

# Seniors' Housing in B.C.

Affordable · Appropriate · Available



OFFICE OF THE  
**SENIORS** ADVOCATE

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Report #4  
May 2015

# Why Housing?

**#1 issue  
raised by  
seniors**



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# Approach to the Report

- ◆ Independent Living  
(Renters & Owners)
- ◆ Assisted Living
- ◆ Residential Care



- ◆ Is it **affordable**?
- ◆ Is it **appropriate**?
- ◆ Is it **available**?



# Where & How B.C. Seniors Live

## Independent Living

**93% (762,700)**

**80% Own**

**20% Rent**

## Assisted Living

**3% (22,800)**

**(7,635 Registered & 15,000 Non-registered)**

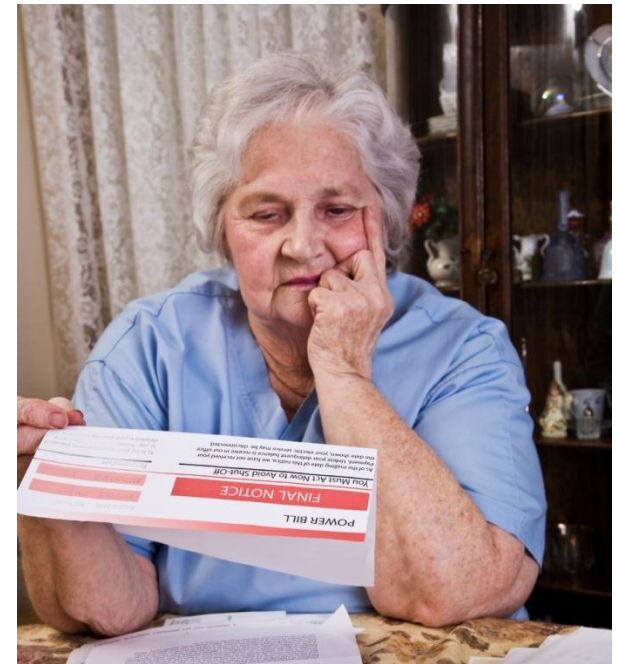
## Residential Care

**4% (30,000)**



# Seniors' Incomes

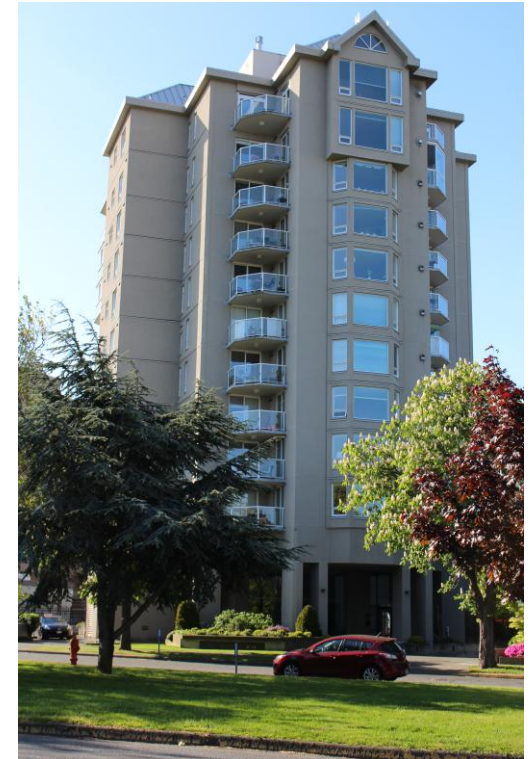
- ◆ Median income 65+: \$24,000
- ◆ Median income 75+: \$22,000
- ◆ 26% live alone
- ◆ 24% of senior homeowners have *household* income <\$30,000
- ◆ 58% of senior renters have *household* income <\$30,000
  - 35% have *household* income <\$20,000





# Challenges for Renters

- ❖ SAFER does not adequately cover rents in urban areas
- ❖ Lack of appropriate housing in rural and remote areas of B.C.
- ❖ Seniors' Subsidized Housing has long waitlists



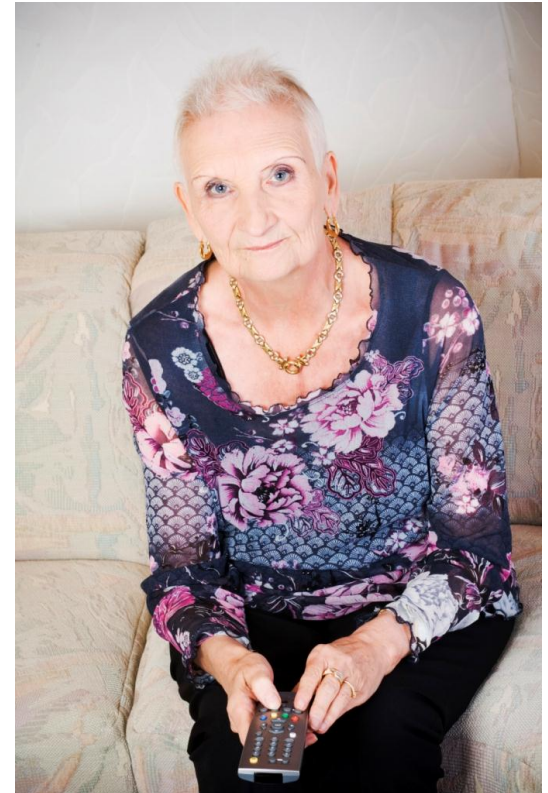
# Renters' Living Expenses

	Metro Vancouver		Cranbrook	
<b>Annual gross income</b>	<b>\$18,180</b>	<b>\$24,000</b>	<b>\$18,180</b>	<b>\$24,000</b>
<b>Monthly after-tax income</b>	\$1,514	\$1,902	\$1,514	\$1,902
<b>Average rent for 1 BR</b>	\$1,038	\$1,038	\$625	\$625
<b>Basic costs of living:</b>				
Food	\$250	\$250	\$293	\$293
Utilities, tenants' insurance	\$72	\$72	\$105	\$105
Phone, internet, cable	\$90	\$90	\$90	\$90
Clothing and personal care	\$100	\$100	\$100	\$100
Transportation	\$4	\$52	\$167	\$167
MSP Premiums	\$0	\$13	\$0	\$13
Health costs not covered by MSP:				
Fair PharmaCare medications	\$44	\$52	\$44	\$52
Over-the-counter medications	\$85	\$85	\$85	\$85
Dental, hearing, vision, mobility aids	\$142	\$142	\$142	\$142
Other Health Services	\$25	\$25	\$25	\$25
Other daily costs of living	\$140	\$140	\$140	\$140
<b>Total basic living costs</b>	<b>\$952</b>	<b>\$1,021</b>	<b>\$1,191</b>	<b>\$1,212</b>
<b>SAFER subsidy amount</b>	<b>\$254</b>	<b>\$90</b>	<b>\$165</b>	<b>\$30</b>
<b>Remaining funds</b>	<b>-\$222</b>	<b>-\$67</b>	<b>-\$137</b>	<b>\$95</b>



# What Can We Do

- ❖ Increase SAFER cap to meet average rents for different areas of the province
- ❖ Increase the supply of appropriate housing in rural B.C.
- ❖ Promote awareness of subsidies and programs for seniors





# Challenges for Homeowners

- ❖ Taxes and utilities are increasing beyond inflation
- ❖ Maintenance costs are high
- ❖ Major repairs can force a move
- ❖ Home equity is difficult to access



# Homeowners' Living Expenses

	Metro Vancouver		Cranbrook	
<b>Annual gross income</b>	<b>\$20,000</b>	<b>\$24,000</b>	<b>\$20,000</b>	<b>\$24,000</b>
<b>Monthly after-tax income</b>	\$1,642	\$1,902	\$1,642	\$1,902
<b>Homeowner expenses:</b>				
Property taxes, municipal charges	\$303	\$303	\$199	\$199
Homeowner's insurance	\$133	\$133	\$112	\$112
Major repairs and maintenance	\$250	\$250	\$250	\$250
Minor repairs and maintenance	\$35	\$35	\$35	\$35
Utilities	\$245	\$245	\$290	\$290
<b>Total homeowner expenses</b>	<b>\$966</b>	<b>\$966</b>	<b>\$886</b>	<b>\$886</b>
<b>Total basic living costs</b>	<b>\$1,047</b>	<b>\$1,064</b>	<b>\$1,090</b>	<b>\$1,107</b>
<b>Remaining funds</b>	<b>-\$371</b>	<b>-\$128</b>	<b>-\$334</b>	<b>-\$91</b>



# What Can We Do

## Create a Homeowner Expense Deferral Account program

	House in Vancouver	House in Kelowna	House in Prince George	Condo in Nanaimo
<b>Home Price at Year 1</b>	\$1,000,000	\$470,000	\$295,000	\$250,000
<b>Major Property Expenses at Year 1</b>				
Major repairs and maintenance	\$3,000	\$3,000	\$3,000	\$500
Property taxes, municipal charges	\$3,931	\$2,957	\$3,532	\$1,925
Homeowners' insurance premiums	\$1,600	\$1,250	\$1,344	\$300
Utilities	\$2,940	\$3,300	\$3,655	\$360
Condominium fees	\$0	\$0	\$0	\$3,009
<i>Total at the beginning of Year 1</i>	\$11,471	\$10,507	\$11,531	\$6,094
<b>Home Value at the exit year</b>				
If exit at Year 10	\$1,195,093	\$561,694	\$352,552	\$298,773
If exit at Year 20	\$1,456,811	\$684,701	\$429,759	\$364,203
<b>Equity left in the property as a percentage of Home Value at the exit year</b>				
If exit at Year 10	88%	77%	59%	74%
If exit at Year 20	75%	51%	15%	45%



# Challenges with Assisted Living

- ❖ The current registration model of allowing only 2 prescribed services restricts seniors' access

## **B.C.'s six prescribed services:**

1. Regular assistance with activities of daily living (eating, mobility, dressing, bathing, etc.)
2. Central storage, distribution, administering or monitoring the taking of medication
3. Maintenance or management of cash resources or other property
4. Monitoring of food intake or of adherence to therapeutic diets
5. Structured behaviour management and intervention
6. Psychosocial or intensive physical rehabilitative therapy



# Accommodating Seniors' Care Needs


## Senior A

- No dementia
- Congestive heart failure & osteoarthritis
- Needs physical assistance with daily activities such as dressing
- Failing eyesight, requires assistance with medications
- Plays bridge, Skypes with grandchildren
- Suffers a fall, put in wheelchair, requires intense physiotherapy, takes two staff to transfer

 **WILL BE MOVED TO RESIDENTIAL CARE**

## Senior B

- No dementia
- Lives alone
- Uses cane, needs limited physical assistance
- Has dysphagia (swallowing disorder), requires ongoing food monitoring

 **WOULD NOT BE ADMITTED TO ASSISTED LIVING, GOES STRAIGHT TO RESIDENTIAL CARE**



# How Do We Compare?

RAI-HC assessment element	B.C. Registered Assisted Living	Alberta <i>Supportive Living 4</i>
ADL Hierarchy 3+	10%	25%
Wheelchair use indoors	5%	25%
Difficulty with medication management and 9+ different meds	20%	57%
Any personal support in last 7 days		
1 to 6 days	11%	4%
Daily	40%	77%





# What Can We Do

- ❖ Redesign assisted living and change regulations to:
  - accommodate a wider range of seniors, and
  - be responsive to seniors' care needs as they change



# Challenges with Residential Care

- ❖ Not appropriate for lower need seniors
- ❖ Residents not getting their preferred bed
- ❖ Not enough single rooms
- ❖ Families not aware of Temporary Rate Reductions



# Ensuring the Right Level of Housing

RAI Profile of Community Care Clients	% of residential care client population		
	B.C.	AB	ON
<b>Profile 1: LIGHT PHYSICAL AND COGNITIVE CARE NEEDS</b> Relatively low care needs with relatively high levels of both cognitive and physical function	6.1%	2.3%	5.6%
<b>Profile 2: DEMENTIA CARE NEEDS</b> Cognitive impairment that can make it challenging for them to live alone, but low physical care needs and low medical needs	5.4%	0.9%	1.8%
<b>Profile 3: HIGHER PHYSICAL CARE NEEDS</b> Somewhat higher physical care needs but, in all other respects, could potentially receive care in the community	4.7%	1%	3%



# Getting a Preferred Bed

- ◆ 67% admitted to residential care within 30 days
- ◆ 32% receive their preferred bed when first admitted
- ◆ 17% achieve their preferred bed after accepting the first appropriate bed



# What Can We Do

- ❖ Change admission screening; ensure higher functioning seniors get additional assessment
- ❖ Compel Health Authorities to go to transfer list first
- ❖ Commit to 95% single room occupancy units by 2025



18 recommendations to make housing more

**Affordable**  
**Appropriate**  
**Available**

**Let's get started on making things better  
for seniors in B.C.**



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