Acting Now: Housing For Our Aging Population

SUMMIT REPORT 2015
Acknowledgements

Triple A Senior Housing gratefully acknowledges:

**Our Founding Partners**
Canadian Association of Retired Persons, Ch. 48 (CARP)
Langley Seniors Community Action Table (LSCAT)
Langley Senior Resources Society (LSRC)

**Our Sponsors**
Township of Langley, City of Langley, Aldergrove Credit Union, B Cared For, BC
Government Employees Union, BC Housing, Canada Mortgage and
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Kelson Group, Rosemary Papp, Starline Windows, The Langley Times, Vancity

**Our Presenters**
Dave Algra, Algra Bros.; Dena Kae Beno, City of Richmond;
Sean Bouchard, Quadra Homes; Evan Brett, Triple A Senior Housing;
Naomi Brunemeyer, BC Housing; Lorraine Copas, SPARC;
Simon Davie, Terra Housing; Rebekah Mahaffey, City of Burnaby;
Kate Mancer, Terra Lumina Life Lease; Pat McEachern, Triple A Senior Housing;
Mark Perry, Englewood Courtyard; Noha Sedky, CitySpaces Consulting;
Eric Van Maren, Van Maren Group of Companies;
Leona Watt, Lynnhaven; Debra Yip, CMHC

**Summit Organizing Committee**
Petrina Arnason, Triple A Co-Chair, CARP Ch. 48, LSCAT
Inge Berndt, LSRS, LSCAT
Evan Brett, CARP Ch. 48
Lynda Brummitt, LSCAT Coordinator
Marilyn C. Fischer, Triple A Co-chair, LSCAT
Lynda Lightfoot, Concerned Langley Resident
Pat McEachern, LSCAT
Margot McKenzie, Concerned Langley Resident
Teri McKenzie, CARP Ch. 48, LSCAT
Sharon McVeigh, Concerned Langley Resident
Marie Paulhus, LSCAT

**Coordinator:** Marilyn C. Fischer, BSW, Senior Life Choices Consulting
**Facilitator:** Deirdre Goudriaan, MA, Team Play Consulting Inc.
**Videographer:** Rose Marie Borutski, MA
**Technical Support:** Paul Graham
**Summit Report** authored by Rose Marie Borutski, MA, Researcher, and Marilyn C. Fischer, BSW, Chair, Triple A Senior Housing (2015), Editor and Contributor.

Summit Report based on video of the presentations, power-point presentations, CMHC housing project profiles and detailed notes from the Summit provided by Lynda Brummitt and Evan Brett.

*Triple A Senior Housing wishes to acknowledge that our Summit event, hosted and catered by Newlands Golf and Country Club, was held on traditional Kwantlen, Katsi and Musqueam First Nations land. We thank Kevin Kelly, husband of Kwantlen Chief Marilyn Gabriel, for offering a traditional welcome and blessing. Mr. Kelly was accompanied by their son Michael Gabriel Kelly.*

*We recognize the stellar contribution of our author and researcher, Rose Marie Borutski. Without her generosity and passion for our work in the cause of housing options for low–moderate income seniors, it is doubtful this report would have ever seen the light of day.*

*Also deserving of appreciation is Deirdre Goudriaan, Team Play Consulting Inc., who did such an excellent job of facilitating the jam-packed program of the Summit, guiding all of us through our important work together. And thanks again to those of you who joined us as presenter, volunteer or participant - your presence, involvement, and support was crucial to the overwhelming success of our event.*

**Summit Programme**


**Triple A Senior Housing Website**

[http://www.tripleaseniorhousinglangley.ca](http://www.tripleaseniorhousinglangley.ca)
Our Story

Never doubt that a small group of thoughtful, committed citizens can change the world.
Indeed, it is the only thing that ever has.
Attributed to Margaret Mead, Anthropologist.

Triple A (Affordable, Accessible, Appropriate) Senior Housing formed in June 2013 through the partnering of Chapter 48 CARP (Formerly Canadian Association of Retired Persons), Langley Seniors Community Action Table (LSCAT), and Langley Senior Resources Society. Our Working Group and Task Groups are comprised mainly of older adults in the community and represent a broad coalition of grassroots stakeholders.

“Searching for Solutions to Seniors Housing Concerns,” the half-day workshop represented Phase 1 of our initial efforts in November 2013, and launched a paper and online Langley Senior Housing Survey (2013-2014). n=541 respondents

The Langley Senior Housing Survey (November 2013 - February 2014) was conducted in partnership with Team Play Consulting Inc., and resulted in the “Langley Senior Housing Survey Report, 2015”.

“I’d Rather Stay,” the documentary featured an intimate look at the diverse lives of older adults who strive to age in place in their homes and neighbourhoods, was sponsored by the Centre for Hip Health & Mobility, UBC; Triple A Senior Housing; and Langley Seniors Community Action Table; with support from the Township of Langley and its Seniors Advisory Committee.

“Acting Now: Housing For Our Aging Population,” a day and a half conference represented Phase 2, and reflected Triple A’s strategy of Awareness, Advocacy, and Action in the cause of Affordable, Accessible, and Appropriate, Senior Housing - the basis for this 2015 Senior Housing Summit Report. Attendance: n=150
Chair’s Message 2015
Marilyn C. Fischer, Chair

In solidarity with all older adults who are in need of housing and those who seek to make it available, I am honoured and take great pleasure in presenting this Summit Report as a record of Triple A Senior Housing’s efforts to highlight the need and showcase several affordable senior housing projects that non-profits, developers and municipalities accomplished together against the impossible odds of high land values and construction costs. If you participated in the Summit, you will likely recall the excitement that was palpable in the room as you review this report. If not, I hope you will be inspired by the possibilities presented herein.

This report is presented as a sequel and companion to the Langley Senior Housing Survey Report which contains the findings and recommendations of Triple A’s research project exploring the housing needs and preferences of older adults in our community. Planning for the Senior Housing Summit was largely influenced by information provided by the 541 respondents to this grassroots survey.

We know that there are many among you who are sympathetic to our cause, some even have land and tentative plans to develop housing for seniors. A new political climate is emerging in Canada holding the promise of a reinvigorated and expanded role for the Canada Mortgage and Housing Corporation, as well as money for local infrastructure, including housing.

The theme of our Summit was “ACTING NOW: Housing for Our Aging Population”. Let’s seize the moment! Let’s get on with it!

Sincerely,

Marilyn

Marilyn C. Fischer, BSW
Chair, Triple A Senior Housing
Introduction

Keynote speaker Noha Sedky, principal with City Spaces’ consulting team for the Age-friendly Strategy adopted by the Township of Langley (September 2014), set a challenging tone with a demographic projection of The Langleys (courtesy of Urban Development Institute), punctuated by the consequences we have experienced across Canada as a result of a lapse in addressing the need for affordable senior housing.

Judging from audience comments, Terra Housing’s Simon Davies’ explained very well “how to” make a housing project affordable for the end user through what is really an extensive administrative and expensive venture. We learned projects generally have to successfully satisfy a minimum of six key stakeholder interests, including the exacting standards of funding bodies Canada Mortgage and Housing Corporation and BC Housing. (p21)

Under “Getting It Done” - inspirational stories of what ‘getting it done’ looks like - our own experts, Pat McEachern and Evan Brett, shared their knowledge and experience of life in a manufactured home park, a preferred, but threatened, housing choice for many low income seniors in our community. (p35)

“Getting It Done” revealed the extent partnerships played in creating Lynnhaven Society’s micro suites. Here, the photo replaced a thousand words on the current and modern functionality of smaller sized units for residents. (p37)

The Harmony Flex-housing Project, another innovative CMHC-City of Abbotsford collaboration, demonstrated the same partnership imperative resulting in the project coming in “under budget” and “earlier than projected”. (p38)

Richmond’s Kiwanis Towers project revealed that as we engage in the uncharted redevelopment of existing non-profits, there is a great need to expand community partnerships and respond with creativity and flexibility in changing bylaws and policy. (p39)

Partnerships made this Summit possible, and proved to be the critical success factor moving housing projects from ‘pipe dream’ to ‘reality’. These profiles also highlighted the importance of assigning individuals dedicated to oversee a project, and the value of a municipally dedicated position to champion affordable housing, such as an affordable housing coordinator.

Citing changes to provincial standards for adaptable housing in December 2009, Rebekah Mahaffey, Social Planner from the City of Burnaby, comprehensively outlined the process that took them from a voluntary adaptable housing policy to a mandatory policy with eight key changes. (p26) Englewood Courtyard - an adaptable housing demonstration project in Chilliwack - established adaptability feasibility and market appeal. As a demonstration project, it illustrated that cost factors are not
financially onerous to the developer; adaptability adds value for the buyer, thereby moving adaptable and accessible housing several steps closer to the norm. (p29)

Demographic factors are fuelling the need for affordable senior housing in The Langley's. Residents aged 65+ increased by 2,730 to 20,860 between 2011 and 2013; 1,440 individuals aged 65+ lived on incomes of $12,240, 30% of which purchases $306 worth of shelter. CMHC reported one-bedroom median market rents at $740. BC Housing reported 448 seniors received SAFER subsidy. Data from 2013 Statistics Canada Taxfiler reported Median Total Income for 65+ at $27,500. (p12Statistics Canada Taxfiler Statistics Canada Taxfiler ) Need I go on....

While Triple A Senior Housing focussed on Affordable, Accessible and Appropriate Senior Housing, another three A’s - **Awareness, Advocacy and Action** - are strategies by which we hope to influence the development and preservation of housing options. In general, the goal of the Summit was to raise **awareness** though showcasing possibilities for meeting local senior housing need. We hope you agree that we have more than achieved our goal by providing you with a template for approaching a senior housing project, including a clear explanation of the role and contribution of potential partners and examples of potentially replicable projects.

Now our job is to work together to **advocate** for policy and solutions to achieve our goals and take **action** to meet the growing need for more Affordable, Accessible and Appropriate housing.
Recommendations

These ‘Made in Langley’ recommendations are representative of relevant policies and strategies gleaned from the presentations made by developers, representatives of Canada Mortgage and Housing Corporation and BC Housing, and their non-profit partners at the Triple A Senior Housing Summit in September, 2014. They are also intended as a response to the concerns and suggestions from approximately 150 seniors, senior-serving agency representatives, and interested parties attending the Summit.

THAT THE CITY OF LANGLEY AND THE TOWNSHIP OF LANGLEY:

1. Hire a social planner who, in consultation with a Seniors Advisory Committee, will advise and make recommendations for age-friendly policy, with the explicit goal of increasing affordable, accessible, and adaptable housing options for seniors and other members of the community. Among other duties, the social planner should also function as the dedicated Affordable Housing Coordinator to guide all affordable (and subsidized) housing projects to completion.

2. Adopt Abbotsford’s Harmony Flex-housing model: adaptable and accessible low-income home ownership through housing agreements, with accessible secondary suites for seniors and persons-with-disability. Require minimum 10-25% of housing developments to subscribe to this policy. (p38)
   - Follow Median Total Incomes and BC Housing’s Housing Income Limit (HILs) thresholds.

3. Pursue Demonstration Housing Projects through partnerships with the Provincial Government, BC Housing, CMHC, and developers, as a means to create affordable, accessible, and appropriate senior housing.

4. Engage with Metro Vancouver Housing Corporation with a view to taking advantage of its recently expanded role in increasing the supply of mixed-income housing regionally, especially for seniors in The Langleys.

5. Conduct an audit of existing purpose-built rental stock, and existing subsidized housing with reference to housing which is accessible and adaptable for senior occupants (following Burnaby’s profile), and flagging economic end of life to facilitate planning for maintenance, renovation, or potential redevelopment.

6. Collaborate actively with senior levels of government to evaluate, maintain, and preserve existing affordable housing stock that meets the needs of low-income seniors.

7. Establish comprehensive development zone guides which specify Inclusionary Zoning Policies, prescribing a percentage of affordable, accessible, and appropriate senior housing within market developments.

8. Create an Affordable Housing Reserve Fund for development, maintenance, and preservation of affordable senior housing stock.
9. Conduct a municipal land audit to flag land which might be made available (donated, sold below-market, leased) or utilized for affordable, accessible and appropriate senior housing (i.e. decommissioned or unused or surplus school sites, church property).

10. Educate developers and citizens demonstrating innovative below-market rental and home ownership models to encourage early adoption and implementation.

11. Monitor progress of affordable and adaptable housing policies, specifying senior housing options, and publishing in the annual report.

12. Encourage and support developers and builders to include adaptable/inclusive features in new home construction.

13. Institute or revise Adaptable Housing Policy to reflect future need due to the projected increase of aging residents and consequent mobility challenges.

THAT THE TOWNSHIP OF LANGLEY:

14. Take steps to support the preservation and enhancement of existing Manufactured Home Parks by conducting an economic and social analysis in order to create baseline information.
   ➢ The primary focus of any planning should be to preserve the supportive lifestyle enjoyed by low-income residents therein. Seniors who live in the parks enjoy a sense of independence, dignity, pride of home ownership, and the companionship of a supportive community that does not appear to be offered or replicable in any other low-income tenure option.

15. As a Municipal member of the SAFERhome Standards Society, collaborate with prospective developers, SAFERhome Standards Society, and the Homeowner Protection Office (a Branch of BC Housing), to initiate a Township version of the Englewood Courtyard Universal Design project to:
   ➢ Establish the true costs of implementing adaptable housing design features in The Langley’s, and
   ➢ Demonstrate to the local development community and housing market, the direct benefits of building and owning a home with adaptable design features.
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65+ Demographic Profile

The din of housing unaffordability cries rises each autumn, since ‘tis the season of workshops, forums, and conferences across housing industry sectors: this year – a federal election year.

This we know, also. Critical success factors of healthy living and well-being emerge from stable and affordable housing, the lack of which triggers trade-offs against amount and type of food, medication, clothing, activity, and socializing: a cascading downward spiral the longer it exists. Destination: health care.

Hence, the province appointed a Seniors Advocate in 2014 - Isobel Mackenzie - who holds a fervent wish to bust away the myth around the affluence of seniors.

Isobel Mackenzie called out Maclean’s magazine on their “Old. Rich. Spoiled,” headline in October 2014, with:

“Statistics Canada pegs the provincial 2010 65+ Median Total Income at $23,700, and this means that 50% of seniors are living on less than $23,700 per year, with the majority living alone. 52,000 live on $16,300 per year or less, some in a home with no mortgage, but with strata fees, property taxes, insurance, maintenance, and utilities.”

“How we plan for our very old is often a good measure of our values as a society and the effectiveness of our public policy decisions.”

2011 Statistics Canada data showed The Langleys 65+ Population at 18,130 (14.0%); as the Primary Household Maintainer at 21.9%.

The prevalence of the low-income within the 65+ population amounted to 19.6% for the City, and 9.7% in the Township; and spending 30% or more on shelter costs remained ubiquitous across municipalities.

- 35% of Households in Langley City spent more than 30% on shelter costs; 27% in the Township.
- 25% of Owner households in both communities spent more than 30% on shelter costs.
- 48.7% of Renters in the City spent more than 30% on shelter costs; 40.7% in the Township.
### Langley City and Langley DM — Historical Median Rent by Bedroom Type

<table>
<thead>
<tr>
<th></th>
<th>Bachelor</th>
<th>1 Bedroom</th>
<th>2 Bedroom</th>
<th>3 Bedroom +</th>
<th>Total</th>
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<tbody>
<tr>
<td>2010 October</td>
<td>625 a</td>
<td>725 a</td>
<td>841 a</td>
<td>1,000 a</td>
<td>815 a</td>
</tr>
<tr>
<td>2011 October</td>
<td>625 a</td>
<td>730 a</td>
<td>860 a</td>
<td>1,025 a</td>
<td>830 a</td>
</tr>
<tr>
<td>2012 October</td>
<td>630 a</td>
<td>750 a</td>
<td>870 a</td>
<td>1,050 a</td>
<td>830 a</td>
</tr>
<tr>
<td>2013 October</td>
<td>625 a</td>
<td>740 a</td>
<td>890 a</td>
<td>1,130 a</td>
<td>850 a</td>
</tr>
<tr>
<td>2014 October</td>
<td>650 a</td>
<td>750 a</td>
<td>900 a</td>
<td>1,160 a</td>
<td>850 a</td>
</tr>
</tbody>
</table>

CMHC Median Rent profile illustrated rent costs increased between 2010 and 2014 by $25 for bachelor and one-bedroom units and $60 for two-bedroom units.

Bachelor units totaled 85; one-bedroom 1,021; two-bedroom 933, and three-bedroom 52 (2,091).

These median rental costs and rental stock numbers provided some context against median incomes and persons 65+. The depth of affordable housing need can be measured by the equation: Median Total Income divided by twelve multiplied by 30% minus median rent ($27,500/12 x 30% = $687.50 minus $750 = $62.50 overspending).

According to 2013 Statistics Canada Taxfiler Data, The Langleys housed 133,780 persons, with 20,860 aged 65+ (15.6%), in comparison to 2011 data reporting 127,630 persons, with 18,130 aged 65+ (14%).

In 2013 Langley,

- **65+ Median Total Income** calculated in at $27,500, above BC’s $26,020, and Canada’s $25,250.

  This means 50% of 20,860 aged 65+ lived on equal to or less than $27,500.

  - $27,500 purchased $688 worth of shelter (at 30% of income);
  - Median one-bedroom rental costs $740, not including utilities.
  - 65+ Median Total Income insufficient to purchase shelter at $740 by $52, not including utilities.
- **65+ Couple** persons amounted to 10% (12,940) of the 76% Couple families; **440** (3.4%) 65+ lived on incomes **$17,480 to $26,950**, forty with at least one child. (see Appendix A: Definitions)
  - Median Total Family Income $61,100; low-income measure at $30,550.
  - $17,480 purchased $437 worth of shelter; $26,950 purchased $674.
  - Median rents one-bedroom $740; two-bedrooms $890.
  - At least 440 persons in 65+ Couples (220 couples) required subsidized housing, rent-gared-to-income, or rent supplements of $200-500 per month.

- **60** of 620 (9.7%) **65+ Lone-parents** lived on low incomes of **$15,990 to $20,330**. (see Appendix A: Definitions p47)
  - Lone–parent Median Total Income $43,410; low-income measure at $21,705.
  - Median Income $43,410 purchased $1,085 worth of shelter.
  - $15,990 purchased $400 worth of shelter; $20,330 purchased $508.
  - Median rents one-bedroom $740; two-bedrooms $890; Four to five hundred dollar monthly rent supplements required.

- **1,440** (19.8%) **Individuals 65+** (7,290) lived on incomes of **$12,240**, ($4,284 below the Guaranteed Income Levels $16,524); $12,240 purchased $306 worth of shelter. (see Appendix A: Definitions p47)
  - 65+ made up 56.6% of single individuals (7,290/12,890).
  - Median one-bedroom rental costs $740, not including utilities.
  - Median Individual Income $30,560; low-income measure at $15,280.
  - $30,560 purchased $764 worth of shelter; $15,280 purchased $382.

- **1,940** 65+ persons (9.3%) in total struggled on very, very low incomes, below the 50% Low-income Measure of Median Total Incomes, competed for 1,001 individual and family units (BC Housing Registry Listings September 2015): 273 direct managed BC Housing, and 728 managed by non-profits. Or against 1,488 non-profit dwellings listed in the Metro Vancouver Housing Data Book (2015). Langley City lists 783 units in their affordable housing report. Whatever the
Acting Now: Housing For Our Aging Population

total units might be, they service 65+ and persons-with-disability, and persons on social assistance.

- 448 received BC Housing’s SAFER, and 320 received Social Assistance from the Province in addition to GIS and OAS.
- 92 homeless recorded with 14 aged 55+ (15%) in the 2014 Metro Vancouver Homeless Count for The Langleys.
- In 2013-14, Gateway of Hope offered 30 extreme weather spaces for 45 nights, and provided a total of 694 person nights of service, as reported in the Greater Vancouver EWR Evaluation Report
- ALL ages Low-income prevalence for The Langleys: 14.2% (19,040/133,780).

Affordable Housing Panel

Canada Mortgage & Housing Corporation – Affordable Housing Centre
Debra Yip, Corporate Representative

Debra Yip spoke to the $300 million federal support of current affordable housing funding under the existing 2014-2019 agreement with the Province of BC – Investment in Affordable Housing (IAH).

80% of Canadians find their housing needs are met by the market, assisted most specifically by CMHC programs that provide access to mortgage funds and mortgage insurance.

20% of Canadians find their housing needs not adequately met by the market, and rely on the federal joint-partnerships with provinces to access direct managed housing programs, non-profit housing, and the Province’s rent supplements.

Through the Affordable Housing Centre (AHC) established in 2007, CMHC provides a team of experts and online library making it easier to create affordable housing plans across the housing continuum.
They developed a comprehensive five volume guide on “Housing for Older Canadians: the Definitive Guide to the Over-55 Market.” It includes adaptable, accessible design, aging-at-home, flex-housing, and many other topics.

CMHC remains the authority behind the affordability definition:

Less than 30% of pre-tax household income calculation, measures housing costs and a household’s ability to meet these costs. Conversely, 30% and more of pre-tax household income spent on shelter costs increases the risk of Core Housing Need.

Core Housing Need operates with Low-income Measures (LIM), an internationally-adopted measure, calculating 50% of total income, before-tax, and after-tax, household income. CMHC utilizes the median household income measure for determining a household’s ability to find housing in their community at a price that they can afford. 50% below median income stipulates the low-income measure, and 50% above defines the moderate income level.

<table>
<thead>
<tr>
<th>Municipality</th>
<th>Total Hshlds #</th>
<th>Median Hshld Income</th>
<th>50 % of Municipal Median Income</th>
<th>80 % of Municipal Median Income</th>
<th>120 % of Municipal Median Income</th>
</tr>
</thead>
<tbody>
<tr>
<td>Anmore</td>
<td>625</td>
<td>$145,286</td>
<td>$72,643</td>
<td>$116,229</td>
<td>$174,343</td>
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<td>Belcarra</td>
<td>270</td>
<td>$139,573</td>
<td>$69,837</td>
<td>$111,738</td>
<td>$167,608</td>
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<tr>
<td>Bowen Island *</td>
<td>n/a</td>
<td>n/a</td>
<td>n/a</td>
<td>n/a</td>
<td>n/a</td>
</tr>
<tr>
<td>Burnaby</td>
<td>86,840</td>
<td>$56,136</td>
<td>$28,068</td>
<td>$44,909</td>
<td>$67,363</td>
</tr>
<tr>
<td>Coquitlam</td>
<td>45,555</td>
<td>$67,787</td>
<td>$33,894</td>
<td>$54,230</td>
<td>$81,344</td>
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<tr>
<td>Delta</td>
<td>34,756</td>
<td>$80,074</td>
<td>$40,437</td>
<td>$64,699</td>
<td>$97,049</td>
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<tr>
<td>Electoral Area 'A'</td>
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<td>$36,089</td>
<td>$18,045</td>
<td>$28,871</td>
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<td>Langley City</td>
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<td>$60,231</td>
<td>$25,116</td>
<td>$40,185</td>
<td>$60,277</td>
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<tr>
<td>Langley Township</td>
<td>37,235</td>
<td>$76,847</td>
<td>$38,424</td>
<td>$61,478</td>
<td>$92,216</td>
</tr>
</tbody>
</table>

Thus, an income of $76,847 purchases $1,921 worth of shelter, and LIM-AT (50%) at $38,424 purchases $961 worth of shelter, including utility costs.

Very, very low income would be considered at 50% of LIM-AT, which would be $19,210, with the purchasing power of $480 worth of shelter and a rent-gearred-to-income scenario.

Subsidized housing, distinct from affordable housing and rent-gearred-to-income, is calculated on provincial shelter subsidies: in BC, that amount established in 2007 remains at $375.

CMHC utilizes acceptable housing that integrates standards for housing adequacy in terms of major repairs required, suitability as it relates to crowding and number of units, and affordability, to measure the extent to which a population live in acceptable housing, and of those who don’t, the proportions of Core Housing Need.
CMHC identified an important distinction, that households living in unsuitable, inadequate, defined as substandard housing, are not necessarily in Core Housing Need.

Where housing fails to meet one or more housing standards, but where individuals have enough income to access alternative, acceptable housing, CMHC classifies such households as not in Core Housing Need. When households exist in substandard housing and lack the income needed to access acceptable housing, this defines Core Housing Need (April 2015).

CMHC tracks average and median shelter costs (renter and owner) by community, and BC Housing utilizes these figures to set annual Housing Income Limits (HIL’s) and monthly rent ceilings for their programs, both of which are considered Core Need Income Thresholds of a community.

CMHC provides more than a knowledge centre, authoritative definitions, and team of experts; they provide:

- **Seed funding** to $20,000 for needs and demand examination, feasibility studies, and financial viability analysis.
- **Development Proposal Funding** to $100,000 to cover developer ‘soft cost’ funding to construction stage, such as consultants fees, architects and design drawings, and re-zoning.
- **Mortgage Loans and Mortgage Loan Insurance**, cornerstone of CMHC home ownership, establishes equity requirements and to lower debt requirements in developments.

With CMHC’s Virtual Made-in-Canada tours, they profile senior housing developments that they partnered with:

- **Abbotsford** – Lynnhaven Society (2014): for profit developer and non-profit society partnerships; 64 micro suites; profiled in “Getting It Done”. (p37)
- **Abbotsford** – Harmony Housing (2014): demonstration project, for low-income ($60,000) home ownership; 22 units (11 townhouses, 11 secondary suites) for 65+ and persons-with-disability; profiled in “Getting It Done”. (p38)
- **Chilliwack** – Englewood Courtyard (2014) – provincial demonstration project, monitor and profile computer technologies and practices used in SAFERhome – Profiled under Adaptable/Accessible Housing.(p29)
- **Kamloops** – River Bend Seniors Community received $3.21 million for 26 units; Golden Vista received $1.9 million for 15 units.
- **Kelowna** – Apple Valley Seniors’ Housing (2011): donated land, province and non-profit partnerships; 72 one and two bedroom units divided into 36 affordable and 36 market rentals, four accessible, with complete recreation complex.
- **Mission** – Cedar Valley Manor, Life Lease Society: 42 life lease units; Equity $1.3 million; profiled under Affordable Housing by Terra Housing.(p21)
- **North Vancouver** – ANAVETS: 76 units, profiled below under BC Housing presentation. (p18)
- **North Vancouver** - St. Andrew’s Place, Kiwanis Senior Citizens Homes, 27 senior rental units; profiled under *Affordable Housing* by Terra Housing. (p23)
- **Parksville Lions** (Vancouver Island) – Hustwick Place (2012): 33 units for low-income seniors 55+ and people with disabilities received a combined $4.2 million for its 28 non-market rental units; municipal and service club partnerships; municipality waived DCC fees.
- **Penticton** – Kiwanis Housing Society: 22 affordable units for seniors and persons with disability, included in 58 unit housing development.
- **Richmond** – Remy (2014): 33 units and combined $4.75 million, with provincial and non-profit housing partners; included alongside complex for 48 families.
- **Richmond** – Kiwanis Towers, 296 units, two 16-storey towers; $64 million; profiled in “Getting It Done”. (p39)
- **Squamish** – Riverstones (2010): 84 accessible rental apartments, one and two-bedroom; 30 affordable housing units operated by Sea to Sky Community Services Society, and 54 units leased for 40 years from the developer; CMHC’s contribution $4.35 million.
- **Victoria** – Pembroke Mews: 25 rental units for single working adults with lower incomes from work in retail, hospitality, in partnership with Greater Victoria Housing Society, Knappet Projects Inc., City of Victoria, Capital Regional District, Province of British Columbia, and CMHC.
- **Victoria** – Loreen Place, 4-storey, 52 unit rental housing for low-moderate incomes ($65,000), Greater Victoria Housing Society and land philanthropist partner to knock down motel and build rental housing complex.
- **West Vancouver** – Kiwanis Garden Village (2013): owned, operated, and redeveloped by Kiwanis Seniors Housing; profiled under *Affordable Housing Panel, BC Housing*. (p19)
- **Whistler Housing Authority** – officially created in 1997, rental and owner housing for their workforce as a result of housing costs disconnected from local incomes (current stock 1,900 units/6,000 beds in a mix of dorm/hotel, single-family, duplex, secondary suites, townhouses, and apartments). [http://www.whistlerhousing.ca/learn_more.html](http://www.whistlerhousing.ca/learn_more.html)

Need more inspiration?

Google CMHC virtual tours, and get a sense on how Canadian tax dollars are being spent on affordable housing, as well as the new kid on the block: ultra-low energy (ULE) efficient housing, passive housing, and Equilibrium housing. Google any specific project to read a complete profile.
BC Housing – Financing for Affordable Rental Housing
Naomi Brunemeyer, Director, Regional Development, Lower Mainland

Naomi Brunemeyer outlined the financing options available through BC Housing, presenting individual case studies to demonstrate the matrix of financing options available relating to redevelopment of under-used land with buildings at the end of their economic life, refinancing, and renovation.

BC Housing is the provincial partner to CMHC who channels federal funding to the provinces. BC Housing also acts as a housing mortgage bank, in addition to housing provider, and housing funder. Mental health, addictions, and the hard-to-house is where government focused funding, with new developments, through subsidy and supplements.

Case Study #1 – ANAVETS, North Vancouver: Developer (Intracorp) and Non-profit Partnership (2012): replaced 76 aged units with 76 new (22 studio and 54 one-bedroom), built to LEED Silver standards; increased unit size, and three fully wheelchair accessible. Operating model involves below market rental rates and the use of SAFER.

ANAVETS, The Army, Navy & Air Force Veterans in Canada Association Senior Citizens Housing Society, owned three buildings providing housing for low-income seniors, dating back to the 1960s and at the end of their economic life. The buildings were in desperate need of major repairs and did not have basic life safety systems, such as sprinklers, kitchen fans, and proper ventilation. Land rich and house poor – no money for refurbishing or redevelopment – for 15 years ANAVETS dreamed of finding a way to replace the aging buildings. Intracorp approached ANAVETS, agreeing to build a 76-unit building in exchange for the society’s excess land which they would purchase for $9.3 million, upon which to build market condominiums. The Society required the new building to be constructed first, without disruption to existing tenants, and to be able to maintain equity and affordability of existing tenants.

BC Housing provided $12.8 million in construction financing against the land valued at $3.47 million and $9.3 million of excess land, as well as a consultancy role on tenants’ long-term needs (showers instead of tubs). BC housing advised on construction products, and played an advocacy role for the Society, ensuring the Society’s best interests were protected in the partnership agreement. Intracorp provided construction services, and the City of North Vancouver provided a density bonus and waived $211,000 in development cost charges (DCC). BC Housing provides SAFER to tenants living in the building, making rents more affordable.
Case Study #2 – Kiwanis Garden Village, West Vancouver (2013): Owner, Self-Developer

Kiwanis Garden Village, West Vancouver consisted of 11 buildings, small duplexes and two-story apartment buildings, dating back to 1957.

For BC Housing, the Kiwanis West Vancouver project stood out as unique in that the non-profit assumed the status of their own private developer and staged each of their re-development projects. Naomi qualified the description of the Kiwanis Garden Village case study, describing the Society as very able with fifty plus years of experience, and into long-term succession planning.

In 1998, Kiwanis sold a portion of its land to Vancouver Coastal Health, which enabled revitalization of some of its early buildings, and the construction of Kiwanis Manor in 2006. This created a health facility on their previously owned site.

With the two newest additions replacing six deteriorating buildings, new units totalled 141, and on site units totalled 300. Qualified applicants’ income must be less than $42,000 single, and $55,000 couple. Rents were set at $795 to $1,250. The preliminary proposal costed rents at $700 to $1,014. Each unit approximated 525 square feet. BC Housing promoted the use of their SAFER program to bridge the gap between financing costs, operating costs, senior incomes, and affordable rents.

Built to LEEDS sustainability standards, but not certified, the buildings included low-maintenance and energy-efficient features, providing long-term low operating costs for the Society and tenants.

CMHC provided $20,000 in SEED funding and Proposal Development Funding of $100,000. BC Housing provided mortgage financing of $16.4 million. The District of West Vancouver waived fees and charges of $870,000. Kiwanis Seniors Housing and Community Services Society West Vancouver committed $8.67 million in equity, and $19 million in land.
BC Housing provides:

- Low borrowing costs, and low interest rates during building construction and for mortgage – see Community Partnership Initiatives (CPI) website;
- Flexible financing, available for new construction, as well as purchases, and conversions of existing buildings;
- 10 year fixed mortgage at 3.2% (over standard five year term);
- 1 to 1 debt coverage - 100% loan to value: interim and long-term financing for up to 100% of the construction costs; CMHC mortgage insurance;
- CMHC/BC Housing construction and mortgage financing does not preclude the use of SAFER, as SAFER goes directly to the tenant bypassing the owner/landlord relationship.

Under BC Housing’s portfolio exists:

- Independent Living BC;
- Supportive Housing, Assisted Living, and Complex Care;
- Direct managed social housing;
- Renovation funding for existing stock, including non-profit housing;
- New seniors rental housing projects (list under CMHC presentation); and
- Rent Supplements, allow individuals to access market housing and stay in their communities.
  - SAFER – Shelter Aid for Elderly Renters
  - RAP – (Family) Rental Assistance Program
  - PMRS – Private/Portable Market Rent Subsidies (individuals)
  - HPP – Homeless Prevention Program, and

HAFI – Home Adaptations for Independent Living, accessibility retrofitting

A question posed during Q&A queried the wait times in processing SAFER, which in September 2014 was April 2014 applications: a five month lag time. During this time, a senior would have to pay the full rent costs, and be reimbursed by BC Housing upon processing and approval. Naomi responded that she was from the development side of BC Housing, not the operation programs, and unaware of the long wait times. She confirmed reporting back to BC Housing that this issue was raised.

BC Housing’s funding criteria/requirements:

- Registered non-profit society, mandated to “provide affordable housing”
- Society constitution and bylaws meet BC Housing requirements and standards
- Successfully demonstrated ability to manage and operate a building, through BC Housing’s operation reviews, and financial statements
- Vet (approve) established partnerships
- Clean site, which requires an environmental assessment
- Income based: Affordable to low-moderate income with threshold at $65,000; or
- Rent based: affordable in the community (Langley)
- Operating agreement with BC Housing.
BC Housing’s **Housing Income Limits (HILs):**

<table>
<thead>
<tr>
<th></th>
<th>Langley</th>
<th>Bach</th>
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<th>2 Bdrm</th>
<th>3 Bdrm</th>
<th>4+ Bdrm</th>
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<td>$40,000</td>
<td>$49,500</td>
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<td><strong>Rent Supplement Threshold</strong></td>
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<td>$702</td>
<td>$871</td>
<td>$1,069</td>
<td>$1,262</td>
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<td>SAFER 65+</td>
<td>Single</td>
<td>$2,550/month; $30,600/annual</td>
<td>$765/month</td>
<td>$2,750/month; $33,000/annual</td>
<td>$825</td>
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<tr>
<td>SAFER Threshold</td>
<td>Couples</td>
<td>$2,750/month; $33,000/annual</td>
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</tbody>
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(Formerly Core Need Income Thresholds)

Important to point out the 2013 65+ Median Total Income at $27,500, calculated below the BC Housing SAFER threshold of $30,600. Technically, renters among the 20,860 living at or below the Median Total Income, are eligible for SAFER, compared to the number of 448 receiving SAFER.

**Terra Housing Consultants**

*Simon Davie, PMP, Principal, Chief Operating Officer*

Terra Housing Consultants works exclusively with non-profit housing developments and what is termed “social purpose real estate”, therefore regularly working with BC Housing and CMHC. Terra Housing provides guidance with asset management, business planning, development management, life lease housing development, and property management.

Simon Davie opened his presentation flagging attention to the terms ‘non-profit’ or ‘not-for-profit’, stating they exist as misnomers. “If your bottom line shows you’re not making money, you have no contingency funds and no way to deal with problems. You’re not financially viable.”

Non-profit developments, he said, cannot be viewed any differently from private market developments: you start with a comprehensive business plan, one that meets the exacting standards of BC Housing and CMHC. You show the profit which operates the building and builds a capital replacement reserve fund. It all starts with the demographics of, “Who do you serve?”
Simon next addressed the term *affordability*, another loaded term, since it applies to many levels of income stratums as defined by Statistics Canada, across the housing continuum that CMHC’s Debra Yip spoke to earlier. Individuals with income levels at $20,000, $35,000, $50,000, $65,000, and $80,000 all need affordable housing. BC Housing’s Naomi Brunemeyer stated earlier, their Housing Income Limits are to $65,000. So Simon reiterated, *“it all begins with whom do you serve.”*

Simon says he considered projects as being *financially viable* when they were able to successfully satisfy the objectives of the project, and at least six stakeholder interests:

1. the tenants;
2. the non-profit housing mission/values;
3. the developer;
4. the municipality;
5. BC Housing; and
6. CMHC.

Simon highlighted three key organizing elements of affordable housing developments:

1. **Development Risk (analysis)** – At the start of a project exist uncertainty and variability: high risk. As you move through confronting each of these components through a Risk Analysis, you plan and design to remove risk.

   - Land example – beware of free land, in case the city needs you to build a sewer that runs three miles, that is a cost consideration. Free land isn’t free.
   - Foundations example – excavating eight meters is a big expense
   - Demolishing & renovating buildings example – Hazmat conditions
   - Development Team & Trust example – typical project takes 5 years, some run ten and more years; it’s like any other relationship that involves money and wants to avoid divorce.
Simon outlined an $11 million dollar project, utilizing a standardized Risk-Cost Profile of Development.

- **High-risk Stage**: up-front costs for concept development, feasibility analysis, business plan, and implementation plan cost 5% ($550,000), and 10% early development stage ($1.1 million). High-risk because this money would be lost if the project didn’t go through.

- **Medium-risk Stage**: construction 80% ($8.8 million), and

- **Lower-risk Stage**: close-out 5% ($550,000).

2. **How the business plan works**: BC Housing, CMHC, and banks all have standardized business plans, what’s included and the tools necessary to create them. They include components of:
   - Who you serve
   - How big are the units, and how big they need to be, how many are accessible; how many are adaptable; target income demographic; how much will you charge for rent (market or below-market)
   - Vacancy Rate
   - How much amenity space is required
   - Specifications of the land site, whether owned and equity, or need for purchase; HAZMAT, Geotech, and environmental conditions
   - Built to what standards: LEED Silver, Gold, Platinum, Passive Energy Efficient
   - Architect design sketch of what it will look like
   - Time frame and deliverables
   - Costs: identify feasibility of the project
   - Financing: equity, sales, revenue, and debt service
   - Revenue, expenses, and net operating income
   - Municipal taxes, waivers and rebates
   - Pre and during construction financing

3. **Case Studies/Examples – ANAVETS**, North Vancouver (BC Housing’s Case Studies p18)

   North Vancouver – **St. Andrews Place**, Kiwanis Senior Citizens Homes: 27 units
   - Developer brought in non-profit to build affordable seniors housing to get rezoning for its market project; kept development risk
   - Sub-divided site, and North Vancouver agreed to transfer density back to market site so no loss of buildable to developer;
   - Equity from Society $1 million; City land $1 million; BC Housing grant $1 million
   - Rezoning successful; built under a design covenant
   - Construction lending through BC Housing
Mission – **Cedar Valley Manor**, Life Lease Society: 42 life lease units; Equity $1.3 million (p33)

- Provide units for seniors to downsize and stay in community
- Initiated by Mission Association for Seniors Housing (MASH) who own and operate 56 other units for independent living
- Developed on property owned in Cedar Valley
- Partnered with Terra Lumina Life Lease Housing (Terra Housing and Lumina Services) [http://www.terralumina.ca/](http://www.terralumina.ca/)
- Life lease met society’s goals
- No government funding - utilized seniors’ equity
- MASH entered into a limited partnership agreement with developer; marketed units, and presold 50%; and shared development risk

*Simon says* “*never under-estimate community; community can make rezoning happen.*”

*Simon says* he wanted to remind the audience that municipalities control zoning and therefore has the power to increase density and the number of homes available, as well as, apply downward pressure on prices.
Age-Friendly Community and Housing for Older Adults

The Township of Langley approved its Age-Friendly Strategy, drafted by Noha Sedky, principal of CitySpaces Consulting, on September 8, 2014, envisioning a community,

“...where people can enjoy all stages of life and actively age with dignity, respect and independence.”

The Township supported the concept of universal housing and the SAFERhome program since 2010, with an adaptable housing policy requiring a minimum of 5% of single family, town/row house units, and 10% of apartments in each development.

What is an Age-Friendly community and adaptable housing?

This entailed designing all policies, programs, services, and infrastructure related to physical and social environments through an age-friendly lens and built to the needs of all residents – not just the elderly. How active does the built environment allow you to be?

The City of Burnaby’s adopted adaptable definition stated - built-in construction features which can be activated and adapted to the needs of the inhabitants through all stages of their lives, including accommodating changing levels of ability, illness, or injury.

Adaptable housing remains distinct from accessible, with construction customized in the present when needs arise.

CMHC being the authoritative voice on definitions, stated:

Adaptability points to the housing features that allow being easily and readily and inexpensively adjustable – being removed, added to, or concealed, thereby matching to individuals’ needs by occupancy and time of life. Added value and versatility features are structurally built in, such as wide and removable doors, no steps, no barrier entrances, and wall reinforcement for walk in showers, grab bars, lifts, rails, removable cabinets, and visual devices or features.

Accessibility means dwellings which meet prescribed health and safety requirements for its occupants, assisting usability by people with limited use of their hands, feet, smell, hearing, and sight. Automatic door opening, lever door handles, walk-in showers, pedestals for washers/dryers provide usability with limiting abilities whatever the age. As previously referred to, most accessibility features happen in the present accommodating specific
needs of an occupant when those needs arise. Specifically, BC Housing’s Home Adaptations Program for Independence (HAFI) provides funds to $20,000 for such needs.

**Visitability** ensures housing is accessible to visitors who use mobility assistance, having a zero-step entrance, wider doorways, and an accessible bathroom on the main level. Mobility assistance includes canes, crutches, strollers, as well as the more commonly thought of walkers, scooters, and wheelchairs.

**Adaptable/Accessible Housing Panel**

**Social Planner, City of Burnaby**

*Rebekah Mahaffey, Social Planner*

Rebekah Mahaffey outlined the City of Burnaby’s experience where they went through the process of considering Adaptable Housing, and qualified that the experience is usually different for every community.

“Adaptable housing is intended to provide for the accessibility needs of occupants over time by incorporating unobtrusive design and construction features that allow for easy modifications at a future time, at a reasonable cost. This built-in flexibility enables occupants to age-in-place, and remain in their homes.” (See Appendix C p50)

Rebekah referred to CMHC report, *Regina Healthy House Demonstration Project (2005)*, as the rationale for built-in adaptability features, showing the cost of installing wall reinforcements in a bathroom at the time of construction to allow for grab bar installation at a later date. Costs of $50-100 is substantially less, than when bathroom walls have to be torn out to put in reinforcements, or floors torn up to refit from bathtub to shower. Adaptable housing is a market solution to accessible housing, and Rebekah exampled this through *Watermark at Sechelt* that advertises their building features as accessible and all units designed as adaptable for aging-in-place.

Elements of the adaptable housing policy included:

- Flush exterior thresholds
- Minimal code constraints for interior thresholds
- Bath and shower controls offset from centre
- Larger bathroom floor space for wheelchair turning radius
- Temperature control valves on shower faucets
- Reinforced framing in all washroom tub, shower, and toilet locations
- Removable sink cabinets
- Minimum 34” wide doorways, ideally 36”
- Minimum 40” wide hallways, ideally 42”
The Province regularly monitors and upgrades the Building Code to better reflect building safety, energy efficiency, technology developments, and society’s priorities. For example, amendments to the Building Code to adopt higher energy saving regulations were referred to as the ‘greening’ of the Building Code.

Rebekah provided a historical context of Burnaby’s adaptable policy, in that they were early adopters of a voluntary adaptable housing policy going back to 1989, asking developers to provide 5% of units in new private market and multi-family developments. The most recent 2010-2011 review emerged as a result of the changes December 2009 to provincial standards of adaptable housing, changing demographics, market demand, and consistent with Burnaby’s economic development and social sustainability strategy.

In relation to changing age demographics, Statistics Canada releases Participation and Activity Limitation Survey (PALS) which reports on disability rates. In addition to a focus on aging demographics, the PALS survey reported 11% of Burnaby’s population (24,533) lived with an activity or health limitation. This percentage increased to approximately 21% in the 55-64 aged cohort.

Burnaby’s most recent 2010-2011 review involved:

- External review and assessment completed by SPARC BC
- Staff completed a literature and market review analysis
- Community survey and workshops
- Invited feedback from developers active in Burnaby
- Involved seniors organizations and associations working persons with disabilities
- Policy draft
- Approval by committee and council
- Further consultation on draft policy
- Final policy development and approval
Eight key differences of the new Adaptable Housing Policy from the previous voluntary policy:

1. Now mandatory to 20%, instead of voluntary 5%;
2. Applied to all areas of Burnaby, reflecting changing building patterns;
3. Applied to single-level units only, as townhouses and other multi-level units onerous to make adaptable;
4. 100% requirement to seniors oriented housing;
5. Applied to non-market housing, which was not addressed in original policy;
6. Provided 20 sq.ft. floor space exemption for every adaptable unit in both market and non-market housing, as adaptable units are larger;
7. Tracking process in place now, and they know where adaptable housing exists;
8. Information available for public use on City maps.

Rebekah highlighted that the City did not base their 20% requirement solely on demographics, which would have been 40% had they done so. Instead, the City took into consideration informal feedback from seniors/persons with disabilities, which stated that not every member of the population cohort seeks out this specific kind of adaptable housing.

A question from the floor asked about what Burnaby was doing about the external built environment, the streets of Burnaby. Rebekah responded that they have an Access Advisory Committee of seniors and persons with disability. They monitor the redevelopment of the City infrastructure through group walk-about, including with other City departments such as engineering. They come back from these walkabouts with a work list of improvements, so that over time retrofits happen to sidewalks and intersections.
SAFERhome Standards Society

Mark Perry, Executive Director, Englewood Courtyard Management Ltd.

Englewood Courtyard in Chilliwack consists of a trio of five storey condo complexes built to Platinum 1 standards. The target demographic for these 156 units was downsizing retirees 45+ looking for more reasonably priced real estate in a community like Chilliwack.

More than that, Englewood Courtyard is the Provincial universal design housing demonstration pilot project, the partners being the Home Owner Protection Office, a Branch of BC Housing, SAFERhome Standards Society, and builder Englewood Courtyard Management Ltd.

Primary goals of the pilot were to demonstrate to the wider development community the direct benefits of building SAFERhomes with inclusive design features, and establish true implementation costs.

Walls reinforced with 2”x12” solid lumber in all washroom, bathtub, shower, and toilet locations, and the need for future expensive retrofits avoided.

- Additional time: 30 minutes
- Additional material: $15
- Additional Labour: $25
- Total Additional Cost: $40

Wider doorframes with flush thresholds, also meet visitability requirements. All doors and pinch points are a minimum of 34”, but ideally 36” wide, one less stud for every two doors; Wider hallways are a minimum of 40” but ideally 42” wide, avoiding future expensive retrofits.

- Additional material: $2.50
- Additional Labour: $0.00
- Total Additional Cost: $2.50
All waste pipes are brought in no higher than 14” to the centre of the pipe from floor level.

- Additional time: 0 minutes
- Additional Material: $0
- Additional Labour: $0
- Total Additional Cost: $0

All switches positioned at 42” to the centre of the electrical box from the finished floor. All outlets positioned at 18” to the centre of the electrical box from the finished floor.

- Additional time: 0 minutes
- Additional Material: $0
- Additional Labour: $0
- Total Additional Cost: $0

Placement locations of Electrical Outlets:
- beside windows where draperies or blinds may be installed;
- Node Zero (the communications control centre for smart home options) where all the house wiring meets in one place;
- beside the toilet;
- above external doors (outside and inside);
- easily reachable from front or sides of the kitchen counter;
- Four-plex outlets in master bedroom; home office; garage; and recreation room.

- Additional Material: $10 per outlet
- Additional Material: $25 per outlet
- Total Additional Cost: $175-210 per unit
Low-voltage Runs (door bells, security systems) return to one central area (Node Zero), avoiding the need for future expensive wiring. Exact costs are being tallied, since some corporations, for example TELUS, prewires connections for free.

<table>
<thead>
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<tr>
<td>Additional Labour</td>
<td>&lt;&lt; $100</td>
</tr>
<tr>
<td>Total Additional Cost</td>
<td>&lt;&lt; $200</td>
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Yet another example of the SAFERhome standards elements would be the installation of an electrical outlet at the bottom and top of stairways facilitating the later installation of an electric “stair glider.”

The SAFERhome certification costed out to $199 per unit, built into the evaluation, with the inspection process documented.

Collectively, these features provide the current ultimate for aging-in-place, with features triggered by changing life and housing needs. Appendix B details the complete list of SAFERhome Standards Criteria (p49).

The rationale for such a demonstration project emerged out of senior demographics, and health statistics. Falls amount to a leading cause of injury for seniors, adolescents and work-age adults. For seniors, 55% of seniors’ injuries occurred while walking or doing household chores. Health statistics showed 6,400 hip replacements in BC each year, requiring a median 5 days in acute care. Seniors hospitalized from falls stayed an average 9 days longer. People whose homes are not easily or readily accessible after surgery stay longer in hospital, increasing health care costs.

As of March 2015, SAFERhome reported:

- Less than $1,100 hard cost per new single family home
- Less than $700 hard cost per new multi-family home

Through the Universal Design Pilot Study Brief released on the Englewood Courtyard results, by the Home Owner Protection Office of BC Housing (2014) and SAFERhome (2015), the costs of building to SAFERhome standards are minimal in comparison to overall building costs – slaying the myth of prohibitive costs.

Mark Perry linked the idiom, “Location, Location, Location” to a new added value idiom,

“Adaptable, Adaptable, Adaptable.”

The municipalities of Vernon, Armstrong, Township of Langley, and Maple Ridge joined SAFERhome Society.
In the Langley Yorkson Creek development, Quadra Homes implemented the Township of Langley’s Adaptable Housing Policy, not at the mandated rate of 5%, but increased to 25%. Shawn stated the justification for this decision came from the average age of his buyers. His buyers average 49 years, but by removing first time home buyers, the average age calculated in at 55.

Yorkson Creek is a 3-level townhouse project. Corner units were utilized for the adaptable units, including a pre-built elevator shaft facilitating installation of an elevator at a later date. Shawn related a personal story which exempled both the need and newness of adaptable housing. He was showing an end unit to a couple, where the male partner clearly had difficulties walking and with stairs. He mentioned that the unit was elevator-ready. While the female partner nodded enthusiastically over the idea, the male partner shook his head vigorously against the notion. Shawn said he engaged with a little heart-to-heart, and the unit was sold to the couple with an elevator, thus ensuring they could live there easily for many years.

Estimated costs for the elevator amounted to $20,000. Actual costs amounted to $24,000, and new development costs increased to $25,000. Building to adaptable thresholds with the elevator shaft required a minimum 2,000 sq. ft. townhouse.

A matching number of larger parking stalls accommodate ‘handicap parking’.

100% of Quadra’s seniors’ project in Pitt Meadows – Cedar Downs, was built to the SAFERhome adaptable policy.

Shawn related he encourages buyers to share their adaptation needs early, as these adjustments can be customized during construction, a service he enjoys providing.
Appropriate Housing Panel: Other Tenure Options

Terra Lumina Life Lease Housing
Kate Mancer, Principal

Kate Mancer opened stating that in Manitoba, seniors have a 1 in 50 chance of living in a life lease complex, but in British Columbia the odds drop dramatically to 1 in 499 – largely as a result of life leasing being developed in Winnipeg, and despite the fact that Surrey’s Elim Village boasts the largest life lease in BC and one of the largest in Canada at 250 units.

Life lease commenced in the 80’s as a means to access seniors’ equity in order to build senior housing, when federal and provincial funding either dried up or was insufficient. The same holds true today for invigorating the non-profit housing sector, but also the for-profit housing sector. Life lease projects now approximate 300 across Canada, with about 135 in Ontario.

- Abbotsford – Cascade Court
- Vancouver – Performing Arts Lodge (PAL)
- Kelowna – Mountainview Village
- Mission – Cedar Valley Manor
- Maple Ridge – Legion Gardens and Legion Manor
- South Surrey – Semiahmoo House Society
- Vernon – Catherine Gardens

Kate Mancer believes that life lease housing is a missing piece of the puzzle on the senior housing continuum, specifically because of the dearth of government finances and inertia of global economies. Governments have fewer resources with growing needs, including health-care related housing.

Kate described life lease as a hybrid between owning and renting, because residents provide the development financing, and they receive a thirty year lease. Title remains with the sponsor. Upon exiting, people retain about 95% of what they paid when they moved in. In Vernon, people share the capital appreciation that occurs while they live there with the non-profit sponsor when they leave. Typically, life leases sell at market.
Kate Mancer referenced CMHC’s report from 2007, which examined life lease housing issues and the long-term performance of the life lease concept.

The report concluded the risks relative to value of the asset at sale are greater than those of investing in a condominium, due to lack of legislative protection, and the added risk of being able to sell only to seniors. CMHC made no comparison with co-operatives.

CMHC outlined the need for education in various areas, relative to other forms of tenure, specifically condos. Weaknesses of the life-lease model reside in:

- low numbers of life lease type tenure, and that the concept and operations remained relatively unknown by consumers, sponsors, lenders, mortgage underwriters, and policy makers;
- an absence of legislation, except in Manitoba, specific to clarification and protection of consumers and sponsors;
- significant variation between and within provinces in how life lease projects were developed, specific to the initial investment, and exiting;
- purchasers limited input and control over decisions about management of the building and maintaining building value.

CMHC recommended creating consumer protection life lease specific legislation, with seven underlying themes, in the way that condominium legislation was identified as a need when condos become popular, including how life lease interests can be registered.

Kate Mancer acknowledged that the life lease model remains a ‘moderate’ income level solution in the senior affordable housing spectrum, providing a limited number of rental units for low-income households.

Manufactured Home Parks
Evan Brett and Pat McEachern

Evan Brett is a newcomer to living in manufactured home parks (2013). Pat McEachern, a 30 year seasoned resident of manufactured homes, formerly served as Chair of the Central Fraser Valley Manufactured Owner's Association, and more recently as representative of Fernridge Manufactured Home Park.

There exist fourteen manufactured home parks in the Langleyls, and the Township holds between 35-40 percent of all such housing in the Metro Vancouver Region. Together, Evan and Pat are among those who championed the issues faced by “forgotten” residents in manufactured home parks, land rich ripe for densification redevelopment.

In July 2015, the Township announced revisions to its Manufactured Home Park Redevelopment Policy, establishing several guidelines for fair and equitable treatment of tenants as conditions for approval of redevelopment applications. Such guidelines included consideration of assistance to dislocated tenants in addition to the provisions of the Manufactured Home Park Tenancy Act, as well as possible financial assistance for relocation.

This new policy, no doubt, provided some measure of relief and security for tenants. However, redevelopment remains as a constant threat to a form of housing and a way of life that so many of our seniors enjoy.

Existing manufactured home parks may be the last of their kind, although Evan and Pat outlined how manufactured parks remain “such a good thing,” “this is paradise,” and would like more created for seniors. Thirty-five years ago, municipalities placed a moratorium on new manufactured parks unless on municipal sewer systems, versus on-site utilities.

Their first earnest message clarified that manufactured homes are not mobile homes. They are not moveable because they are not on wheels, there are few available pads in the province, and many because of age, are not moveable: they must age-in-place.

Seniors in these parks described a sense of independence, dignity, pride of home ownership, and the companionship of a supportive community, that does not appear to be offered or replicable in any other low income tenure option. With upwards of one hundred residents in each park, they resemble autonomous villages.
Large corporations and family companies own the land, and offer rented concrete ‘pads’ for placement of the manufactured house. Operation models included:

- Rental pads,
- Strata-titled self-owned,
- Co-operatively run on leased land,
- Own shares in the ownership corporation.

On affordability, shelter costs for a retired couple already settled in a manufactured home park, with no or a small mortgage, and receiving the minimum guaranteed income threshold of $2,262/month (2015), would approximate slightly above 30% of income. However, because they are renters and owners, they would qualify for SAFER on the rental pad. As owners, they qualify for BC Housing’s adaptability program, HAFI. For a single individual receiving the minimum guaranteed income threshold of $1,377, already settled in a manufactured home park, with no or small mortgage, SAFER applies to the rental pad, and HAFI to accessibility/adaptability needs.

However, as Evan pointed out excellently in detailed Excel format, pad rentals increased at 3.5% per annum, and pensions increased at 1%, ever pushing the affordability envelope, triggering health and well-being trade-offs.

The challenges faced come from lack of new manufactured home parks, and the difficulty of potential purchasers obtaining mortgages on aged manufactured homes. Mortgage financing may not be available in parks operated as co-operatives.

However, a testament to the financial viability of manufactured home parks exists in the BC Investment Management Corp purchase of $800M in Parkbridge Lifestyle Communities and the 'enhancement program' launched in three older parks in Surrey/White Rock.

The idealness of manufactured home parks across affordability, accessibility, and appropriateness to independent living and aging-in-place, which Evan and Pat conveyed convincingly with stories and data, might be giving way:

From this

To this
Getting It Done: Inspiring Stories of Community Collaboration and Partnerships for Senior Housing

Lynnhaven Society (1957), Abbotsford
Leona Watts, Executive Director, and Dave Algra, Algra Bros Development Ltd, Abbotsford

Two four-storey buildings, 32 units each, opened in the spring of 2014, and replaced forty cottages that had become high maintenance, and the number of old units available did not serve the housing need of those on the long waiting lists.

Lynnhaven made three efforts to redevelop before meeting up with Algra Bros. Land rich, but not in a position to fund or carry out project development, Dave Algra and his company sussed out a plan and design, which they took to CMHC who provided Seed Funding and Proposal Development Funding for the creation of all parts of the business plan. An environmental assessment found contamination from an old dry cleaning business, and soon they had partner number four: BC’s Brownfield Renewal. Algra Bros purchased the property in order for Lynnhaven to leverage that money as a down payment, and later secure a mortgage.

With an Affordable Housing Fund of $5,000 per unit (x 64 units) the City of Abbotsford became partner number five, and helped along the administrative end of the project with their team of dedicated people on affordable housing. But $320,000 from Abbotsford still left the project seven million short. Next, BC Housing helped secure interim financing, and later funded Lynnhaven with a mortgage, with rents secured at subsidized levels, including through BC Housing’s SAFER program.

Lynnhaven and Algra Bros designed the units under the “less is more” or “more isn’t always better” tenet to accommodate affordability and functionality, all within 300 sq. ft.

Lynnhaven furnished the units (loveseat, double bed, coffee table, end table), and included many modern amenities in keeping with aging-in-place:

- In-suite laundry
- Built-in dishwasher
- Bottom freezer fridge
- Convection microwave
- Flat-screen televisions
- Private deck
- Walk-in shower with seat
- Under bed storage & armoire
- Tech nook for a TV and computer
- Built in kitchen table

Harmony Flex-Housing Project, Abbotsford

Eric Van Maren, Developer, Van Maren Group, Chilliwack

Harmony Housing is an 11 unit townhouse CMHC demonstration project for five key elements:

- Public/Private/Municipal partnerships,
- Flex Housing,
- Secondary suites,
- Home ownership of working families with annual Median Total Incomes (2010) of $60,000, and
- Housing Agreements.

CMHC’s Flex housing (a.k.a. adaptable) incorporates at the design and construction stage, the ability to make future changes easily and with minimum expense, to meet the evolving needs of its occupants and allowing for longer periods of occupancy.

The City screened each owner and all future owners. Potential homeowners must have lived in Abbotsford for 12 months, or employed full-time for at least 6 months. In 2015, the gross family income requirement was below $75,807.

The secondary suites were made possible by CMHC’s fifteen year $24,000 forgivable grant (RRAP). Every year the owner reports their financial status to the City and CMHC, and if in good standing, the grant depreciates at 1/15.

CMHC also set the market rent of the secondary suites at $480. The suites serve as mortgage helper for the new owners, and are designated affordable rental homes for seniors and persons-with-disability, thereby producing 22 affordable housing units.

Upon purchase, each owner signed a ‘Housing Agreement’ with the City of Abbotsford, and CMHC, to the extent that the purchase price is 24% below appraised market value, and resale is at 80% of market value to the next owner.

The City of Abbotsford selected the Van Maren Group developers as a private sector partner from the responses to a “Request for Proposal.”

The City provided land they purchased in 1993, which had a steep slope limiting usability, at 20% of the assessed value. The City formed a dedicated in-house team and team leader championing the project, including a legal team to draft the housing use covenants. The developer, Van Maren, provided the design and owned financing of the project, and construction, and did sales in-house without use of a realtor. The project completed $306,000 under budget ($2,528,000) split between Van Maren and the City, which went back into Abbotsford’s Affordable Housing Fund. VanCity provided structuring advice and mortgage for most owners.
Kiwanis Towers, Richmond

Dena Kae Beno, Affordable Housing Coordinator, City of Richmond

Richmond’s Kiwanis Senior Citizens Housing Society purchased five acres back in 1959, and over time built 122 units in 14 one, two, and three-storey buildings. By 2000, the Society recognized that these buildings had maximized their economic life, in need of major repairs which the society could not afford, and were no longer servicing its residents or those on the waiting list – a common theme in non-profit housing.

The Society also recognized the land had become very valuable, now absolutely prime real estate and prime location, but how best to navigate the current realities of expensive re-development took some time.

The City recognized the Society didn’t have the replacement contingency fund or any funding mechanisms to support a significant capital contribution, and neither did the City’s Affordable Housing Reserve Fund. The Society recognized the need to sell off part of the land for re-development to, minimum, double the capacity in units, while still maintaining at least $10 million of land capital.

Polygon presented a proposal to purchase three of five acres from the Society, and to transfer the value they held in eight other sites within the City to provide the necessary contribution into this project.

The case of Richmond’s Kiwanis Towers presented as a rare opportunity to merge eight affordable housing projects in Richmond into one site, one where a greater number of community, health, and transit services could be provided all within close proximity.

The demographic push: 25% of households in core housing need; 25% of seniors are low-income; senior population projected to increase by 163%; old rental stock nearing end of economic life.

Partners on the integrated planning committee developing the “procedurally complex” $64 million project created 296 units in two sixteen-floor towers.

- Richmond Kiwanis Senior Citizens Housing Society received $21 million cash from selling three acres (of five) to Polygon, retaining $10 Million in land value;
  - current and future residents provided their input.
- Polygon contracted with development and construction services.
- City of Richmond funded $20.8 million over five years from Affordable Housing Reserve Fund for construction,
  - Polygon’s contribution from the eight donor sites into the Affordable Housing Reserve Fund.
• City of Richmond contributed $5 million in Development Cost Charges, other service cost charges, and municipal permit fees.
• CMHC approved $100,000 in Proposal Development Funding.
• BC Housing financed $19.7 million from their Community Partnership Initiatives.
• BC Hydro’s New Construction Program covered 100% for energy-modeling, applicable towards LEED certification.
• BC Non-Profit Housing Association membership afforded consultation.
• Vancouver Coastal Health – received dedicated parking and office space.
• CHIMO Crisis Services assisted in relocation of remaining existing tenants and move back into new Kiwanis Towers.
• City of Richmond’s Seniors Minoru Place Society provided social programming planning.
• SFU Gerontology, “what’s required to make a meaningful place for seniors to live and participate and age well” grant research through Vancouver Foundation.
• City of Richmond assisted in development of tenant management plan to address operations and tenant management (capacity building).
• 296 units, 583-676 sq.ft. each.
• Designated Seniors 60 plus.
• Income $38,000 individual maximum; $44,000 maximum couple.
• $660-783 rental costs, plus utilities and insurance per month; $40/month parking.
• BC Housing’s SAFER rent supplements bridge rental cost-income gap.

Primary people and policies in place, and invoked:

1. **Affordable Housing Coordinator**, and one dedicated staff from Planning Department, fast-tracked the project.
2. **2007 Affordable Housing Strategy** master plan prioritized shelter costs not to exceed 30%. Key components:
   
   #1 – subsidized rental housing income limits <= $34,000;
   
   #2 – low-end market rental housing <= $35,000-$57,000 (workforce housing, and newly retired);
   
   #3 – affordable home ownership;
   
   #4 – utilizes BC Housing’s HILs to maintain current income and housing cost thresholds.
3. Affordable Housing Reserve Fund Policy.
4. Affordable Housing Value Transfers (8 sites funneled into this site).
5. Inclusionary Zoning secures 5% of units in any development over 80 units.
6. 1:1 Replacement Requirement.
7. Density bonuses.
8. Housing Agreements And Covenants restricting rent, income, and age.
9. DCC’s and CAC’s (Development Community Costs, and Community Amenity Charges).
10. Special Development Circumstances (projects must secure rents below the Affordability Strategy rates.
11. Capacity building of current Kiwanis staff in management and operations.

In summary, the Richmond case study on the Kiwanis Towers, and the preceding case studies illustrated several primary dimensions of the today’s low-end affordable housing universe.

1. The importance of Succession Planning, as it provided the impetus for developing relationships and partnerships which assisted in the shortening of a timeline for renovation and redevelopment. Aged stock, ending operation subsidies, increased hydro costs, shelter rates not increased, insufficient provincial and federal funding, all these forced awareness of the need to develop a new model to move forward out of the housing storm.

2. Placement of key stakeholders in the new partnership model shifted in the creation of low-end and market rental housing.
   a. In the 60’s and 70’s, the Canadian government spear-headed funding under the original CMHC model and non-profit housing providers emerged, like Kiwanis, who acquired or donated land for housing, with provinces providing service operation agreements and subsidies. Non-profits administered housing.
   b. With the end to housing operation subsidies, development and re-development follows the market model, with non-profits’ land/cash equity securing CMHC’s mortgages, and BC Housing providing rent supplements directly to tenants to fill the gap between total income and shelter costs. Federal, provincial, and municipal housing agreements secure housing to the low-income levels, 60-90% below market levels. In some cases, this necessitated the selling off of valuable land equity in order to create new non-market buildings.

3. As to the number of stakeholders at the table, the number of knights round the table increased exponentially from a minimum of six (Terra Housing) to twelve (Kiwanis Towers), exampling well thought through projects.
4. The case studies highlighted the critical importance of, and need for creativity and flexibility, in the creation of just-in-time municipal policies necessary to low-end market and market rental housing.

5. Development of a designated position and job description in the Planning and Development Department, on the issue of affordable housing.

6. The implied messages which emerged from the Triple A Senior Housing Summit project profiles:

   *a daunting task, this achieving affordability, but someone’s gotta do it, we’ve done it, and we’re here to share what it took. Don’t be put off by complex and lengthy processes. Think big, grand ideas, and keep looking for the right people to build them.*
The Last Word

Introduction

On one hand, it is regrettable that Triple A Senior Housing’s limited human and financial resources resulted in a delay in the completion of the reports of the Langley Senior Housing Survey and the Senior Housing Summit Acti9ng Now: Housing for Our Aging Population. Conversely, we have had time to consider our efforts so far, as well as, subsequent factors and initiatives that contribute both to the urgency and potential of future endeavours.

Initiatives

Although the troubling issue and plight of our homeless seniors was not addressed at our Summit, we are relieved to know that the City of Langley has recently struck a task force (including a Township representative) “to develop a community wide response plan” which will include addressing and preventing seniors’ homelessness.

The Langley Senior Housing Survey Report contained brief mention of implications for senior’s health, and the sustainability of our healthcare system, stemming from the finding that Langley residents cannot afford the necessities of life due to unaffordable shelter costs. Fraser Health Authority, the Langley Division of Family Practice, and the Ministry of Health, in consultation with the Langley Senior Resource Society, Langley Seniors Community Action Table, and community stakeholders, are currently partnering to Redesign Care for Seniors that “will help seniors to live healthy, independent lives in their own homes.” The idea is that with better support to manage chronic disease and frailty, falls and other incidents that may result in a need for hospital or residential care may be prevented.

This proactive initiative is commendable and timely given the projected 57% increase in the 65+ population in Langley by 2024, the already overflowing hospital and long term care beds, and the overwhelming preference of seniors to remain at home. However, Triple A Senior Housing respectfully suggests that its success is dependent on the availability of housing that is affordable and meets the accessibility needs of the seniors it is designed to serve.
Need for Affordable/Accessible Senior Housing

The following is a brief recap of the grim financial reality, and the need for affordable/accessible housing of a significant number of our local seniors as revealed in our reports:

**SURVEY**

47% of respondents live on income of $30,000 or less (n=541);

75% of respondents with income of $30,000 or less spend more than 30% on shelter;

37% of respondents indicated they or their partner had physical limitations affecting future housing choice;

36% of respondents' housing not meeting present current mobility needs.

**SUMMIT**

48% of 65+ renters in the City spent more than 30% on shelter; 40.7% in the Township (2011 Stats);

10,430 residents of the City and Township aged 65+ lived on $27,500 or less;

1,440 individuals 65+ lived on incomes of $12,240, 30% of which purchased $306 of shelter, not including utilities (2013 Taxfiler Data);

Median one bedroom rental cost $740, not including utilities (CMHC 2013).

The recently released Community Snapshot of the BC 211 Service, further highlighted the housing need in Langley: housing was the main reason for calls from seniors (age 55+); 41% of calls from all ages were about housing - up 22% from 2014.

Call to action

The above information, combined with the knowledge that most current housing options for low-income seniors in the City are in dire need of renovation or redevelopment, and are in extremely limited supply in the Township, serves as a call to action for all of us – members of the community, developers, architects, planners, and politicians – to ensure that appropriate housing is available to allow seniors who are able, to age in place in their home, whatever form of tenure that may be.

A template for action can be gleaned within the pages and recommendations of both the survey and summit reports. We look forward to the soon-to-be-published “How to Guide” on innovations in seniors housing, promoting models of housing development that meet the continuum of need and demand, for seniors that do not require assisted or institutional housing, inclusive of affordable options. Funded by the Real Estate Foundation of BC and CSPC, researched and written by Community Social Planning Council (CSPC, Victoria) and the Canadian Seniors Cohousing Society, the guide aims to influence land use, real estate practices, and public policy.
Future Directions

Once the work of distributing the reports of the Survey and the Summit is completed, Triple A Senior Housing will gather to decide on future directions that suit our organization, make the best use of our partnerships and resources, and have a significant impact on the need for senior housing in our community. Though we are fewer in number as members have moved on to other commitments, others have indicated a willingness to be involved in our mission. We invite your comments, or expression of interest, to tripleaseniorhousing@gmail.com and will be sure to let you know when our Future Directions meeting will be held.

Sincerely,

Marilyn

Marilyn C. Fischer, BSW
Chair, Triple A Senior Housing
References

Video tape and PowerPoint presentations of the speakers

Age-Friendly Community and Housing for Older Adults (PPT), Keynote Speaker #1 - Presenter: Noha Sedky, CitySpaces Consulting

Adaptable Housing: The Burnaby Experience (PPT), Rebekah Mahaffey, Social Planner, City of Burnaby


Township of Langley, Meeting Minutes, February 11, 2014, Seniors Advisory Committee.

Township of Langley, Basic Adaptable Housing Requirements, Policy Manual and Bylaws.


Statistics Canada - Taxfiler Data 2013, Tables 17 Family (Median Incomes and Low-income); Table 5 Seniors Source of Income (Median Total Income).


Seniors Advocate, “The Journey Begins, Together We Can Do Better.” October 2014
https://www.seniorsadvocatebc.ca/reports/

Seniors Advocate, “Seniors Advocate Survey Results: Bridging the Gaps.” March 2015


Appendix A: Definitions

All (Census) Families - Include couple families and lone-parent families.

Census Family
This definition of the census family classifies people in the following manner: 1) couples (married or common-law) living in the same dwelling, with or without children; and 2) lone-parents (male or female) with one or more children. The residual population is called "persons not in census families" and is made up of persons living alone and of persons living in a household but who are not part of a couple family or lone-parent family. See also “Children”.

Couple Family
Previously Husband-Wife Family
Consists of a couple living together (whether married or common-law) at the same address, and any children living at the same address; taxfiling children do not live with their spouse, have no child of their own and live with their parent or parents. Previous to the 1998 data, taxfiling children had to report “single” as their marital status. Beginning in 2000, same-sex couples reporting as couples are counted as couple families. See also Census families.

Lone-Parent Family
Is a family with only one parent, male or female, and with at least one child. See also "Census families".

Individuals
Persons not in Census Families are not part of a census family, either couple family or lone-parent family. They may be living with a family to whom they are related (e.g., brother-in-law, cousin, grandparent) or unrelated (e.g., lodger, roommate). They may be living with other persons not in census families or living alone.

Low-Income Measure (LIM)
The Low-Income Measure is a relative measure of low income. LIMs are a fixed percentage (50%) of adjusted median family income where adjusted indicates a consideration of family needs. The family size adjustment used in calculating the Low-Income Measures reflects the precept that family needs increase with family size. For the LIM, each additional adult, first child (regardless of age) in a lone-parent family, or child over 15 years of age, is assumed to increase the family's needs by 40% of the needs of the first adult. Each child less than 16 years of age (other than the first child in a lone-parent family), is assumed to increase the family's needs by 30% of the first adult. A family is considered to be low income when their income is below the Low-Income Measure (LIM) for their family type and size.
Appendix B: SAFERhome Standards Criteria

SAFERhome Standards Society  (http://www.saferhomesociety.com)

1. **Exterior Thresholds** - All exterior thresholds are flush.
2. **Interior Thresholds** - All interior thresholds meet minimal code constraints (eg. shower entrance).
3. **Bath and Shower Control Positioning** - All controls are offset from centre, roughly 1/2 way between the historic centre location and the outside edge of the shower or tub enclosure.
4. **Pressure/Temperature Control Valves** - Control valves are installed on all shower faucets.
5. **Washroom Wall Reinforcements** - Reinforced with 2”x12” block lumber in all washroom tub, shower, and toilet locations.
6. **Waste Pipes** - All pipes are brought in at 12-14” to the centre of the pipe from floor level.
7. **Sink Cabinets** - Cabinets underneath each sink are easily removed.
8. **Doors** - All doors are a minimum of 34” but ideally 36” wide.
9. **Hallways (passage ways and pinch points)** - All hallways are a minimum of 40” but ideally 42” wide. (Passage ways and pinch points like doors are a minimum of 36”.)
10. **Light Switch Positioning** - All switches positioned at 42” to the centre of the electrical box from the finished floor.
11. **Electric Receptacle Positioning** - All receptacles positioned at 18” to the centre of the electrical box from the finished floor.
12. **Electrical Receptacle Placement Locations** - Beside windows, especially where draperies or blinds may be installed:
   - Bottom of stairways;
   - Beside the toilet;
   - Above external doors (outside and inside);
   - On front face of kitchen counter;
   - At Node Zero Location (the communications control centre for smart home options) where all the house wiring meets in one place.
13. **Electrical Boxes** - All light switches and A/C receptacles use larger electrical boxes.
14. **Four-Plex Receptacles** - Placed in master bedroom, home office, garage, and recreation room.
15. **Telephone Pre-Wiring** - Level 5 (4 pair) to all areas return to one central area. (Node Zero).
16. **RG-6 Coaxial Cables Runs** - All runs return to one central area. (Node Zero)
17. **Low-Voltage Runs** - All runs return to one central area. (Node Zero)
18. **Wall Reinforcements (Top of the Stairs)** - At the top of all stairs walls are reinforced with 2”x12” at 36” to centre.
19. **Multistory Connection Provision** - Either an allowance for an elevator options in stacked closets or all staircase(s) with a minimum width of 42”.

Province of BC – New Adaptable Housing Standards in the BC Building Code, December 31, 2009

http://www.housing.gov.bc.ca/building/reg/accessible/summary.htm
Appendix C: City of Burnaby’s Final Policy Statement – Adaptable Housing Policy

The City of Burnaby requires developments in all areas of Burnaby, subject to the Comprehensive Development (CD) rezoning process, to supply 20% of single-level units as adaptable in new market and non-market, multi-family developments which employ interior corridors or exterior passageways to access the dwelling units.

The City of Burnaby requires purpose-built, seniors-oriented developments in all areas of Burnaby, through the rezoning process, to supply 100% of single-level units as adaptable in new market and non-market, multi-family developments which employ interior corridors or exterior passageways to access the dwelling units.

A 1.85 square metres (approximately 20 square feet) Floor Area Exemption is available, under the Burnaby Zoning Bylaw, for every adaptable housing unit provided in both market and non-market housing developments, including seniors-oriented housing.

https://www.burnaby.ca/Assets/city+services/planning/Adaptable+Housing+Policy.pdf

Appendix D: SUMMIT Feedback Form

FEEDBACK FORM

1. How did you hear about this workshop?
   
   Friend _______ Poster _______ Newspaper ________ Other _______

2. What were the most helpful aspects of the workshop for you?
   
   Put a check mark by those that apply.
   
   **Keynotes:**
   1. Age Friendly Communities And Housing Older Adults
   2. Senior housing partnerships
   
   **Panels:**
   1. Affordable housing
   2. Accessible (adaptable) housing
   3. Appropriate housing – other tenure options
   4. Getting It Done: Inspiring Stories Of Community Collaboration And Partnerships For Senior Housing.

   Your comments related to keynote talks and panels.

3. What was the least helpful aspect of the summit for you?

4. Will you share the knowledge you received in the summit with others?
   
   Yes _________ No _________ Not Sure ____________

5. How do you think this knowledge will affect your future plans or decisions?

6. Do you have any other comments regarding recommendations for seniors housing?

7. Any other comments?

   Thank you!
   Please drop off at registration desk on your way out.
Appendix D-2 SUMMIT Feedback Summary

2. Your comments related to keynote talks and panels.
   - Very informative, very interesting, very educational, good, excellent speakers
   - Lots of ideas
   - Choice of speakers were great, each built a real nice comprehensive and integrated picture
   - Diversity and partnerships are a necessity
   - Good opportunity to learn various aspects regarding adaptable housing partnerships and life lease - seem to be a lot of interest in life lease
   - Got good picture of both economic and social aspects of issues and opportunities for seniors
   - Needed more time with their presentations, would have liked more info
   - Most enjoyable speakers: Shawn Bouchard, Mark Perry, Eric Vann Maren, they’re listening to customers and helping people with handicaps
   - Enjoy progressive attitude of keynote speakers
   - Lots of ideas and options to be explored
   - More time for speakers on life lease that manufactured homes
   - Impressed and grateful at the wide-ranging aspects of concern and applications voiced
   - Appreciate how prepared and relevant the speakers were

3. What was the least helpful aspect of the summit for you?
   - Comments were more about physical aspects than contents
   - Some speakers difficult to hear, sound system poor, and slides hard to see. Tables too crowded, computer glitches
   - Not enough time on affordable low income housing presentation; too many stats

4. Will you share the knowledge you received in the summit with others?
   - Most people said YES

5. How do you think this knowledge will affect your future plans or decisions?
   - Will approach my religious organization to adopt a strategy to support senior housing initiatives
   - Become more involved, no possibilities and connections
   - More thorough planning and networking
   - Get knowledge out to others and do more pre-planning
   - Gives Me Knowledge To Explore More Than One Option
   - Enable Us To Explore Opportunities And Partner With Others
   - Have Broadened My Understanding Of Housing Options That Could Be Developed
   - Summit Provided Tremendous Food For Thought On Resources And New Ideas
   - At This Point I Don’t Know But At Least I Will Know When Needed
   - Can Help Friends Find Lower-Cost Housing. More Thinking.
   - Made Me Aware Of Adaptations Necessary For My Future
   - Possible Look At Life Lease/Renting For A Future Development
   - Become Further Informed And Research Possible Options For Myself
   - I Am Armed
6. Do you have any other comments regarding recommendations for seniors housing?

- Needs to be fast-tracked and prioritized
- Impressed with willingness and obvious interest in our future communities
- We need more accessible government and municipal funding
- Need to look for partnerships in this community
- The summit made me much more aware of more housing available for seniors
- Keep the dialogue going
- I would like you to advocate for some neighborhoods of detached homes in a social setting, shared common areas in and out
- Advocate for cluster housing, age friendly parks
- Need to provide housing for those least able to buy
- House share options
- Seniors should be involved with municipal planning to ensure zoning for manufactured home parks
- Developers should be mandated to 25% adaptable housing
- How might this be part of civic election?

7. Any other comments?

- Very enjoyable, thank you for a great conference
- Congratulations to triple a group the difference you have made is an incredible contribution in raising awareness, in realizing the importance and impact of how we listen, design, and create healthy communities, again thank you.
- Great conference, great food.
- Right direction
- Terrific opening remarks and MCeeing
- Informative, nice gathering
- Congratulations organizers, job well done
- Thank you great opportunity to network with other professionals, good location. Thank you for the education and opportunities to discuss the issues
- Thank you for all your hard work, great organization, and great implementation. WOW
Appendix D-3 SUMMIT Table Dialogue

Question 1: What is one promising suggestion you heard that could be explored in the Langley’s?

- Government make it available for affordable housing development – example, Murrayville school at 48 and 220; key is to transfer ownership of those assets to the non-profit operator so that they can build up their assets
- The Maples Campus Of Care – developer and non-profit partnership keeps housing costs low. Nothing said about older group, and there is a need for affordable and assisted-living housing
- how the municipality can reduce the processing time it takes through development to reduce costs
- SAFER for PWD - land transfer, support for rezoning, refurbish existing social housing facilities. Repurposing.
- Non-profit, reduce taxes or waive. Rezone in advance. Adaptability to be the rule versus optional
- Amenity fees added – cash cow impacts
- Metro Vancouver housing congruency
- Cohousing public relations
- Little Mountain example to be better understood
- N.I.M.B.Y.
- How to engage developers to do social and senior housing – incentives
- Building continuum that works, not just fancy market stock. Integrate non-profit affordable with market
- Low-interest financing to leverage risk
- Richmond – 20% affordable housing to who? In which 30% of income
- LICO – demographic
- Defined the term, affordable, in housing development Official Community Plan
- Return on investment on rental; $$ no incentives
- M.U.R.B.
- Resource group – Terra Housing and BC Housing
- Pocket neighborhoods – protect environment; good land-use – sense of community living, social
- Better use of space, density
- CMHC, BC housing funding, creating opportunities and projects
- Micro suites – higher density more affordable
- Zoning and more financial incentives and planning initiatives to make pocket neighborhoods possible
- Waived development charges DCC and CAC
- Senior advocacy for these projects for rezoning support for government
- More provincial money to make senior housing possible through CMHC, BC housing
- The variance to provide amenities such as close to transportation and small gardens and designs to accommodate seniors
- Execution of the bylaws and regulations should be relaxed to provide appropriate affordable accessible senior housing
- Modular housing; coach housing; secondary suites
Question 2: What housing commitments would you like to see the Langley’s work towards?

- Enable seniors to age in place. Do not segregate seniors from society. Sustain and increase support services. Design communities that have all ages living in proximity.
- Unique partnerships. Explore partnerships that have worked in other communities. Forms of social enterprises for affordable housing. Education to non-profits and advocacy. Educate non-profits on available tools for social and economic inclusion. How to deal with risk? Accountability. Holistic approach for serving senior. Patient capital connecting to community.
- Manufactured home parks with good transit system; one bus to each park with daily runs to amenities
- Government funding for one bus to each park
- Parking requirements – to be able to get variance when dealing with seniors. Building suitable sustainable transportation; co-op transportation
- More pet friendly units
- Pocket communities for seniors; mixed owned and affordable rent
- Co-housing built around retail, doctors, and grocers – hub. Like at Windsong, shared community building
- Better transit for outlying areas – Aldergrove
- Municipalities to work with developers to provide tax incentives
- Culturally intentional communities – cultural dietary religious needs language
- Council needs to ensure there exists a social planner on staff and a social plan
- Social planner needs to be attached to each new project
- Social planner needs to make recommendations on new developments – how much accessible or location of development seniors
- What role do all three levels of government have with each other and social planning so as not to contradict one another
- Need more senior housing – rentals unaffordable, $400 for low income individuals
- 12 senior housing complexes and none are full, too costly; need more subsidies
- Hidden expenses, as in insurance, when moved from owner to renter
- Need for personal care can increase costs greatly
- Many existing complexes do not offer different levels of care and may have to move again
- Very few facilities have RN on staff
- Couples may end up having to rent two rooms if health needs of one person change