

Housing Issues- 2017

The National Pensioner Federation is calling on the federal government to implement strategies to alleviate the acute lack of affordable housing by increasing the supply and developing policies to sustain access to homeownership and suitable rental housing across Canada. All Canadians should be able to secure adequate, affordable housing options, to create diverse, supportive, mixed income communities.

Health Canada's National Framework on Ageing (NFA) focuses on principles that government should consider when determining housing policy for seniors. Seniors need to be treated with dignity, independence, participation, fairness and security. The vast majority of seniors reside in the community: only about 7% live in assisted living or long-term institutions, although this proportion increases with advancing age. Seniors want to have housing choices based on needs and preferences at all stages in their life as inadequate housing may be detrimental to seniors' health and their wish to live a healthier, longer life.

1. Funding About 3.3 million households spend 30% or more of their total income on shelter, which is the threshold defined by the Canada Mortgage and Housing Corporation (CMHC) to measure housing affordability-their 'shelter costs' for owner households including mortgage, electricity, heat, water, property taxes and condominium fees.

Of these 3.3 million households, about 1.7 million own their dwelling and about 1.6 million rent. Over four in five owner households have a mortgage. About half a million tenant households live in subsidized housing. Current data from the National Homeownership and Shelter shows that 69% of households in Canada, or 9.2 million of 13.3 million, own their dwelling.

The Federal Co-operative Housing Program has reduced funding rental assistance which affects many Canadians. With few rental units available and low vacancy, there are long lists of people wanting social housing. As the social housing units across Canada aged and became less energy efficient and the water systems are in urgent need of repair, it becomes apparent funds are needed to restore and renew housing stock. Also rent subsidies for federally administered social housing providers need to be rent-g geared-to income. There is a need to build affordable rental housing with a mix of rental and home ownership models.

Recommendation-Seniors may need funds to make adaptations to their home for bathroom modifications or ramps to enable them to live safely at home. All levels of government and health authorities should work together on funding proposals to make it less onerous for developers to build affordable rental housing.

Renters who pay more than 30% of their income for shelter costs, are in ‘core housing needs.’ Seniors living alone who rented in 1996, had a 38% level of core housing needs. (1996 census data).

2. Supporting Social Housing:

Government policy should use the provincial average market rents, as reported by the Canada Mortgage and Housing Corporation, to determine the level of rent for subsidized housing, with adjustments to the level of subsidy available to needy seniors.

Other measures include raising awareness of all subsidies and retrofit grant programs available to seniors to allow seniors to ‘age in place’ with needed services in their homes or assisted living centres. When residential care openings become available, seniors should have more than 48 hours to accept or reject a bed, to determine if it is suitable. In residential facilities the goal is to achieve single room occupancy with ensuite bathrooms for residents.

Consult with Manufactured Home owners Association to ensure that adequate compensation is provided when manufactured home owners have to leave their home due to the sale or development of the property.

Work on strategies for appropriate housing in remote or rural areas.

Recommendation- Build more non-profit and co-operative housing for older adults.

The new federal policy under the Liberal government will fund proposals to build and invest in co-op housing initiatives and renewal of funding for maintenance of existing units with proposals to provide \$200.7 million over two years to support the construction, repair and adaption of affordable housing for seniors, working in conjunction with provinces and territories to cost-match these investments (Budget 2016)

3. Affordability: A growing number of seniors live alone and do not have the support that comes with a shared household and this situation particularly affects older senior women. In 1996 seniors made up 36% of all people living alone even though they represented only 12% of the total population (Lindsay, Colin. Statistical Snapshots of Canada’s Seniors. Health Canada 2000)

Debt and ‘house rich, cash poor’ seniors may face anxiety deciding whether they pay the utilities, fill prescriptions for needed medication or eat nutritious food.

Affordability is a serious issue in cities where immigration is concentrated and housing costs are high and seniors may wish to live, closer to health services. Some Canadian cities with price acceleration concerns include Vancouver, Saskatoon, Regina, Hamilton and Toronto.

Recommendation-Preventative action saves funds, and helps seniors before urgent health intervention or hospitalization is required. A ‘best practice model’ would ensure seniors health and housing needs are given consideration as preventative actions, helping them stay in their communities with services given. Too often hospital acute care beds in Canada are used for seniors when they could be

discharged but there is no suitable placement. Cost savings, \$42 average cost for care at home, \$842 average per day cost for a hospital bed. (Statistics Canada) **Provision for the transition to home, with wound care, and follow-up advice would prevent costly re-admission to hospitals.**

There should be expanded options for palliative and respite care as well as mental health housing.

4. Homelessness: The numbers of seniors in serious jeopardy of poverty and homelessness are increasing. Stable housing would enable citizens to maintain a safe environment to live, and better health once the stress of inadequate housing is resolved. Build accommodating shelters that allow pets, arranging for storage of items for street people and workers who counsel on health and housing options availability. Wait lists for subsidized housing far exceed availability. Poorly maintained buildings are a safety concern for citizens. Repurpose housing stock that is being demolished to address homelessness among seniors and ensure adequate funding is available to address first-time homeless situations. Use a Temporary Housing Program as transition back to permanent housing for at risk seniors. Invest in direct support to prevent homelessness, for mental health and addiction issues. Support youth, women fleeing violence and veterans.

Recommendation- Focus on *prevention* by identifying and supporting at-risk seniors. Partner with housing providers to allow tenants in crisis to stay in their current units, while work is being done to find safe, affordable and appropriate housing.

5. First Nations housing: As of March 2013 First Nations self-reported a total of 107,627 housing units on-reserve with challenges include overcrowding, mold contamination, lack of basic amenities, lack or insufficient infrastructure: roads, water, sewer, power. Obstacles to accessing Housing Programs included third-party management, debt burden and a lack of resources (human, financial and material). It is estimated that between 2010-2031, there will be a need for 130,000 new units to accommodate household and family growth in Canada. Housing conditions on Reserve: 37% of First Nations homes require major repairs, 51% report mold and mildew present in their homes. 94% of First Nations have waiting lists for housing; while 30% of those people wait between 4 to 6 years for housing. Water, Sewage, Heat and Electricity: 32% of household water is unsafe to drink. 10% of households have no electricity or existing electrical problems. Almost 2000 homes on reserve are without water or sewage service. (Assembly of First Nations June 2013)

Recommendation- Fund improvements to water, sanitation and mold reduction in First Nations homes to enable health related concerns to decrease. Housing is urgently needed to be built and repaired on reserve lands in Canada.

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