

BC NON-PROFIT HOUSING ASSOCIATION

The Need for Non-Profit Seniors' Housing in British Columbia



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BC Non-Profit
Housing Association

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TABLE OF CONTENTS

1.0 INTRODUCTION	3
1.1 Background	3
1.2 Methods	4
2.0 RESULTS	6
2.1 General Society Information	6
2.2 General Building Information	7
2.3 Suitability in Size of Units	7
2.4 Adequacy of Building Condition	8
2.5 Affordability of Units	8
2.6 Proximity to Amenities	8
2.7 Unit Location and Demographics	8
3.0 TABLES AND FIGURES	9
3.1 General Society Information	9
3.2 General Building Information	12
3.3 Suitability in Size of Units	13
3.4 Adequacy of Building Condition	14
3.5 Affordability of Units	16
3.6 Proximity to Amenities	16
3.7 Unit Location and Demographics	17
4.0 DISCUSSION	20
4.1 Findings and Implications	20
4.2 Conclusion	25
5.0 APPENDIX A	27

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1.0 INTRODUCTION

1.1 Background

British Columbia is home to over a million seniors¹, who make up 26% of the province's nearly 4,000,000 private households². Safe, affordable, and accessible housing is a key determinant of health, particularly for seniors³. According to Statistics Canada's widely used measure of low income, the Low Income Cut Offs (LICOs), over 9% of British Columbian seniors (99,045) are low income and must spend 20% or more than average of their after-tax household income on food, shelter, and clothing². Moreover, half of all seniors who rent in this province experience housing affordability problems⁴. Access to appropriate and affordable housing is imperative in promoting healthy and successful aging; however, it is also a complex task given the wide range of needs and options across the housing continuum for seniors. Non-profit housing societies build and manage long-term, affordable shelter for those unable to find affordable housing on the private market. Nearly two-thirds of the province's non-profit housing societies offer a range of housing and support options to seniors, from independent housing, to supportive housing and assisted living, to residential care. The non-profit housing sector therefore plays a valuable role in helping low-income seniors find affordable and appropriate housing options that help promote healthy and successful aging.

The BC Non-Profit Housing Association is a provincial umbrella organization providing leadership, education, services, and advocacy to the non-profit housing sector. Non-profit housing societies offer over 50,000 units of long-term affordable non-market housing to British Columbians in need. The BCNPHA Research Department has created the most comprehensive database in BC of these societies and their units through its Asset Analysis Project, funded by the Real Estate Foundation of BC, Vancity Community Foundation, and the Heart and Stroke Foundation of BC & Yukon. This database collates data about the sector from three key sources, including a detailed non-profit housing provider survey launched by BCNPHA in 2008, the City of Vancouver's non-market housing inventory, and an operational database from BC Housing. Together these form the baseline data needed for the long-term planning for the sustainability of the non-profit housing sector in BC.

¹ Seniors here are classified as those persons over the age of 55, as per BC Housing's classification. <http://www.bchousing.org/applicants/Eligibility/eligible>.

² Statistics Canada. (2008). Income Status Before Tax and Income Status After Tax (8) and Economic Family Status and Age Groups (80) for the Persons in Private Households of Canada, Provinces, Census Metropolitan Areas and Census Agglomerations, 2005 - 20% Sample Data. Topic based tabulations - income and earnings. Statistics Canada, 2006 Census of Population, Statistics Canada catalogue no. 97-563-XCB2006029. June 12 . (Accessed May 5 2009).

³ Bryant, T. (2004). Housing and health. In D. Raphael (Ed.), *Social Determinants of Health: Canadian Perspectives* (pp. 217-232). Toronto, ON: Canadian Scholars' Press.

⁴ Statistics Canada. (2008). Gross Rent as a Percentage of 2005 Household Income (10), Household Type (11) and Age Groups of Primary Household Maintainer (8) for the Private Households with Household Income Greater than Zero, in Tenant-occupied Private Non-farm, Non-reserve Dwellings of Canada, Provinces, Territories, Census Metropolitan Areas and Census Agglomerations, 2006 Census - 20% Sample Data. Topic-based tabulations: housing and shelter costs. Statistics Canada, 2006 Census of Population, Statistics Canada catalogue no. 97-554-XCB2006051. (June 12). Accessed July 10 2009.

Non-profit seniors' housing offers a variety of options along a continuum of supports. Terms used in this report to describe the continuum of support include: independent housing, supportive living, assisted living, and residential care. As used in this report, *independent housing* is designed for seniors able to live independently without support and generally has no on-site supports. *Supportive housing* offers a combination of onsite support services to seniors who require some assistance to continue living independently, including housekeeping, emergency response, and meals. *Assisted living* units provide housing, hospitality, and personalized assistance services for seniors who require regular assistance with daily activities. These services may include help with bathing, grooming, dressing and mobility; meals; housekeeping and laundry; social and recreational opportunities; and 24-hour emergency response. *Residential care* units are for seniors with complex care needs who can no longer live independently and require full-time professional nursing care⁵.

1.2 Methods

To date, the BCNPHA Asset Analysis project has captured *basic* information for all of the over 50,000 units of long-term non-profit housing across the province⁶, as well as *detailed* information for approximately 65% of the sector through complete or partial responses to the Asset Analysis survey. Collection of detailed information via survey is still ongoing.

The findings presented in this report are based on data collected between January 2008 and April 2010 for the 407 non-profit housing societies across the province that offer affordable, non-market housing options for seniors in British Columbia. These 407 societies represent nearly two-thirds of the non-profit housing societies in British Columbia. Together they operate 682 buildings (defined here as a stand-alone structure, or a series of connected structures on one property) that provide 31,112 units of affordable housing for seniors, in addition to 2,904 units for other types of tenants.

This report also uses data from the 2006 Canadian Census, conducted by Statistics Canada, to analyze the number and distribution of seniors across the province who may be seeking affordable housing. For the purposes of this report, the threshold of 55 years of age was used to delimit the population of seniors. Most non-profit housing buildings have a set of residency, income limit, and target group criteria that determines who is eligible to live in particular units⁷. Under BC Housing guidelines, both seniors over the age of 55 and adults who have a disability but are able to live independently are eligible to live in units designated for senior tenants. Non-profit housing buildings that are not operated under agreements with BC Housing may have different eligibility criteria for seniors' units.

This report uses two levels of geographical analysis to explore the distribution of non-profit buildings and units for seniors in British Columbia. The first of these is the seven-region classification system developed by BCNPHA for administrative purposes which is comprised of the Kootenay, Okanagan,

⁵ Seniors Services Society. (2007). Seniors Housing Options Grid. New Westminster, BC.

⁶ This database compiles information on long-term, affordable housing operated by non-profit societies. It does not include co-op housing, temporary housing such as emergency shelters or transition houses, rent supplements administered by non-profit societies used on the private market, or housing stock directly managed by BC Housing. These exclusions are estimated to represent an additional 35,000 units of social housing in BC.

⁷ BC Housing. (2009). Housing Applicants – Eligible Groups. <http://www.bchousing.org/applicants/Eligibility/eligible>. Accessed September 9 2009.

Northern, Vancouver (encompassing the City of Vancouver, City of North Vancouver, District of North Vancouver, and the District of West Vancouver), Lower Mainland / Coast, Fraser Valley, and Vancouver Island regions. These regions are used in this report to analyze the distribution of buildings and units for seniors across the province. A map of the seven regions is included in Appendix A. The second level of geographical analysis uses Statistics Canada's census metropolitan areas (CMAs) and census agglomerations (CAs). There are 27 CMAs and CAs in BC, which consist of one or more neighbouring municipalities situated around a major centre or urban core. To form a CMA, the urban core must have a population of at least 100,000; to form a CA, the population of the urban core must be at least 10,000⁸. Parts of the province that do not fall within census agglomerations or census metropolitan areas are referred to in this report as 'non-CMA or CA areas'.

This report also compares two standards commonly used to measure the need for affordable housing: the Low-Income Cut-Offs (LICOs) and housing affordability, as represented by the Shelter Cost to Income Ratio. The LICOs are a measure of low-income which represent an income threshold below which households must devote 20% more than average of their after-tax income to food, shelter and clothing. Seniors below the LICOs threshold in their community are considered to be low-income. LICOs are differentiated by area of residence and household size, and are updated each year by Statistics Canada using the Consumer Price Index. Housing affordability is commonly measured using the share of household average monthly income that is spent on housing costs. When a household's Shelter Cost to Income Ratio (STIR) exceeds 30% - i.e., they spend 30% or more of their household income on housing costs - they are said to be experiencing housing affordability problems⁹.

This report uses the Canada Mortgage and Housing Corporation (CMHC) concept of 'acceptable housing' as a framework for considering the characteristics of non-profit housing for seniors. For housing to be considered 'acceptable', it must be suitable in size, in adequate condition, and affordable. The CMHC definition of 'suitability' requires that the unit has enough bedrooms for the size and makeup of the household, according to the National Occupancy Standard requirements¹⁰. The adequacy requirement of the acceptable housing definition requires that housing must be in adequate condition and not in need of major repairs. This report also considers the presence of smoke-free areas and policies under the general label of 'adequate housing', since these may impact air quality in the home, which is a particular health concern for seniors. For housing to meet the affordability requirement, it must cost less than 30% of a household's income. Seniors living in assisted living environments often pay rents set

⁸ Statistics Canada. (2006). *Illustrated Glossary: Census metropolitan area (CMA) and census agglomeration (CA) – plain language definition*. 2006 Census of Population (Version updated June 2007). http://geodepot.statcan.ca/2006/180506051805140305/03150707/0914040524_05-eng.jsp. Accessed July 16 2009.

⁹ Statistics Canada (2008). *Household Type (11), Housing Affordability (4) and Housing Tenure and Presence of Mortgage (8) for the Private Households with Household Income Greater than Zero, in Non-farm, Non-reserve Private Dwellings of Canada, Provinces, Territories, Census Metropolitan Areas and Census Agglomerations, 2006 Census - 20% Sample Data. Topic-based Tabulations: Shelter Costs*. 2006 Census of Population, Catalogue no. 97-554-XCB2006038. (March 2008). Accessed July 14 2009.

¹⁰ Canada Mortgage and Housing Corporation. (2006). *Housing in Canada Online: Definitions of Variables*. Canada Mortgage and Housing Corporation. http://data.beyond2020.com/cmhc/HiCODefinitions_EN.html Accessed July 30 2009.

at 70% of their income to cover both rent (30% of income) and hospitality and personal assistance services (40% of income)¹¹.

Households whose housing falls below at least one of the adequacy, suitability, or affordability standards (i.e., housing that is either in need of major repair, does not have enough bedrooms for the size and makeup of the household, or costs 30 percent or more of their total income), *and* who are unable to procure acceptable housing on the private market without spending 30% or more of their income, are considered to be in core housing need¹². Statistics Canada states that not all households spending 30% or more of income on shelter costs are necessarily experiencing housing affordability problems, and this is particularly true of households with high incomes and other households who choose to spend more on shelter than on other goods¹³. Households whose Shelter Cost to Income Ratio (STIR) is equal to or exceeds 30% would be considered to be in core housing need, provided they were unable to procure an alternative unit that met the suitability, adequacy, and affordability standards. For the purposes of this report, a STIR of 30% or more is used as a proxy for core housing need.

This report begins with a general overview of the 407 non-profit housing societies serving seniors in British Columbia and the 682 buildings with units for seniors that they operate. This data, including survey response rates, society mandate, and portfolio size, is presented in Section 2.1: General Society Information. The following section, General Building Information, offers a look at the number of units and tenant designations in buildings, as well as the building type. Sections 2.3 - 2.5 use the concepts of suitable, adequate, and affordable housing to explore building characteristics in more detail, and Section 2.6 gives an overview of relevant amenities in and near buildings. Finally, Section 2.7 explores the location of non-profit buildings housing seniors in relation to populations of low-income seniors and seniors who appear to be experiencing housing need. The tables and figures for the results are presented in Section 3.0. The discussion in Section 4.0 reviews the findings and considers the implications for non-profit seniors' housing in BC.

2.0 RESULTS

2.1 General Society Information

Four hundred and seven (407) housing societies offer affordable housing units for seniors in BC. These societies operate 682 buildings with units for seniors, in addition to other buildings without units specifically designated for seniors. Together these 682 buildings offer 31,112 units of seniors' housing, as well as 2,904 units for other types of tenants (Table 8).

Sixty-one percent (61%) of the societies who offer housing options for seniors have provided detailed information through the the BCNPHA Asset Analysis survey as of April 2010. These societies have provided comprehensive information for 425 buildings, which represent 62% of all the buildings with seniors' units (Table 1, Table 2).

¹¹ BC Housing. (2009). Independent Living BC. <http://www.bchousing.org/programs/independent>. Accessed October 29 2009.

¹² Canada Mortgage and Housing Corporation. (2004). Research Highlight: 2001 Census Housing Series: Issue 3 Revised. The Adequacy, Suitability, and Affordability of Canadian Housing. <https://www.cmhc-schl.gc.ca/odpub/pdf/63403.pdf>. Accessed August 4 2009.

The 407 societies that offer affordable, non-profit housing for seniors vary in their primary mandate or purpose. While the majority (70%) has the provision of housing for independent tenants as their primary mandate, an additional 22% of societies consider the provision of supportive housing to be their primary mandate. Only 8% of the societies offering housing to seniors consider the provision of health or social support services to be their primary mandate, and only one society considers itself to be primarily a provider of emergency or transition housing (Figure 1). Even greater variation is seen in the size of portfolios. Many (51%) of the societies offering housing for seniors are smaller organizations who operate 50 or fewer units (Table 3). Similarly, 66% operate a single building, while 27% manage between two and five buildings. Seventeen societies are large societies that operate ten or more buildings of non-profit housing (Table 4). The majority of the 407 societies serve independent seniors, while fewer offer supportive living, assisted living, and residential care environments (Table 5). Only 47 non-profit housing providers indicated that they offer residential care housing for seniors. The majority of non-profit housing societies that serve seniors offer a single level of care, with over three-quarters (77%) offering independent housing only (Table 6). Sixty-three societies operate multiple types of seniors' housing (Table 6). Among these societies the most common combination of housing types is an offering of independent housing and assisted living, or independent housing and supportive living (data not shown). The most common types of services provided by senior-serving non-profit housing societies are meals, daily activities, and health services (Table 7).

2.2 General Building Information

The 682 buildings with housing options for seniors comprise 34,016 units (Table 8). While the vast majority (91%) of these units are specifically designated for seniors, these buildings contain units for various other tenant demographics as well, including families, singles, and others. Of the 31,112 units designated for senior tenants, 68% are for independent seniors, 16% are residential care units, and 16% are supportive or assisted living units for frail seniors (Table 8). Most buildings (82%) with units for seniors have designated the entire building for senior tenants only; however, 10% of buildings also offer units for families, and 8% of buildings have units for other tenants (Table 8, Table 9). In most buildings (73%), the average age of head of household is 65 years or older, but in 11% of buildings the average tenant head of household is younger, between 50-64 years old. In 9% of buildings serving seniors, the average tenant head of household is less than 50 years old (Table 10).

The non-profit housing societies who completed the Asset Analysis survey provided detailed information on the size and form of 425 of the 682 buildings. Seventy-one percent of these 425 buildings are apartment buildings, while 10% are of mixed building type. The remainder take the form of townhouses (5%), single detached homes (4%), and other forms (Table 11). Most of the buildings (80%) are medium sized, with between 11 and 100 units (Table 12).

2.3 Suitability in Size of Units¹³

Over one-third (35%) of the units in buildings with housing options for seniors are studios while nearly half (49%) are one-bedroom units. Of the remaining units, 8% are two-bedroom units, 3% have three

¹³ The calculations in Sections 2.3 – 2.6 are based on the buildings and units for which societies completed a survey by April 2010, i.e. 425 buildings and 34,047 units. The analyses in this and following sections therefore do not include consideration of the 257 buildings for which societies did not complete a survey. The analyses in Tables 13 and 14 (unit type and average unit size) include consideration of all the units in buildings with units for seniors, including some units for other types of tenants.

bedrooms, 4% are shared rooms, and only a small proportion have four or more bedrooms (Table 13). While these percentages describe the available units in non-profit housing buildings serving seniors, it is not known how many of these larger units are designated for seniors and how many are intended for other tenants. All of the buildings with three or more bedroom units also have units for families. The average studio unit is 357 square feet. One-bedroom units are, on average, 553 square feet, and the average size of a two-bedroom unit is 839 square feet (Table 14).

2.4 Adequacy of Building Condition

Nearly two-thirds (61%) of the 425 buildings with completed surveys with units for seniors were built prior to 1990 (Table 15). Half (50%) were constructed between 1970 and 1989, and together constitute 58% of the total units for seniors (Figure 2). While the 65 newer buildings, constructed after 1999, are relatively spread across the province, over one-third (38%) are located in the Vancouver census metropolitan area. An additional 25% are located outside any CMA or CA, and 14% are located in the Victoria CMA (Table 16).

Housing providers estimate that smokers comprise 10% or less of tenants in almost half (46%) of buildings with units for seniors; however, comprehensive non-smoking policies for seniors' buildings are still relatively uncommon and are present in only 27% of buildings. Nearly half (44%) of the buildings allow smoking everywhere except for common areas. Eight percent of buildings currently have a few designated smoke-free units and intend to gradually phase in more as existing tenants who smoke move out (Table 17, Table 18). Forty-five percent of respondents indicated they would consider implementing a smoke-free policy in the future (data not shown).

2.5 Affordability of Units

The most common form of rent calculation for seniors' non-profit housing is 30% of gross household income (used in 41% of buildings), while some buildings (27%) set rent levels at a flat rate (Table 19). In 43% of non-profit buildings offering housing for seniors, the society pays the hydro charges and includes a flat fee in the tenants' rent (Table 20). Two hundred and fifty-four buildings are known to use natural gas, and in 93% of these buildings, the bill is paid by the society and included in tenant rent (Table 21).

2.6 Proximity to Amenities

Of the buildings surveyed, 302 (71%) with units for low-income seniors have an amenity or community room. One hundred and twenty-six buildings have a community garden, and 49 offer en-suite laundry. Fifty-three survey respondents (12%) did not respond to this question (Table 22). Additionally, most buildings with units for seniors are located within one kilometer of public transportation (79%), a park (79%), and a shopping centre with a grocery store (74%). Over half (55%) are located near recreational facilities, and 26% are located close to a hospital (Figure 3).

2.7 Unit Location and Demographics

The majority of buildings with units for seniors (67%) are located in the Vancouver, Vancouver Island, and Lower Mainland / Coast regions. However, the buildings located in the Vancouver and Lower Mainland / Coast regions tend to be comprised of a larger number of units: while Vancouver has 24% of the buildings, it is home to 32% of the total units available to seniors. The Lower Mainland / Coast region has 25% of the units, yet only 20% of the buildings, while Vancouver Island has 23% of the buildings and 18% of the units. The remaining four regions comprise 33% of the buildings and 24% of the units collectively (Table 23, Table 24).

By locating these 31,112 seniors' units within the province's census metropolitan areas (CMAs) and census agglomerations (CAs) and using Statistics Canada's data on LICOs and housing affordability, we can begin to understand the distribution of units for seniors in relation to low-income seniors that may require affordable housing.

Across British Columbia, there is an average of 3.1 units for every ten low income seniors (Table 25). The majority (71%) of units for seniors are located in the Vancouver and Victoria CMAs, which are comprised of all the municipalities in the Metro Vancouver and Capital Region districts, respectively. While the Vancouver CMA has 59% of the total units for seniors, it is also home to 64,400 low-income seniors – nearly two-thirds of the total low-income seniors in BC – and has a ratio of 2.8 units for every 10 low-income seniors. Just over 9,200 low-income seniors live outside of the province's census metropolitan areas and census agglomerations, where 9% (2,651) of seniors' units are located (Table 25).

While the ratio of non-profit seniors' housing units to low-income seniors varies across the province, only six CMAs or CAs (Dawson Creek, Salmon Arm, Williams Lake, Powell River, Victoria, and Fort St. John) exceed 5 units per 10 low-income seniors. Dawson Creek, with 129 units and 125 low-income seniors (a ratio of 10.3 units per 10 low-income seniors), has the highest ratio in the province. Fourteen of the CMAs or CAs, as well as the communities located outside any particular CMA or CA, are at or below the provincial figure of 3.1 units per 10 low-income seniors (Table 25).

Just over 64,000 seniors (50%) in British Columbia who rent on the private market spend 30% or more of their household income on housing costs and appear to be in housing need. In fifteen CMAs and CAs the proportion is higher; in particular, in Salmon Arm CA and Dawson Creek CA, 62% and 60% of renting seniors are in housing need, respectively. Ten census areas fall below the provincial average, and with the exception of Vancouver (49%), locations inside the province's non CMA or CA areas (45%), and Port Alberni (41%), all are in northern part of the province. The lowest proportions can be found in Williams Lake and Prince Rupert, where 32% and 31% of renting seniors are in housing need (Table 26). No areas of the province have less than 30% of renting seniors in housing need.

3.0 DATA

3.1 General Society Information¹⁴

Table 1. Survey response rate for societies (n=407 societies).

Survey response	Responses	Percentage
Surveyed	249	61%
Unsurveyed	158	39%
<i>Total</i>	407	100%

¹⁴ The tables in Sections 3.1 and 3.2 are based on general information compiled in the Asset Analysis and therefore include all known seniors' buildings, including those for which a survey was not completed.

Table 2. Survey response rate for buildings (n=682 buildings).

Survey response	Responses	Percentage
Surveyed	425	62%
Unsurveyed	257	38%
<i>Total</i>	682	100%

Figure 1. Primary purpose of non-profit housing societies serving seniors (n=407 societies).

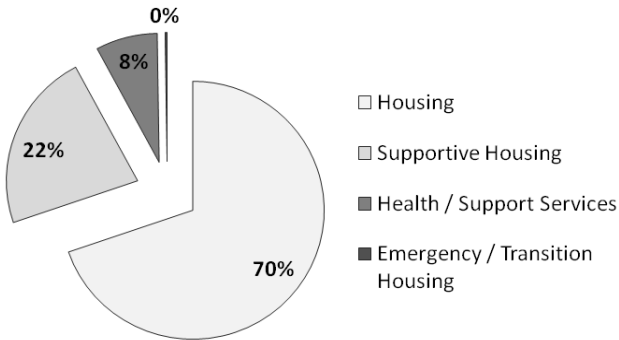


Table 3. Portfolio size – number of units (n=407 societies).

Units operated	Responses	Percentage
1 - 10 units	36	9%
11 - 50 units	169	42%
51 - 100 units	93	23%
101 - 250 units	78	19%
251 - 500 units	16	4%
501+ units	15	4%
<i>Total</i>	407	100%

Table 4. Portfolio size – number of buildings (n=407 societies).

Buildings operated	Responses	Percentage
1 building	269	66%
2 - 5 buildings	109	27%
6 - 9 buildings	12	3%
10+ buildings	17	4%
<i>Total</i>	407	100%

Table 5. Types of seniors' housing provided¹⁵ (n=407 societies).

Type of seniors' housing	Responses
Independent seniors	320
Supportive living for frail seniors	68
Assisted living for frail seniors	52
Residential care	47

Table 6. Number of levels of care provided in seniors' housing (n=407 societies).

Seniors' housing offered	Responses	Percentage
Independent	264	77%
Supportive Living	35	10%
Assisted Living	19	5%
Residential Care	26	8%
Single housing type	344	100%
Two of four care levels	48	76%
Three of four care levels	13	21%
Four care levels	2	3%
Multiple housing type	63	100%
<i>Total</i>	407	100%

Table 7. Types of services offered¹⁶ (n=249 societies).

Type of Service	Responses
Supportive services (meals)	37
Supportive services (daily activities)	31
Health services	27
Support services (counseling)	10
Mental health services	7
Women's centre	2

¹⁵ As this question asked respondents to check all that apply, it does not sum to 100%.

¹⁶ These figures are based on data provided by the 249 societies who completed a survey. As this question asked respondents to check all that apply, it does not add up to 100%.

3.2 General Building Information

Table 8. Number of units and tenant designations (n=34,016 units).

Type of Unit	Responses	Percentage
Independent	21155	68%
Residential care	4981	16%
Supportive	2848	9%
Assisted living	2128	7%
Seniors	31,112	100%
Family	2268	78%
First Nations	267	9%
Singles	122	4%
Other tenants	116	4%
Mental health clients	85	3%
Developmental disabilities	46	2%
Other tenants	2,904	100%
<i>Total</i>	34,016	100%

Table 9. Tenant mix in non-profit seniors' buildings (n=682 buildings).

Tenant mix	Responses	Percentage
Seniors only (all care levels)	562	82%
Seniors and families	67	10%
Seniors and others	53	8%
<i>Total</i>	682	100%

Table 10. Average age of tenant head of household (n=425 buildings¹⁷).

Average age	Responses	Percentage
19 - 29 years old	3	1%
30 - 49 years old	33	8%
50 - 64 years old	48	11%
65+ years old	309	73%
Don't know	13	3%
(No response)	19	4%
<i>Total</i>	425	100%

¹⁷ The calculations for Tables 10 and 11 are based on buildings for which societies have provided survey information. They therefore do not include consideration of the 257 buildings for which no survey information was provided.

Table 11. Type of building in non-profit seniors' housing (n=425 buildings¹⁷).

Building type	Responses	Percentage
Apartment	303	71%
Mixed building types	42	10%
Townhouses	20	5%
Single detached	18	4%
Duplex	5	1%
(No response)	37	9%
<i>Total</i>	425	100%

Table 12. Number of units per building (n=682 buildings).

Units per building	Responses	Percentage
1 - 10 units	75	11%
11 - 50 units	365	54%
51 - 100 units	175	26%
101 - 250 units	64	9%
251+ units	3	0%
<i>Total</i>	682	100%

3.3 Suitability in Size of Units¹⁸

Table 13. Unit types in non-profit seniors' housing (n=21,638 units).

Unit type	Responses	Percentage
Shared room	802	4%
Studio	7590	35%
1 bedroom	10495	49%
2 bedroom	1706	8%
3 bedroom	632	3%
4+ bedroom	103	0%
(No response)	310	1%
<i>Total</i>	21,638	100%

¹⁸ The calculations in Sections 3.3 – 3.6 are based on the buildings and units for which societies completed a survey by April 2010, i.e. 425 buildings and 21,638 units. The analyses in this and following sections therefore do not include consideration of the 257 buildings for which societies did not complete a survey. The analyses in Tables 13 and 14 (unit type and average unit size) include consideration of all the units in buildings with units for seniors, including some units for other types of tenants.

Table 14. Average size of units in non-profit seniors' housing.

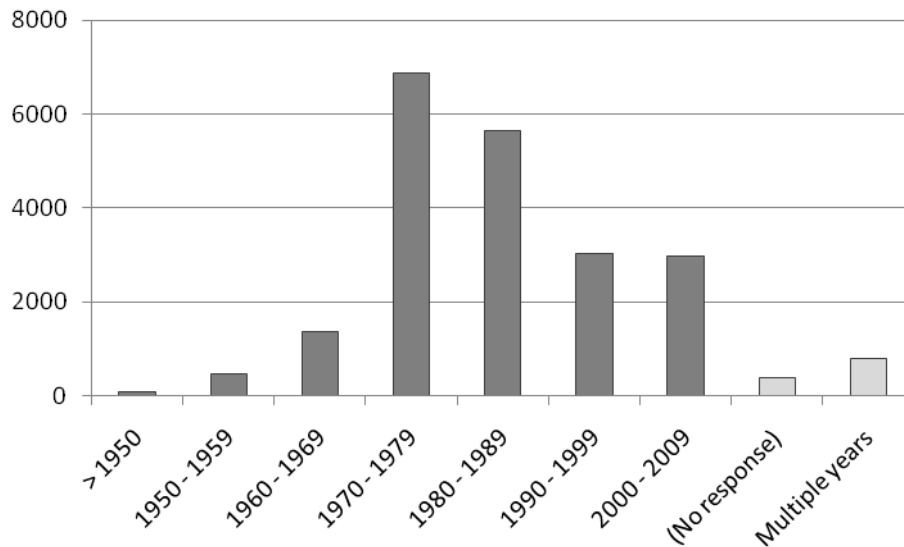
Unit Type	Average square footage
Studio	357
1 bedroom	553
2 bedroom	839
3 bedroom	1173
4+ bedroom	1522

3.4 Adequacy of Building Condition

Table 15. Decade of construction of non-profit seniors' housing (n=425 buildings).

Decade built	Responses	Percentage
< 1950	1	0%
1950 - 1959	10	2%
1960 - 1969	37	9%
1970 - 1979	104	24%
1980 - 1989	112	26%
1990 - 1999	74	17%
2000 - 2009	65	15%
(No response)	12	3%
Multiple years	10	2%
<i>Total</i>	425	100%

Figure 2. Decade of construction of non-profit seniors' units (n=21,638 units¹⁹).



¹⁹ This figure is based on all known seniors' units in buildings for which societies completed a survey by April 2010. It does not include units in seniors' buildings intended for tenants other than seniors (e.g. units for families).

Table 16. Location of non-profit seniors' buildings constructed after 1999 (n=65 buildings).

CMA or CA	Responses	Percentage
Vancouver CMA	25	38%
Non-CMA or CA	16	25%
Victoria CMA	9	14%
Powell River CA	4	6%
Kelowna CMA	2	3%
Prince George CA	2	3%
Kamloops CA	2	3%
Kitimat CA	1	2%
Vernon CA	1	2%
Port Alberni CA	1	2%
Abbotsford CMA	1	2%
Williams Lake CA	1	2%
<i>Total</i>	65	100%

Table 17. Percentage of tenants that smoke in non-profit seniors' housing (n=425 buildings²⁰).

Percentage of smoking tenants	Responses	Percentage
10% or less	191	46%
25%	126	30%
50%	19	4%
75%	5	1%
90% or greater	2	0%
(No response)	82	19%
<i>Total</i>	425	100%

Table 18. Smoke-free options in non-profit seniors' housing (n=425 buildings).

Smoke-free areas	Responses	Percentage
Common areas only	187	44%
Entire building incl. balconies	113	27%
A few units, gradually more	32	8%
Entire building w/ grandfather clause	15	4%
Entire building excl. balconies / patios	7	2%
Entire building w/ a smoking room	3	1%
No areas smoke-free	3	1%
(No response)	65	15%
<i>Total</i>	425	100%

²⁰ The figures in Tables 17 – 22 and Figure 3 are based on all known seniors' units in buildings for which societies completed a survey by April 2010 (n=425 buildings). They do not include units in seniors' buildings intended for tenants other than seniors (e.g. units for families).

3.5 Affordability of Units

Table 19. Common forms of rent calculation (n=425 buildings).

Rent calculation	Responses	Percentage
30% of gross household income	174	41%
Flat rate	116	27%
Mixed - 30% and flat rate	33	8%
Other	34	8%
25% of gross household income	5	1%
Don't know	3	1%
(No response)	60	14%
<i>Total</i>	425	100%

Table 20. Payment of hydroelectric charges in non-profit seniors' housing (n=425 buildings).

Hydro payment	Responses	Percentage
Society pays	183	43%
Tenant pays	147	35%
Both pay	26	6%
(No response)	69	16%
<i>Total</i>	425	100%

Table 21. Payment of gas charges in non-profit seniors' housing (n=425 buildings).

Gas payment	Responses	Percentage
Society pays	235	55%
Not applicable	103	24%
Tenant pays	17	4%
Both pay	2	1%
(No response)	68	16%
<i>Total</i>	425	100%

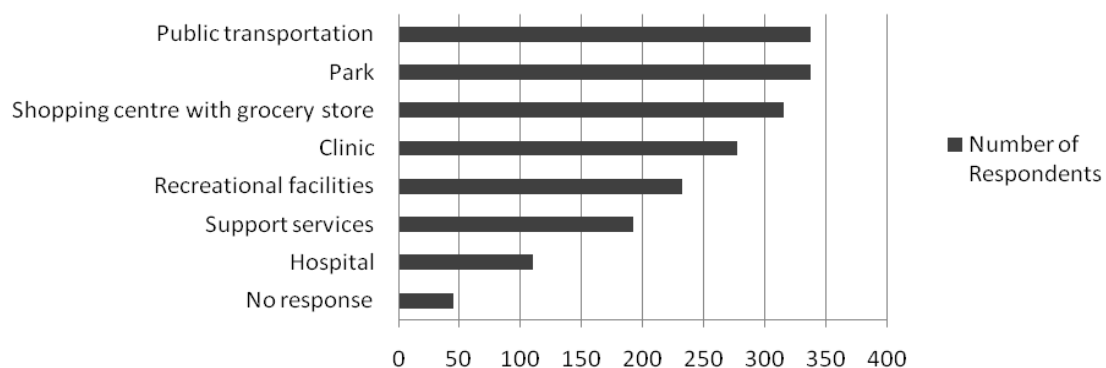
3.6 Proximity to Amenities

Table 22. Amenities provided in non-profit seniors' housing²¹ (n=425 buildings).

Amenity	Responses
Amenity / community room	302
Community garden	126
Ensuite laundry	49
(No response)	53

²¹ As this question asked respondents to check all that apply, it does not add up to 100%.

Figure 3. Proximity of non-profit seniors' housing to necessary services (n=425 buildings).



3.7 Unit Location and Demographics

Table 23. Number of non-profit seniors' buildings by BCNPHA region (n=682 buildings).

BCNPHA Region	Responses	Percentage
Vancouver	163	24%
Vancouver Island	159	23%
Lower Mainland / Coast	134	20%
Okanagan	85	13%
Northern	59	9%
Kootenay	46	7%
Fraser Valley	36	4%
<i>Total</i>	682	100%

Table 24. Number of non-profit seniors' units by BCNPHA region (n=31,112).

BCNPHA Region	Responses	Percentage
Vancouver	10055	32%
Lower Mainland / Coast	7867	25%
Vancouver Island	5725	18%
Okanagan	2919	9%
Fraser Valley	2499	8%
Kootenay	941	3%
Northern	1106	4%
<i>Total</i>	31,112	100%

Table 25. Ratio of seniors' units to low income seniors below LICOs²² (n=31,112 units)*.

CMA or CA	Units	Percentage of BC Seniors' Units	Low Income Seniors	Units per 10 Low Income Seniors
<i>British Columbia</i>	31,112	100%	99,045	3.1
Dawson Creek CA	129	0%	125	10.3
Salmon Arm CA	150	0%	200	7.5
Williams Lake CA	125	0%	175	7.1
Powell River CA	252	1%	375	6.7
Victoria CMA	3758	12%	5640	6.6
Fort St. John CA	118	0%	180	6.5
Port Alberni CA	221	1%	475	4.6
Abbotsford CMA	1177	4%	2545	4.6
Squamish CA	70	0%	155	4.5
Vernon CA	458	1%	1040	4.4
Prince Rupert CA	51	0%	150	3.4
Penticton CA	353	1%	1070	3.2
Duncan CA	223	1%	690	3.2
Kitimat CA	27	0%	90	3.0
Nanaimo CA	577	2%	1935	2.9
Vancouver CMA	18363	59%	64400	2.8
<i>Non CMA or CA</i>	2,651	9%	9,215	2.8
Kelowna CMA	770	2%	2840	2.7
Kamloops CA	406	1%	1620	2.5
Parksville CA	141	0%	565	2.4
Campbell River CA	189	1%	810	2.3
Cranbrook CA	67	0%	300	2.2
Courtenay CA	259	1%	1165	2.2
Prince George CA	269	1%	1245	2.1
Chilliwack CA	240	1%	1385	1.7
Quesnel CA	46	0%	385	1.1
Terrace CA	22	0%	270	0.8

*Note: Please see also Table 26, Senior renting households in housing need by census metropolitan area (n=129,800).

²² Statistics Canada. (2008). *Income Status Before Tax and Income Status After Tax (8) and Economic Family Status and Age Groups (80) for the Persons in Private Households of Canada, Provinces, Census Metropolitan Areas and Census Agglomerations, 2005 - 20% Sample Data. Topic based tabulations - income and earnings*. Statistics Canada, 2006 Census of Population, Statistics Canada catalogue no. 97-563-XCB2006029. June 12. (Accessed June 30 2009).

Table 26. Senior renting households in housing need²³ by census metropolitan area²⁴ (n=129,800).

CMA or CA	Total Number of Seniors Renting	Seniors Renting and Spending 30% or More of Income on Housing Costs	Percentage with a STIR of 30%+
British Columbia	129,800	64,300	50%
Salmon Arm CA	515	320	62%
Dawson Creek CA	480	290	60%
Courtenay CA	1540	870	56%
Kamloops CA	2630	1480	56%
Penticton CA	2120	1190	56%
Kelowna CMA	4290	2330	54%
Nanaimo CA	3045	1650	54%
Duncan CA	1340	720	54%
Parksville CA	885	475	54%
Cranbrook CA	655	350	53%
Powell River CA	640	340	53%
Chilliwack CA	2260	1190	53%
Vernon CA	2105	1100	52%
Abbotsford CMA	3865	1970	51%
Squamish CA	285	145	51%
Victoria CMA	14455	7245	50%
Campbell River CA	1020	505	50%
Vancouver CMA	70255	34390	49%
Fort St. John CA	410	200	49%
Prince George CA	2040	985	48%
Quesnel CA	570	270	47%
<i>Non CMA or CA</i>	11930	5370	45%
Kitimat CA	205	90	44%
Port Alberni CA	765	315	41%
Terrace CA	445	180	40%
Williams Lake CA	490	155	32%
Prince Rupert CA	560	175	31%

²³ A Shelter to Income Ratio (STIR) of 30% or more is used here as a proxy for housing need.

²⁴ Statistics Canada. (2008). Gross Rent as a Percentage of 2005 Household Income (10), Household Type (11) and Age Groups of Primary Household Maintainer (8) for the Private Households with Household Income Greater than Zero, in Tenant-occupied Private Non-farm, Non-reserve Dwellings of Canada, Provinces, Territories, Census Metropolitan Areas and Census Agglomerations, 2006 Census - 20% Sample Data. Topic-based tabulations: housing and shelter costs. Statistics Canada, 2006 Census of Population, Statistics Canada catalogue no. 97-554-XCB2006051. (June 12). Accessed July 10 2009.

4.0 DISCUSSION

4.1 Findings and Implications

British Columbia is home to more than one million seniors, who make up over a quarter of the province's nearly 4,000,000 private households. According to Statistics Canada, 9.4% of these seniors (99,045) are low income²⁵. Historically, the primary supply of affordable housing has been created through private sector construction of rental units. However, the same market that created this stock of affordable housing is now eroding it as aging properties are demolished, redeveloped, and converted to more profitable forms of market-based ownership housing. As the population ages and the cost of market housing rises, the demand for affordable seniors' housing is perpetually increasing. However, a dwindling supply of rental housing coupled with growing demand has resulted in higher than average rents across the province. This – combined with one of the lowest vacancy rates in the country²⁶ - has left nearly 100,000 seniors in B.C. unable to find market housing that is affordable²⁷. For seniors with complex health needs, the cost of appropriate housing with supports on the private market is even higher.

By building and managing long-term, affordable shelter for those unable to find housing on the private market, non-profit housing societies make a key contribution to the long-term supply of high quality, affordable housing and help promote the growth of healthy, stable communities. Four hundred and seven (407) non-profit housing societies offer affordable housing units for seniors across the province and operate under diverse mandates. While the majority (70%) of societies consider their mandate to be housing, the primary purpose of approximately one in five societies is to offer supportive housing specifically. Fewer societies offer housing as one component of a health / support services mandate. The diversity in mandates means that low-income seniors have a wide variety of housing and support options available to them within the non-profit housing sector that they may not otherwise be able to afford on the private market. In addition, if a senior tenant's support needs increase, this continuum of housing and supports means that he or she may still be able to readily access an appropriate unit within the same sector. The non-profit housing sector therefore plays an important role in providing a variety of options for seniors with complex health needs.

Research has shown that while some types of built environments encourage more physical activity than others, social interaction may be a more important factor for seniors' health. Older individuals are at greater risk for losing critical parts of their social ties as they age and may therefore be more dependent

²⁵ Statistics Canada. (2008). *Income Status Before Tax and Income Status After Tax (8) and Economic Family Status and Age Groups (80) for the Persons in Private Households of Canada, Provinces, Census Metropolitan Areas and Census Agglomerations, 2005 - 20% Sample Data. Topic based tabulations - income and earnings*. Statistics Canada, 2006 Census of Population, Statistics Canada catalogue no. 97-563-XCB2006029. June 12. (Accessed June 30 2009).

²⁶ Canada Mortgage and Housing Corporation. (2008). "Rental Market Report: Canada Highlights". http://www.cmhc-schl.gc.ca/odpub/esub/64667/64667_2009_B01.pdf, Accessed July 14 2009.

²⁷ Statistics Canada. (2008). *Income Status Before Tax and Income Status After Tax (8) and Economic Family Status and Age Groups (80) for the Persons in Private Households of Canada, Provinces, Census Metropolitan Areas and Census Agglomerations, 2005 - 20% Sample Data. Topic based tabulations - income and earnings*. Statistics Canada, 2006 Census of Population, Statistics Canada catalogue no. 97-563-XCB2006029. June 12. (Accessed May 5 2009).

on social interaction available within their immediate communities²⁸. In particular, buildings with a mix of tenants may encourage social participation and inclusion by allowing for intergenerational interactions to occur on a regular basis. While the average head of household is over 50 years old in the vast majority (84%) of non-profit buildings for seniors, and over the age of 65 in most buildings, 18% percent of buildings with seniors have units designated for other types of tenants, and for families in particular. It is likely that the larger two-, three-, and four+ bedroom units present in some buildings are intended for these other types of tenants. Under BC Housing guidelines, subsidized housing designated for seniors may also be accessed by low-income individuals under the age of 55 who have disabilities but are able to live independently. One non-profit society estimated that approximately 10% of the tenants in their seniors' buildings fall into this category. Since relatively few seniors' buildings have units for other tenants, non-profit housing societies may be able to do more to foster social inclusion (and intergenerational inclusion in particular) among the buildings they operate by considering the inclusion of units for other tenants when developing new buildings.

Non-profit housing societies that serve seniors are, in general, small societies that operate 100 units or less. Sixty-six percent of senior-serving societies operate only a single building, and the majority (71%) of seniors' buildings takes the form of apartments. Given the varying needs and preferences of senior tenants at different stages of independence, societies looking to develop new housing for seniors may want to consider developing a range of building types that accommodate these variations. Having a space for social interactions of all kinds to take place is similarly important. Creating private and semi-private areas for gathering optimizes opportunities for meaningful interactions both among tenants and between tenants and their visitors²⁸. Nearly three-quarters of seniors' buildings have such a space in the form of a community or amenity room, and of the surveyed buildings, 30% have a community garden. Many buildings are also close to a park (79%), public transit (79%), and a shopping centre with a grocery store (74%), all important elements to a living environment that supports engagement with the broader community and positive social inclusion. Further research could investigate the factors that may facilitate seniors' access to and use of such services and amenities.

The data presented in this report does not include buildings that are currently in the process of construction. Of note, the governments of Canada and British Columbia have recently announced funding for the construction of 322 modular housing units for seniors and persons with disabilities²⁹. Still, relatively few non-profit buildings for seniors have been constructed in the past few years. The slowdown in construction of buildings intended for seniors will have implications for older buildings, the majority of which were constructed over thirty years ago. Twenty-four percent of buildings with units for seniors were constructed between 1970 and 1979, and may be in need of major repairs and renovations soon and perhaps almost simultaneously. This will have serious implications for both the societies who operate older buildings and the older tenants living in them. Societies operating multiple buildings requiring renovations will face not just major costs; they will also face the considerable challenge of finding suitable places for senior tenants to live in the interim. This may pose a particular problem in buildings serving tenants unable to live independently. However, societies whose buildings

²⁸ Cannuscio, Block, and Kawachi. (2003). Social Capital and Successful Aging - The Role of Senior Housing. American College of Physicians. 139(5): 395 - 399.

²⁹ BC Housing. 2010. "Canada, B.C. Announce New Seniors' Housing Construction." January 25th, 2010. http://www.bchousing.org/news/news_releases/2010/01/22/5590_1001221534-488. Accessed May 31 2010.

are new or in good condition will have the benefit of learning from others undergoing renovation and relocation processes sooner.

As a general rule of thumb, at any point in time 7% of the province's seniors are semi-independent (frail) and require some supports. Between 5 and 7% are dependent and are in need of institutional care³⁰, while the remainder are able to live independently. Of the 31,112 non-profit housing units designated for senior tenants, 68% are intended for independent seniors, 16% are supportive or assisted living units for frail seniors, and 16% are residential care units. Given the high cost of supportive living, assisted living, and residential care units on the private market, this combination of non-profit housing and supports provides further options to seniors requiring some assistance. While the majority of societies offer a single type of seniors' housing, sixty-three societies offer multiple levels of care to their tenants through some combination of independent housing, supportive living, assisted living, and residential care to their tenants.

While in most cases different care options are provided in different buildings, in 32 buildings (5% of the total) multiple levels of care are offered at the same facility, allowing for minimal disruption as tenants' health needs change. This type of facility is often known as a 'campus of care' model. A campus of care is a site that offers different care and housing options so seniors can access different levels of care as their health needs change. According to the 2008 CMHC Seniors' Housing Market Survey, this type of development has increased by one-third since 2006. The campus of care model supports the idea of aging in place, and reduces the need for disruptive moves as seniors' needs for higher levels of support grow. This model can also be beneficial for senior couples who find that one spouse requires a different level of care than the other. A campus of care facility offers both an easy transition to different health and housing options within a facility, and a sense of community that allows senior tenants better opportunity to interact with and support one another. Demand for these types of facilities will increase in coming years as the proportion and number of older adults continues to rise³¹.

A further potential improvement among non-profit housing societies who serve seniors lies in the adoption of smoke-free policies. According to data from the 2008 Canadian Tobacco Use Monitoring Survey, seniors over the age of 55 have a low likelihood of being smokers. At a national level, thirteen percent of seniors over the age of 55 currently smoke, compared to 18% for all age groups³². Tobacco smoking is a major cause of health problems among older people who do smoke, and quitting can help prevent or reduce many of these problems. Exposure to second-hand smoke can also have detrimental health effects among seniors, particularly those with respiratory problems such as asthma³³. In nearly

³⁰ BCNPHA Research Department. (2009). "Affordable Housing for Seniors: Collaborating to Create a Research Agenda & Action Plan – SUMMARY REPORT", British Columbia Non-Profit Housing Association. Vancouver: British Columbia.

³¹ Canada Mortgage and Housing Corporation. (2008). "Seniors' Housing Market Survey: British Columbia". http://www.cmhc-schl.gc.ca/odpub/esub/64663/64663_2007_A01.pdf. Accessed May 31 2010.

³² Health Canada. (2008). Table 1. Smoking status and average number of cigarettes smoked per day, by age group and sex, age 15+ years, Canada, Wave 1, 2008. Canadian Tobacco Use Monitoring Survey. http://hc-sc.gc.ca/hc-ps/tobac-tabac/research-recherche/stat/ctums-esutc_2008/wave-phase-1_table1-eng.php. Accessed May 31 2010.

³³ World Health Organization. (2002). Active Ageing: A policy framework. Geneva: WHO. http://whqlibdoc.who.int/hq/2002/WHO_NMH_NPH_02.8.pdf. Accessed September 31 2010.

half the non-profit housing buildings with units for seniors, less than 10% of the tenants are smokers. However, in approximately 35% of buildings, housing providers estimate that a quarter or more of tenants smoke. Comprehensive non-smoking policies in seniors' buildings remain relatively uncommon, and smoking is allowed everywhere except common rooms in nearly half the buildings considered in this report. However, 44% of respondents to the Asset Analysis survey also indicated they were considering adopting a smoke-free policy in some or all of their units in the future (data not shown). Under provincial law, smoke-free policies are legal in multi-unit buildings, as long as existing smoking tenants are 'grandfathered' in. As these existing smoking tenants move out, the policy is then gradually broadened to these units. Implementing a smoke-free policy in such a way will ensure that the rights of existing tenants are upheld, and while at the same time enabling non-profits to improve their ability to maintain the condition of their buildings.

The need for non-profit seniors' housing can be explored from a number of different perspectives. Analyzing the ratio of the number of non-profit seniors' units to the number of seniors living on low income (below LICOs) provides a picture of what the supply of housing is in relation to seniors who may be eligible. At a provincial level there is a ratio of 3.1 units for every 10 low-income seniors, and only six CMAs or CAs exceed 5 units per 10 low-income seniors. Using this measure alone, it is apparent that there is significant need for non-profit seniors' housing across the province.

Need for affordable seniors' housing can also be measured by identifying areas with a high proportion of seniors spending 30% or more of their household income on housing costs. At a national level, senior one-person households are more likely to ever live in a core housing need household than non-senior one-person households – nearly a third of single seniors have experienced core housing need, while 23% of non-seniors have. Among one-person households, senior female households are the most likely to ever live in a core housing need household (37%)³⁴. In British Columbia, over 64,000 seniors have a Shelter to Income Ratio of 30% or greater and may experience housing affordability problems. While Statistics Canada notes that not all households in spending 30% or more of their household income on housing costs are necessarily experiencing affordability problems, the STIR still serves as a useful indicator of affordability³⁵. Households whose STIR is equal to or exceeds 30%, *and* who are unable to procure an alternative unit that met the suitability, adequacy, and affordability standards, would be considered to be in core housing need and could be potential candidates for non-profit housing.

Neither the LICOs nor the STIR measures directly correspond to demand for non-profit seniors' housing. The STIR benchmark of 30% has been used in this report as a proxy for housing need, and may therefore be an overestimation of seniors in need of non-profit housing, while the LICOs represents an underestimate. With that in mind, the LICOs and STIR data still provide a useful indication of the

³⁴ Canada Mortgage Housing Corporation. (2008). Recent trends in housing affordability and core housing need. *Canadian Housing Observer* 2008. 5-20. <http://www.cmhc-schl.gc.ca/odpub/pdf/66137.pdf>.

³⁵ Statistics Canada. (2008). Gross Rent as a Percentage of 2005 Household Income (10), Household Type (11) and Age Groups of Primary Household Maintainer (8) for the Private Households with Household Income Greater than Zero, in Tenant-occupied Private Non-farm, Non-reserve Dwellings of Canada, Provinces, Territories, Census Metropolitan Areas and Census Agglomerations, 2006 Census - 20% Sample Data. Topic-based tabulations: housing and shelter costs. Statistics Canada, 2006 Census of Population, Statistics Canada catalogue no. 97-554-XCB2006051. (June 12). Accessed July 10 2009

potential relative demand for non-profit seniors' housing in different areas of the province. The proportion of seniors in housing need – those spending 30% or more of their household income on housing costs - ranges across the province from a low of 31% in Prince Rupert CA to a high of 62% in Salmon Arm CA. In general, the Northern region appears to have lower levels of seniors' housing need, with multiple CAs exhibiting proportions of seniors in housing need lower than the provincial average of 50%.

A comparison of how locations fare across both measures highlights some of the nuances of housing need and supply. For example, with 62% and 60% of seniors who rent in housing need, Salmon Arm CA and Dawson Creek CA fare the worst along the housing need measure. However, with ratios of 7.5 and 10.3 units per ten low-income seniors, they also have the highest ratio of units per low-income seniors in the province - while they have high potential demand for affordable housing, they also have a relatively large number of units. Similarly, while the census agglomerations of Terrace and Quesnel have two of the poorest ratios of units to low income seniors (0.8 and 1.1 units for every ten low-income seniors), they also have some of the lowest need, with 40% and 47% of renting seniors in housing need. However, in other locations the relationship between need and supply is less positive. In Courtenay CA, where 56% (the third highest proportion in the province) of seniors who rent spend 30% or more on housing costs, there are a mere 259 seniors' units for 1,165 low-income seniors (a ratio of 2.2 units per 10 low income seniors).

These figures focus solely on the availability of non-profit housing units and do not include data on the availability of other forms of social housing, namely, housing stock directly managed by the provincial government (approximately 8,000 units), and co-operative housing (approximately 14,000 units). While a regional distribution of these forms of affordable housing and the specific tenants they serve would be useful in providing a complete picture, it is worth noting that the 31,112 non-profit housing units designated for seniors that are described in this report comprise the large majority of social housing units available to seniors in the province of BC.

Low vacancy rates on the private market will further hinder the ability of seniors to find affordable housing that meets their needs, and will therefore influence the demand for non-profit housing. Further, housing need may vary among particular demographics or support needs. Housing and health options for seniors on the private market remain financially inaccessible for a large segment of the population. Average monthly rents for living units with laundry, housekeeping, and common meal facilities range from an average of \$1,931 in the Okanagan region to \$2,419 on Vancouver Island, to \$3,587 in the City of Vancouver. Seniors with more complex health needs seeking residential care options can expect to spend significantly more, from an average of \$4,466 in the Okanagan, to \$4,210 on Vancouver Island, to \$5,199 in the City of Vancouver³⁶. Non-profit operated facilities that offer a higher level of care, or different levels of care in the same building, are therefore essential to meeting the needs of seniors because they offer affordable alternatives to costly market facilities.

³⁶ Canada Mortgage and Housing Corporation. (2008). "Seniors' Housing Market Survey: British Columbia". http://www.cmhc-schl.gc.ca/odpub/esub/64663/64663_2007_A01.pdf. Accessed October 7 2009.

4.2 Conclusion

Seniors currently comprise over a quarter of the province's nearly 4,000,000 private households³⁷, and the proportion of older seniors aged 65+ is expected to double over the next twenty-five years³⁸. In general, non-profit housing societies across the province serve this growing population well. They offer a wide range of housing and support options that present alternatives to costly private sector equivalents, with a variety of building types, unit sizes, and amenities. With two-thirds of the province's non-profit housing societies offering housing and / or supports to senior tenants, seniors are in fact the tenant group best served by the non-profit housing sector.

However, the fact that there are not enough units for seniors who may require them remains a major concern. The need for affordable housing is high across the province. This is of particular concern for seniors who rent their homes, 50% of whom experience housing affordability issues. Across the province there is an average of 3.1 units of non-profit seniors' housing for every 10 low-income seniors. Yet, the distribution of neither these units nor of seniors in housing need or low-income is even across the province. Some areas have particularly high need given large numbers of low-income seniors experiencing housing affordability problems.

A further concern relates to the age of the existing housing stock and the inevitable need for repairs in coming years. The age of the non-profit housing stock serving seniors and the dearth of newer buildings with seniors units is related to larger issues around funding. The majority of buildings operated by non-profit housing providers will face the expiration of their operating agreements with the federal and provincial governments and the subsequent withdrawal of subsidies over the next thirty years. These agreements have constituted a long-term, secure source of funding for non-profits over the past three decades; however, with the devolution of responsibility for housing from senior to lesser levels of government has come a shift towards short-term, project-based funding and an increasing emphasis on the use of multiple funding partners for the development of new housing.

Meanwhile, the new housing programs that do exist are highly targeted towards households requiring complex supports. While this has seen the creation of some new units combining housing and supports for seniors, existing provincially-owned subsidized units are also slated to be renovated and converted to better support those with special needs. While this strategy does not technically remove any units from the stock of affordable housing, it effectively eliminates these units as an option for those who do not require extra supports. Operating agreement expiry may therefore create opportunities for non-profits seeking ways to operate and develop housing outside of a government framework.

Population ageing is anticipated to accelerate over the next thirty years, particularly as the baby boomer generation ages and as advances in medical science prolongs longevity³⁹. Demand for facilities offering

³⁷ Statistics Canada. (2008). Income Status Before Tax and Income Status After Tax (8) and Economic Family Status and Age Groups (80) for the Persons in Private Households of Canada, Provinces, Census Metropolitan Areas and Census Agglomerations, 2005 - 20% Sample Data. Topic based tabulations - income and earnings. Statistics Canada, 2006 Census of Population, Statistics Canada catalogue no. 97-563-XCB2006029. June 12. (Accessed May 5 2009).

³⁸ Statistics Canada. (2007). Portrait of the Canadian Population in 2006, by Age and Sex, 2006 Census. Statistics Canada catalogue no. 97-551-XIE.

³⁹ Statistics Canada. (2006). "A portrait of seniors in Canada." Catalogue no. 89-519-XIE.
<http://www.statcan.gc.ca/pub/89-519-x/89-519-x2006001-eng.pdf>. Accessed January 20 2010.

varying levels of support will increase in coming years as both the proportion and number of older adults continues to rise. Further research could explore how the integration of support services with housing could be facilitated to support ageing in place.

While there is no single solution to the issue of housing affordability for seniors in British Columbia, by finding innovative ways of providing more housing to those in need, the non-profit housing sector will continue to make a key contribution towards a vision of all households in BC having access to safe, secure, and affordable housing.

APPENDIX A

BCNPHA's Seven Region Classification System

