

Housing Committee Portfolio Report 2017

Barb Mikulec, Housing Portfolio Chair

Membership in the Housing Committee- four members are elected or appointed by the Executive Board of the NPF, one of which is the Chair person. Present members are Barb Mikulec and Robert Sexsmith. The executive Liaison is Bernie LaRusic.

Purpose of the Housing Committee is to advance proposals and resolutions concerning housing issues for seniors in Canada and present them to the federal government.

Terms of Reference for the NPF Housing Committee include:

- 1.To reflect the policies of NPF in all matters related to seniors' housing;
2. To advise the Executive on matters under consideration which affect seniors' housing;
- 3.To monitor seniors' housing needs in Canada;
- 4.To liaise with organizations which share NPF's policies on housing;
- 5.To provide resource information to the Executive and delegates;
- 6.To coordinate resolutions concerning the housing issues facing elder citizens and submit them to the AGM;
- 7.To enhance NPF's advocacy role in housing on behalf of seniors.

In 2015 the NPF Convention in Ottawa adopted a Housing Policy framework, with Position Papers on Seniors Housing Affordability, Homelessness, Serving Blind or Deaf Seniors with Services and Housing, Healthy Housing Services for Unique Populations, and First Nations Housing.

In 2016 the NPF Convention in Richmond adopted the Housing Committee action report, with *action plans* on three areas: Affordable Housing, Aboriginal and Northern Communities Housing issues and Vulnerable Populations of Seniors. The Housing committee prepared a report which NPF sent to the Prime Minister concerning housing issues for Canadians.

In 2017 NPF submitted a Housing Issues report to the **National Housing Strategy**, as a stakeholder urging policy which reflects rural and urban housing needs, addressing the growing homelessness, and restoring affordable housing choices for homeowners and renters. Goals are to implement a national strategy to ensure secure, adequate, accessible and affordable housing for Canadians, in partnership with other levels of government, Aboriginal communities, non-profit and private sectors housing providers. The goals encompass an **Affordable Rental Innovation Fund** administered by the CMHC to build accessibility features to retrofit homes so seniors can age in place.

In 2017, the Housing Committee reviewed the previous resolutions on housing from the NPF Conventions in 2013-16 and updated their action taken:

- Support adequate and affordable housing
- ensure equipment is available for safe evacuation from seniors' residences when needed
- build financial options for seniors to stay in their residences
- create more low-income and affordable housing units across Canada
- work with other national provincial/territorial senior/retiree organizations to ensure rent controls help citizens to stay in their homes
- renew CMHC housing programs, build housing in rural areas for low-income families, also seniors housing
- work on the issue of seniors who are homeless as a discrete population
- raise awareness of all subsidy programs for housing
- protect tenants and owners requiring modification of their unit for accessibility to be able to do the needed renovation
- allow senior homeowners with low income to use the equity in their homes to offset costs of housing
- Allow taxes to be deferred until the house is sold, with interest near prime rate
- Require that fair and equitable compensation is provided to manufactured home owners who are required to leave their home due to sale or development of the property.

Current Policy-the NPF Housing Issues 2017 paper urges 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, within the National Framework on Ageing (NFA) principles. The main components include:

- Funding to help seniors with 'core housing needs';
- Supporting social housing by building more non-profit and co-operative housing for older adults and investing in co-op housing initiative renewal;
- Affordability with preventative action to help seniors stay in their communities with services provided;
- Expanded options for palliative and respite care;
- Preventative action on Homelessness by identifying and supporting at-risk seniors; and
- Address First Nations housing which may have overcrowding, mold contamination, lack of basic amenities, lack or insufficient infrastructure including sanitation and power.

The latest **Statistics Canada report** that there are nearly six million seniors in Canada, 19% of the population, for the first time more people in Canada age 65 and over, than there are under age 15. By 2061 it is projected that there will be 12 million seniors to 8 million children, and more people approaching retirement 4.9 million, than beginning to enter the work force 4.3 million. Women make up 50.9% of the population however by age 85 women outnumber men by two to one.

Of concern from **Census 2016** is that a growing number of seniors in Canada live under the poverty line, may struggle with payments beyond 40% of their gross income for housing needs and may endure reduced health as they decide whether to "eat or heat". Home maintenance issues for seniors may pose a concern. Mold can be a serious issue in homes without adequate ventilation or heating. Home taxes for senior homeowners may be waived for homeowners in some parts of Canada however the taxes plus interest are collected when the house is sold. Condo or apartment structures may have assessments to fix needed repairs and the repairs may take time and the reserve funds which people have to live on. Renters may find few choices as the vacancy rate may be low. Another concern is 'renoviction' in which a landlord wishes to upgrade a suite and offers a month or so of free rent if you vacate your premises for the upgrading work.

Once repairs are completed, the new rent is higher and seniors on fixed income pensions may find it difficult to locate a comparable housing unit.

Poorly maintained buildings are a safety concern for seniors. Living in cold, damp or unsafe housing may lead to chronic health conditions and stress. Substandard housing with rodents, poor insulation and unsanitary conditions may affect quality of life. Some

seniors may find themselves homeless. This is a growing concern and some seniors may live in their cars or shelters for extended periods of time. Wait lists for subsidized housing far exceeds availability. Investment in adequate safe housing is urgently needed, to combat growing numbers of homeless and under-housed people.

First Nations Housing is an urgent concern. The ***National First Nations Housing Strategy*** states 'all First Nations members living on or away from their community have a right to shelter and must be provided with an opportunity to access safe, secure, adequate and affordable housing' as reported by the Assembly of First Nations (AFN) 2015 report. The Assembly notes that between 2010 and 2031 it is estimated that there will be a backlog of 130,000 units of housing, and 44% of existing units will require major repairs. The Assembly of First Nations conducted a 'housing conditions on-reserve survey' and found that 50.9% of First Nation adults report mold and mildew present in their homes, 43.5% of adults with asthma and 52% of those with chronic bronchitis are living with mold in their homes.

In 2017 the Broadbent Institute reported that senior poverty has increased to 11%, with single seniors particularly women at nearly 30% living below the poverty line. CARP stated that 'one in four homeless shelter users in Canada is a senior. Adults over 45 are the fastest growing population of food bank users in Toronto'. Statistics Canada reports that 25% of single seniors live in poverty.

Solutions: a 2017 'Housing study of stakeholders and seniors on Vancouver Westside' suggests actions:

- Seniors are diverse; build the right supply but also consider the needs of our aging populations;
- Increase density with height but consider universal design and affordability;
- Relax on zoning to allow for greater densification and to rethink existing neighbourhoods to build out vibrant and thriving communities over the long-term;
- Involve seniors and the community in the design and build process; and
- Modernize assistance subsidies to reflect real market prices and costs.

Future Outlook for NPF 2017-19

The **Federal Budget 2017** initiatives need to invest funds to protect existing social housing, build new affordable housing and support vulnerable Canadians, with new investment in rural, remote and northern communities. To achieve this, the NPF should strategize with other seniors' groups to tackle major problems such as Homelessness in Canada. From the report '**State of Homelessness in Canada**' there are 35,000

Canadians homeless on a given night, over 235,000 Canadians experience homelessness in a year: 5,000 unsheltered, 13,000-33,000 are chronically or episodically homeless. 180,000 use emergency shelters, and 50,000 in hospitals, jail, motel or couch surfing. Homelessness costs \$7 billion annually including not only the cost of emergency shelters but social services, health care and corrections. One in every four homeless shelter users in Canada is a senior. Nearly one in five households experience extreme housing affordability problems with low income and spending more than 50% of their income on rent. (The allocation of 30% of household income to housing expenses may be used as a threshold for assessing housing affordability).

Solutions: introduce legislation to strengthen the residential Tenancies Act to protect tenants and ensure predictability for landlords, modernize the Land Transfer tax to reflect current real estate markets and make it easier for not-for-profit affordable housing providers to buy surplus government land. Of note, Ontario recently doubled the maximum land transfer tax refund for eligible first-time homebuyers to \$4,000. The Budget 2017 includes an additional \$4 billion over 10 years starting in 2018-19 to build and improve housing, water treatment systems, health facilities and other community infrastructure in First Nations communities. The **Homelessness Partnership Strategy** will have funding of \$2.1 billion over the next 10 years.

The **Affordable Housing initiatives** of the federal government plan to 'double the current federal funding' with the provinces and territories matching federal investments and have flexibility to design and deliver programs that address local housing needs. The federal government investment of over \$500 million in 2016-17 will support construction, repair and adaptation of affordable housing for seniors, with the provinces and territories not required to cost-match these funds. This investment will improve housing conditions for more than 5,000 low-income senior households.

The federal funding of the **Affordable Rental Housing Innovation Fund** housing of over \$200 million over five years, to be administered by the *Canada Mortgage and Housing Corporation (CMHC)*. The funds will be used to test innovative housing business approaches-such as housing models with a mix of rental and home ownership, to lower the costs and risks of financing affordable rental housing projects. The funding is over and above investments in affordable housing under the government's social infrastructure commitment.

The NPF should encourage progressive policies to develop innovative solutions to address the housing crisis. This includes all levels of government matching housing funds to build affordable housing, and to preserve and re-invest in existing affordable housing units for seniors.