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# Seniors Advocate Calls for More Help for Low-Income Renters and Homeowners, a Fundamental Redesign of Assisted Living, and Changes to Help Seniors Access their Preferred Residential Care Bed Faster.

**Vancouver** – Seniors Advocate Isobel Mackenzie today released the report, "Seniors Housing in B.C., Affordable, Appropriate, Available." Among the 18 recommendations in the report, Mackenzie proposes a bold new initiative to help senior homeowners afford to stay at home, calls for increases to rent subsidies for seniors, demands a commitment from the province to address lack of appropriate housing in rural B.C., argues for a fundamental redesign of assisted living, and presses for more action on getting seniors into the residential care facility of their choice. This is Mackenzie's fourth report since opening the newly created Office of the Seniors Advocate in April 2014.

"I met with seniors in every corner of the province and the number one message I heard was that housing is not nearly as available or affordable as it needs to be to meet the needs of some seniors," said Mackenzie. "My team and I took this strongly voiced concern and looked at the evidence for three types of housing to determine the answer to these fundamental questions: Is it affordable? Is it appropriate? Is it available? What we found very clearly is that improvements are critically needed.

The report highlights that 93% of seniors are living independently, and the help they need is mostly financial. In response to the overwhelming evidence of need on the part of low-income seniors, Mackenzie calls on the province to increase subsidies available through the Shelter Aid for Elderly Renters (SAFER) program and to develop a strategy for creating more housing in rural B.C. "I am very concerned that some seniors are going without some of the basics in order to meet their rent obligations. There are many health costs, such as dental care and hearing aids, that are not covered. This can have a significant impact on the health and well-being of seniors," stated Mackenzie.

For the 80% of seniors who are homeowners, Mackenzie has recommended a bold new initiative, a "Homeowner Expense Deferral Account" program that would give low-income seniors the ability to defer paying housing costs such as hydro, home insurance, and major repairs and maintenance. The province would pay these expenses on behalf of the senior and then collect the money back when the house is sold.

"A new roof or the need to fix a dilapidated deck may be a cost that forces a senior out of a house they have loved for decades. Living in a house that is worth \$500,000 or even a million dollars does not mean much if you're living alone on \$24,000 a year or less, which is the median income for seniors in B.C., and you can't find the cash to pay the bills. This kind of program would help seniors afford to live independently for as long as possible."

Among Mackenzie's other recommendations are sweeping changes to the province's Registered Assisted Living program to allow seniors living in these settings to remain there as long as possible, even if their health care needs change.

"The evidence shows us very clearly that assisted living could be accommodating more seniors than it does currently," says Mackenzie. "Regulations around assisted living are outdated and too restrictive and critically need to be re-designed," stated Mackenzie.

While residential care is appropriate for the majority of people who live there, strong evidence has emerged that some B.C. seniors are being referred to residential care prematurely. Mackenzie first highlighted this in a previous report "Placement, Drugs and Therapy", and she continues to provide the evidence in this report to support her recommendations on changes to assisted living and the screening criteria for placement in residential care.

The report also calls for the province to commit to meeting the standard of single room with ensuite bathroom for 95% of all beds by 2025 and recommends changes to the process of how seniors get to their preferred residential care facility.

"Seniors in this province have a right to live in homes they can truly feel proud of and I think we can all agree that a room of your own with your own bathroom is really the standard for seniors in the 21<sup>st</sup> century," stated Mackenzie.

"While reaching this goal will take some time, something we can do immediately is enforce with Health Authorities their obligation to transfer seniors to the facility of choice as soon as possible. One of the biggest frustrations I have heard from the families of seniors in residential care is the lack of fairness and transparency in getting seniors to the facility of their choice. We need to better honour the commitment made to seniors when they accepted the first available bed to transfer them as soon as possible to the facility of their choice," stated Mackenzie, who recommends that health authorities be compelled to look at the transfer list first to fill vacancies.

Also among the Advocate's 18 recommendations are solutions to concerns of manufactured home owners and strata property owners, discriminatory regulations on spousal definitions, the inequity of Home Adaptations for Independence (HAFI) grants, and protection for tenants against eviction due to live-in caregivers or non-structural unit modifications.

The report's 18 recommendations are attached and the full report can be read at <a href="http://www.seniorsadvocatebc.ca/">http://www.seniorsadvocatebc.ca/</a>

#### **Independent Housing Recommendations**

- 1. Revise the Shelter Aid for Elderly Renters Program (SAFER) to align with the subsidized housing model of tenants paying no more than 30% of their income for shelter costs, by:
  - a. adjusting the maximum level of subsidy entitlement from the 90% currently indicated in the SAFER regulations to 100%; and
  - b. replacing the current maximum rent levels used in the SAFER subsidy calculations with the average market rents for one-bedroom units in B.C.'s communities as reported annually by Canada Mortgage and Housing Corporation.
- 2. Create a Homeowner Expense Deferral Account type program, as outlined in this report, to allow senior homeowners with low or moderate income to use the equity in their home to offset the costs of housing by deferring some or all of the major ongoing and exceptional expenses associated with home ownership until their house is sold.
- 3. Amend the Residential Tenancy Act and Strata Property Act to protect tenants and owners who require non-structural modifications to their unit (i.e. grab bars, flooring) from either eviction, fine or denial and protect their right to access grant money from the Home Adaptions for Independence (HAFI) program.
- 4. Amend both the Residential Tenancy Act and the Strata Property Act to ensure that tenants/owners cannot be evicted or fined under bylaw for the occupancy of their unit by a live-in caregiver.
- 5. Amend the Home Adaptations for Independence (HAFI) program to: exclude the value of the home as a criterion; graduate the grant on a decreasing scale relative to income; decrease complexity for landlord applications; and allow for applications from strata corporations and co-ops.
- 6. Amend the Strata Property Act and the Manufactured Home Act to ensure seniors who are placed either in residential care or subsidized Registered Assisted Living are able to rent their homes while they are listed for sale.
- 7. The Provincial Government consult with the Active Manufactured Home Owners Association, the Manufactured Home Park Owners Alliance of British Columbia and regional manufactured home owners associations to revise the Manufactured Home Act so that fair and equitable compensation is provided to manufactured home owners who are required to leave their home due to sale or development of the property.
- 8. The Provincial Government, BC Housing and the Office of the Seniors Advocate work together to develop a strategy for affordable and appropriate seniors housing in rural and remote British Columbia.
- 9. The Provincial Government work with the Federal Government on the issue of seniors who are homeless as a discrete population within the homeless community.
- 10. The Provincial Government work with the Office of the Seniors Advocate to raise awareness of all subsidy and grant programs available to seniors.

### **Assisted Living Recommendations**

11. Registered Assisted Living be fundamentally redesigned and regulations changed, to allow for a greater range of seniors to be accommodated and age in place as much as possible including palliative care. This should reduce: the number of discharges from Registered Assisted Living to Residential Care; the number of admissions to residential care of higher functioning seniors; and the number of seniors admitted directly to residential care from home with no home care.

- 12. Amend section 26(6) of the Community Care and Assisted Living Act to:
  - a. allow that section 26(3) of the Act does not apply to a resident of assisted living if that person is housed in the assisted living facility with a person who is the spouse of the resident or anyone in the classes listed in section 16(1) of the Health Care (Consent) and Care Facility (Admission) Act and that person is able to make decisions on behalf of the resident.
  - b. Provide that the meaning of "spouse" should extend to a person who has lived in a marriage-like relationship with the resident in addition to a person legally married to the resident.
- 13. The minimum amount of income with which a resident of subsidized assisted living is left be raised to \$500 from the current \$325 to recognize the costs that are not covered under Registered Assisted Living that are covered under Residential Care.

## **Residential Care Recommendations**

- 14. All health authorities adopt a policy that everyone assessed for admission to residential care who scores lower than three on either of the ADL Hierarchy or Cognitive Performance Scale on the InterRAI-HC or MDS 2.0 must receive an additional assessment to ensure all possible options for support in the community, either through home care or assisted living, have been exhausted.
- 15. All current residents in residential care whose latest InterRAI assessment indicates a desire to return to the community be re-assessed to ensure all possible options for support in the community, including additional supports for their caregiver and potential placement in assisted living are exhausted.
- 16. All health authorities immediately adopt a policy that any vacancies in residential care will be filled first from the preferred facility transfer list, and only after that has been exhausted will the bed be filled from the assessed and awaiting placement (AAP) list. Residents, if they choose, should be permitted to be placed on the transfer list for their preferred facility immediately upon admission to their first available bed. Residents and their family members should be regularly advised of:
  - a. How many people are ahead of them on the waiting list for a preferred bed; and
  - b. How many vacancies on average occur in the preferred facility.
- 17. The resident co-payment amount charged to residents who do not enjoy a single room must have a portion of their rate adjusted to reflect their lower grade accommodation.
- 18. The government commit that by 2025, 95% of all residential care beds in the province will be single room occupancy with ensuite bath and any newly built or renovated units meet the additional standard of shower in the ensuite washroom.

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