garages-the-new-affordable-houses?utm_source=pocket-newtab

Creative Solutions needed when it comes to housing seniors June 19.19 / North Shore News

<https://www.nsnews.com/lifestyle/older-and-wiser-creative-solutions-needed-when-it-comes-to-housing-seniors-1.23860055>

1 in 4 Owners Don't Live in West Van Homes June 19.19 / NS News

nsnews.com/real-estate/owners-don-t-live-in-close-to-1-in-4-west-van-homes-1.23860027

Home Care too Expensive and Falls Short June 20.19 / Oak Bay News

oakbaynews.com/news/home-care-for-b-c-s-elderly-is-too-expensive-and-falls-short-watchdog/?fbclid=IwAR1S3eC8KLJD-G1cHITpQU8Ks1eus7nYu49J01vjZalHJRrV6j2IuhWRQEY

Council Housing June 20.19 / The Guardian

theguardian.com/artanddesign/2019/jun/20/council-housing-its-back-its-booming-and-this-time-its-beautiful

Special Services Society June 29.19 / North Shore News

nsnews.com/lifestyle/seniors/memory-lane-special-services-society-of-west-vancouver-plays-a-special-role-1.23869735

RESOURCES

Housing on the North Shore

Bowen Island <http://snugcovehouse.com/>

Kiwanis <http://kiwanisnorthshorehousing.org/>

Community Housing Action Committee (CHAC)
nscr.bc.ca/informationhousing.html housing.html

Co-op Housing nsdrc.org/co-operative-housing-on-the-north-shore/

CMHC Seniors Housing Survey 2019

cmhc-schl.gc.ca/en/data-and-research/publications-and-reports/seniors-housing-report

Housing for Elderly in Sweden

sotera.fi/pdf/Inga%20Malmqvist_Housing%20for%20elderly%20in%20Sweden.pdf

Seniors Sharing nesterly.io/

LINKS TO PANELISTS AND PARTICIPANTS

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Stina Hanson, District of West Vancouver	www.westvancouver.ca	604.925.7000
Joy Hayden, Hollyburn Family Services Soc.	www.hollyburn.ca	604.987.8211
Lionsview Seniors Planning Society	www.lionsviewseniorsplanning.com	604.985.3852
North Shore Recreation and Culture Commission	www.nvrc.ca	
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