



More Than Shelter

Housing Policy Kit for Seniors
in Atlantic Canada

Prepared by The Atlantic Seniors Health Promotion Network

Funded by Population and Public Health Branch
Atlantic Regional Office, Health Canada

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Part One: Introduction

- *About Atlantic Seniors Health Promotion Network (ASPHN)*
- *About More Than Shelter Housing Project for Seniors*
- *The Purpose of the More Than Shelter Housing Policy Kit for Seniors*
- Acknowledgements

ASPHN is an Atlantic-wide network of organizations and individuals who are concerned about senior-related issues. Our Mission is to facilitate the exchange of information that relates to seniors. For information on ASPHN please visit our internet site at www.asphn.ca.

This *More Than Shelter Housing Kit* was prepared by ASHPN through a grant from the Population and Public Health Branch, Atlantic Regional Office of Health Canada. The Project Advisory Committee was made up of members of the ASPHN Committee, a representative Canadian Pensioners Concerned Nova Scotia which acted as the coordinating body for the project and a representative of the Canadian Health Promotion Network Atlantic (CHPNA) which is a partner of ASPHN. (See Part Seven: Resources for a list of ASPHN members).

The underlying philosophy behind the *More Than Shelter Project* is that all Canadians have the right to a dignified standard of living, an acceptable quality of life and freedom of choice in their housing environment. ASPHN believes that the *More Than Shelter Housing Policy Kit* will enhance the capacity of seniors and seniors' organizations in their efforts to promote the development and implementation of housing policies, programs and services that will meet the needs of the aging population in Atlantic Canada. Equally important, it provides information that seniors' organizations can use to assist older persons in their provinces and communities in making informed choices based on knowledge of existing housing programs and services and how they work.

This kit is designed to strengthen the capacity of seniors and seniors' organizations to influence the development and implementation of housing policies and programs in their communities or province. The kit can also be used to encourage and strengthen the network of senior's organizations in Atlantic Canada so that they can work together as a region to promote housing policies and programs that will promote well being of older persons. The information, strategies and resources provided in this kit can be used in presentations and discussions with housing decision makers in the public, non-profit and private sectors.

The following is a description of each component of the kit and how it could be used. How the kit is used depends upon what is needed and who is using it. Each part of this kit can be used as a single component or used together. Because each part is designed to be used on its own, there is some repetition of information when reading through the entire kit.

The introduction describes the Atlantic Seniors Health Promotion Network. This information can be used to promote the organization and suggest ways in which other groups or individuals can work with ASPHN on policy issues in each province or throughout the region. It provides contact information including information on our partner organization, Canadian Health Promotion Network Atlantic (CHPNA), and their websites.

This component also includes information on the *More Than Shelter* Project, those responsible for advising and coordinating the project, and recognition of Health Canada for funding the kit.

This section explains why housing is an important policy issue. This section could be used by itself or used along with the other sections of the kit, such as the Policy Section, the Case Study, the Provincial Fact Sheets, and the Resources and Materials Sections, either to prepare for discussions with or presentations to decision makers, for presentations to seniors' organizations or for public forums.

This section describes the development of housing policies in Canada. It can be used as 'homework' to prepare for discussions with decision makers. Parts of this section could be used in presentations to seniors' organizations, explaining why current programs exist and why they are implemented in certain ways in each province.

The *Fact Sheets* describe what now exists in terms of housing programs and services for seniors in each Atlantic province. This information can be used to prepare for presentations to or discussions with government or other decision makers. These Fact Sheets could also be photocopied and used by seniors' organizations to distribute to members.

The format of this section, questions and answers, is designed to help us understand what policies are, how they work or do not work, and how to participate most effectively in the policy making process. It could be used by those preparing for discussions with policy makers, and will help to provide an understanding of the point of view of those planning, administering or implementing policies, programs and services.

The Case Study or *Best Practices Example* can be used to show persons making housing decisions what is important in developing housing for seniors. It illustrates important factors needed in housing environments for older persons, and gives a concrete example of what can be done and how it can be done. The Case Study could provide the basis for discussion of seniors housing with decision makers, housing developers, seniors' organizations or in other community groups. Although the housing used in the case study is in Nova Scotia, this is meant as an example only. It could be used as a basis for developing case studies in the other Atlantic Provinces.

This section contains a glossary defining words used in the policy kit, resources and contact information that could be used to do research, prepare for public

presentations, briefs to government, discussions with decision makers or developing housing information kits for a seniors group. The contact information could also be used to develop or strengthen networks with other organizations interested in advocating for affordable, appropriate housing for older persons in Atlantic Canada. It also contains pages that could be used as overheads when discussing or presenting information on housing policies and programs.

ASPHN would like to thank Health Canada for funding this project. We would especially like to thank Irene Rose, Program Consultant, for her support. Words cannot express how much we appreciate Irene's commitment, knowledge, experience and, most of all, her kindness.

Part Two: Why Housing is a Policy Issue for Seniors

- Housing as a Determinant of Health
- Key issues in Housing Policies and Programs for Seniors
 - Physical and Social Condition of Housing for Older Persons
 - Need for Affordable and Appropriate Housing Alternatives for Older Persons
 - Need for Government to Take a Leadership Role in Seniors Housing
- Policy Recommendations

As everyone knows by now, the 'baby boom generation' (persons born between 1946 and 1964) will have a tremendous impact on Canadian society in the next decades. The first baby boomers will turn 65 in 2011 and, after this, the older population will grow very rapidly. Although many countries now have greater percentages of older persons, by 2036, due to shifts in population aging, the population in Atlantic Canada will be one of the most rapidly aging populations in the world (Shifting Sands: The Changing Shape of Atlantic Canada, prepared by Susan Lilley for Health Promotion and Programs Branch, Atlantic Regional Office, Health Canada, 1999:4). By 2036, 25% of the Canadian population, and 30% of the Atlantic Canadian population will be over 65 (Shifting Sands: The Changing Shape of Atlantic Canada, p. 4).

The primary focus of this project is housing, but like other determinants affecting the quality of life of older persons, it cannot be separated from factors such as income, gender and social support networks. Therefore, a bit of background information is important. In terms of income; although selected statistics are used to show older Canadians are better off than ever, the reality is that many are not. While rates of poverty have declined among seniors, in 1980 70% of older unattached women and 57% of unattached men lived in poverty and in 2000 46% of unattached women and 31% of such men were poor. Because of the growth in the numbers of the aged, the absolute number of those seniors living in poverty has risen to approximately 1.2 million men and women. One sign of growing poverty among seniors is an increase in the use of food banks. In Toronto, seniors using food banks were spending over 54% of their income on housing (Housing Again, Bulletin Number 35).

Another determinant of health related to the housing is the social environment or social support networks. Recent housing statistics indicate there is a growing number of older persons, mostly women, who live alone. In 2003, 35% of women aged 65-74 lived alone. The proportion jumps to 42.8% for those 75-84

and, among the very old (those over 85) 38.5% live alone (this figure would be higher, but many older unattached women over 85 live in nursing homes, supportive housing or with their families). In 1971 39% of widowed persons lived alone and in 2001 this percentage rose to 72%. The total number of persons living alone according to Statistics Canada study "Time Alone" is 1,000,000 (Warren Clark, "Time Alone", Canadian Social Trends, August 2002).

In summary, age, combined with low income and living arrangements (living alone or without access to social support networks), are directly related to problems in housing.

Most seniors (93%) live in housing that is owned or rented by them or a family member. (G.C Priest, "Seniors 75+ Lifestyles" Canadian Social Trends Autumn 1993). Fewer than 8% live in collective dwellings, hospitals and long-term care facilities. Research indicates older persons are very attached to their homes and communities, and many studies describe why the housing environment becomes increasingly significant as persons grow older. The quality or characteristics of this environment can largely determine the extent to which they will maintain their independence, privacy, auditory and visual capacity and the ability to exercise control over their lives. Housing is the major variable in an older person's life, physically, socially, financially and psychologically. Physically, older persons may experience increasingly lower levels of mental and physical ability, and therefore, the social and physical characteristics in the housing context may have a more significant impact on their well-being and life-satisfaction than it would have on a younger population. Socially, research identifies housing as a key determinant of the quality and quantity of social contact and social support in the lives of the elderly. It can determine desired levels of social interaction, and, therefore, have a positive or negative effect on a person's feeling of loneliness. Older persons may be 'block' or house-bound and many spend up to 70% of their time in their homes. Financially, housing is defined as both the major asset and major expense of older persons. It can consume up to 50% of an older person's income, and older women who live alone are more likely to have financial problems related to their housing.

The key theme dominating academic and policy research is 'aging in place', which CMHC defines as "a process which enables elderly people to grow older in the familiar and comfortable surroundings of their own homes while providing them with the assistance necessary to maintain a relatively independent life style" (CMHC, "Aging in Place Strategies", 1996). This definition implies the need for policies and programs which provide the necessary financial, social, and

physical support for seniors living independently in their own homes or apartments, programs such as home care, home repair and maintenance, tax rebates, rental subsidies, home heating rebates and home safety and security services. A broader definition would be aging in place in the same housing complex or in the same community. That is, having a choice of alternative housing in the community if a move from one's home is needed or desired.

Since housing is a factor directly related to well-being and life satisfaction, it is important that there be appropriate housing policies, programs and practices that will allow persons to 'age in place'. Research and discussions with seniors carried out during the course of this project indicate there are three key issues that need to be covered in developing and implementing housing policies and programs in Atlantic Canada; 1) The physical and social condition of the housing of older persons; 2) The need for affordable and appropriate housing alternatives for older Canadians, particularly the need for supportive housing; and 3) The need for government to take a leadership role in seniors' housing.

Recent statistics on housing needs in Canada show that the number of senior-led households with affordability problems increased by 16.3% between 1997 and 2000 (Canadian Housing Observer, 2003: p. 45). Other statistics indicate older persons in Atlantic Canada, particularly in Nova Scotia and Newfoundland and Labrador, live in the oldest housing stock in Canada. Both the statistics concerning age of the person and the age of the dwelling indicate there is a need for home maintenance and repair programs.

Federal/provincial cost shared programs aimed at assisting older persons to maintain or repair their homes have changed little since they came into effect in the early 70's when 7% of the population was over 65. In fact, since the 1990s, many of the programs designed to promote aging in place have either been scaled back or eliminated. Existing programs fall far short of helping older persons age in place.

Housing is a 'double-edged sword'. It is both the main source of wealth (equity) for many older persons and the main financial burden. Many persons, particularly older women living alone, either lack the finances or skills to keep up their homes. The only money they have is the equity in their home. Reverse mortgages are promoted as 'the answer', but research indicates there may be many problems with this scheme. Briefly stated, these programs tend to benefit the company providing the mortgages rather than the person. Without help with maintenance and repair, seniors either live in substandard, insecure and unsafe circumstances or they are forced to move. If they sell their homes, they probably

will not be eligible for public housing and will have to move to rental units they can afford. They may have to move from rural areas to urban areas to find rental housing. Affordable rental housing may be in unsafe or inappropriate buildings or neighborhoods – neighborhoods often located far from needed services and without adequate transportation.

Much of seniors housing was built in the late 60s or early 70's. The condition of this housing, like the rest of the public infrastructure in our country, is in need of maintenance and repair. Seniors' organizations in the Atlantic Region have heard from many residents in public/seniors' housing who were concerned about the safety, security and condition of their apartments or buildings. There are many reasons for this, but most of the problems are due to the physical conditions and social circumstances in the housing. Non-seniors are sometimes moved into seniors' housing causing residents to feel insecure. The location of seniors' housing may be in areas that are perceived as 'unsafe' or a significant distance from necessary services. Seniors are reluctant to complain about their circumstances or to discuss their growing needs. Most want to continue to live in what they consider their 'homes' for as long as possible. If they do have to move it is often because they physically need a more supportive housing environment (see below).

Secondly, there is a critical need for affordable housing alternatives. Most seniors want to remain in their own homes as long as possible, and many fear moving to a nursing home ("being put in a nursing home"). If they have to move, it is usually because they are in need of housing that is easier to maintain, barrier free, located near necessary services and/or with on-site services, such as light housecleaning, meals, medical services and security. This type of housing is called "supportive housing".

Defining what is meant by "supportive housing" is difficult in Atlantic Canada because each province uses a different term. In Nova Scotia, publicly funded supportive housing is called "enriched housing", but housing developed by the private, for-profit and non-profit sectors is called "assisted living" or "enhanced independent living". In New Brunswick the term "supportive housing" is used for publicly funded housing and in Newfoundland and Labrador, the terms "supportive housing" and "assisted Living" are both used for its privately funded housing. In Prince Edward Island the term "community care" is generally used, but the terms "assisted living", and "enriched community care" are also used.

Supportive housing enables older persons to be as independent as possible for as long as possible. Unfortunately, most supportive housing is not developed for those with low or modest incomes. Availability of non-profit supportive housing is limited in many urban areas and non-existent in most rural areas. In many

provinces, supportive housing policies and guidelines do not exist, and incentives to retrofit existing housing or develop affordable supportive housing are lacking. The waiting lists for public enriched housing in Atlantic Canada indicate the need for the development of this type of housing environment, both in the public and non-profit sectors.

The development of affordable supportive housing leads to the last point, the need for leadership in housing policies for seniors by the federal and provincial governments. Recently, there appears to be a renewed interest in social housing policies, as witnessed by the attention given to the Federal/Provincial Affordable Housing Initiative, but the focus of this initiative, like most of the government strategies of the past decade, seems to ignore the older population. The Toronto Dominion Special Report Affordable Housing in Canada: In Search of a New Paradigm (2003) describes 'elderly females living alone' as making up a disproportionate share of those paying a high proportion of their incomes on housing. Policies fostering programs and services which allow older persons to age in place are desperately needed if we are to be prepared for the huge number of Canadians in the baby boom generation who will grow old in the next two decades. It is essential that public housing for seniors be repaired and maintained. Seniors' public housing also needs to be retrofitted so that it is an appropriate (supportive) housing environment so that older tenants can 'age in place'. Why should a person in a public or non-profit apartment have to move to residential care or a nursing home, when the provision of supportive services on site would solve many of the resident's problems and at less cost to the tax payer? Cooperation among the various players, housing, health, municipal affairs and recreation, could result in the creation of this necessary housing environment. The federal government, and to a great degree the provincial governments, have ignored social housing and this benign neglect has resulted in many older persons having to live in housing situations which many of the rest of us would not accept. They are there because they have no choice – no alternative housing.

Over 30 years ago, a book criticizing the lack of leadership in social housing by the federal government, titled Programs in Search of a Policy (Michael Dennis and Susan Fish, 1972) described these same issues. But now we have many more older persons in the wings waiting to come on stage and we are not ready. Older persons are not a special interest group to which you decide to pay attention or ignore. It is a group that everyone will belong to if they live long enough

At the time of the preparation of this kit (May 2004), the Report of the Prime Minister's Task Force on Active Living and Dignity, Creating a National Seniors' Agenda was released, and it is expected that this report will be part of the Liberal Party's election platform for the June 28th Federal Election. The report has 17

recommendations and includes policies and programs aimed at making housing more affordable and appropriate for an aging population. Specifically the Report proposes increases in the Guaranteed Income Supplement (to be accessed through CMHC), better access to reverse mortgages, rent supplements, and parent apartment/senior's flats'. The Atlantic Seniors' Health Promotion Network sees the Report and its recommendations as a positive sign that the federal government will develop and implement, in partnership with the provinces and municipalities, policies and programs that will allow older Canadians to 'age in place'

Home is a place that can provide social, financial and physical security or insecurity as a person ages. Most seniors wish to live in their own homes or communities (to age in place), but financial, physical and social factors may make this increasingly difficult. The challenge is to find the balance between the desire for independence and the need for security. This is the challenge that faces those developing and implementing housing policies and programs in Atlantic Canada. Following are some suggestions for meeting this challenge.

1. Bring together sector groups (CMHC, federal, provincial and municipal housing representatives) to discuss existing home maintenance and repair programs and develop and implement home maintenance and repair programs that will reflect the needs of today's and tomorrow's aging population. Current 'one-size fits all' eligibility requirements for RRAP grants do not take into account the specific situation and needs of older persons. New programs should promote and assist older persons' capacity to "age in place".
2. CMHC should establish seniors' advisory committees in each province to provide input into housing programs and policies, such as RRAP, parent apartments/garden suites, and reverse mortgages. Also a representative from a national seniors' organization should be on the CMHC Working Group on Seniors Housing.
3. Funds in the Federal Provincial Affordable Housing Initiative should be available for rehabilitating existing housing stock to provide affordable housing for seniors and develop affordable supportive housing for seniors in non-profit sector.
4. We strongly recommend that existing seniors' public housing facilities need to be carefully inspected and necessary repairs and renovation be implemented so that the seniors residing in these buildings can age in place, safely, securely, comfortably and with dignity.
5. In order to allow older persons living in seniors housing to age in place, and to avoid the use of long term care facilities which cost the person, the government and the taxpayer a lot more money, we strongly suggest retrofitting existing seniors housing in order to create enriched housing

- environments. This will require cooperation/coordination by all the levels of government involved in enriched housing and as well as a long-term enriched housing policy to guide and ensure that this effort happens and is sustained.
6. Finally, and most importantly, we recommend that the federal government take a leadership role in housing, not a 'residual' role (as noted by Paul Martin in 1991), and this needs to happen now. The constitution does give the provinces the responsibility for housing, but the Federal Government should provide the resources to promote and support increased provincial and municipal action in meeting the current and anticipated future needs of an aging population. Municipalities also need the support of both federal and provincial governments to assist in their responsibilities for seniors' housing.

Part Three: History of Social Housing Policies, Programs and Services

- Introduction
- History of Social Housing Policies in Canada
 - 1900-1940
 - 1941-1960
 - 1960-1979
 - 1980-Present
- Gaps in Housing Policies for Seniors
 - Home Maintenance and Repair Programs for Homeowners
 - Affordable and Appropriate Rental Housing (Independent Living)
 - Supportive Housing Policies and Programs
 - Summary of What Is Needed
- Filling the Gaps: Suggested Policies and Programs
 - Reverse Mortgages
 - Shared or Communal Housing
 - Cooperative Housing for Seniors
 - Life Lease and Long Term Lease
- Conclusion

Describing housing policy is difficult because it is a complex issue that can be seen from many different perspectives. This Part presents the point of view of those in social policy, urban development, architecture, demography, economics, business, and social planning. The reason for presenting this overview of housing policies is to provide a framework for understanding the policy making process as it affects an older person's housing. In order to become more effectively involved in the policy making process, it is necessary to know how current policies came into being. Seniors housing policy is part of a larger housing policy framework which includes federal, provincial and municipal policies and programs, or as the federal government now calls it the, 'national housing strategy'. The following is an overview of social housing policies and programs as they affect the development and implementation of seniors housing in Atlantic Canada

Over 30 years ago the argument was made in Programs in Search of a Policy (Michael Dennis and Susan Fish, 1972) that Canada has never had an overall housing policy, only ad hoc responses to economic or political pressures. Although many have criticized this statement as being too narrow, subjective or inaccurate, even today it appears that leadership in social housing is greatly needed. Canada has legislated and implemented several policies since 1934 and many argue these policies constitute a social commitment to housing. Just because the results have been inadequate or unsuccessful does not mean they do not exist. This Part attempts to examine what policies exist for seniors in Atlantic Canada, how these policies have changed for the better or worse, and what policies are needed. Most policies are reflected, rather than stated, in the form of programs and services. Since the federal government controls most of the funding for these programs through the Canada Mortgage and Housing Corporation (CMHC), most of the Atlantic Provinces have similar programs and services.

In the evolution of housing policies in Canada, several important turning points can be identified. The changes that took place at these times affected the future course of housing policies. These dates centered on changes in the National

Housing Act, the federal government's principal legislative instrument for the implementation of housing policies.

Before World War I, even the most advanced nations did not favour government involvement in housing. The Elizabethan Poor Laws did provide housing for the "less fortunate" – called workhouses or poor houses, but the underlying philosophy was to reform or segregate the poor, elderly or orphaned. Housing the elderly was the responsibility of the family and "poorhouses" were only a last, and greatly dreaded, resort.

The aftermath of the Halifax explosion in 1917 is often cited as the first instance of government intervention in housing. Although it did not set a precedent that would signal similar efforts through Canada, government response to the widespread devastation was significant. With the exception of some housing for veterans of World War I and 334 public housing units built in Toronto in the late 1920's, there was little other government involvement until the 1930's. The assumption was that housing sold by the well-to-do would "filter down" to the needy.

In the 1935 National Housing Act (NHA) stated that "The formulation and pursuit of a policy of adequate housing should be accepted as a social responsibility" (A Review of Social Housing Policies, 1971: 1). This was translated to mean that the NHA was designed to promote housing provided by the private sector, not the government. The NHA was formulated in response to the worsening economic conditions of the 1930's and the Conservative government's fear of losing power. The amended NHA of 1938 was the attempt by the new Liberal government to stimulate employment, promote the construction industry and encourage investment. Any involvement by government was seen as a temporary, not a permanent situation.

Another turning point was 1941, the year that the prices of all goods and services including rentals had increased to the point where government involvement (by control of prices, wages and rents) was deemed necessary. Also in 1940 the first crown corporation for housing, Wartime Housing Limited, was created to provide housing needed in urban centers. In 1944 the second NHA Act was passed in response to the Curtis Report which called for a prominent federal role in housing. At this point the government began to directly stimulate homeownership, although the underlying purpose was to use housing as an economic stimulant rather than as a response to a social need. In 1949 CMHC

(called Central Mortgage and Housing Corporation) created. This agency administered the NHA. Thus in the 1940s, a strong federal role in housing began to emerge as Canada was changing from a nation of tenants in the 1930's to a land of homeowners in the 1950's.

In 1949 legislation was passed setting up a federal-provincial partnership in housing. This legislation was based on the belief that those closest to the need should take the initiative in housing. The dominant theme from 1945 until 1964 was home ownership for every Canadian.

Until 1960 there was little activity in public housing and it seemed that the federal-provincial partnership in this area had all but collapsed. "Social consciousness" was beginning to develop concerning the housing needs of low income individuals such as the elderly. Whether the federal government responded to this by the passage of the 1964 NHA is debatable, but changes included in this 1964 legislation were indeed significant. The social provisions of this new NHA virtually revolutionized the approach to public participation for accommodation of low income individuals. It streamlined the previously cumbersome cost sharing scheme between the provincial and federal governments, making it easier for the provinces to secure funding for public housing and for such social projects as urban renewal. Hostel or dormitory type housing was included in the 75%-25% cost sharing provision. The federal government assumed the 75% and the provinces and municipalities the 25%. This had a direct effect on seniors housing by initiating the construction of senior citizens homes. Most importantly, the 1964 NHA brought the provinces directly into the field of public housing for the first time. From that time on the responsibility for decent housing at affordable prices for low income families or individuals (e.g. elderly) became the responsibility of the provincial governments. Although it was theoretically up to the provinces to find solutions to housing problems, the federal government still held the purse strings and, therefore, had the ultimate authority in policy decisions.

By the early 1970's, there was growing political disenchantment with the traditional approach to public housing embedded in the 1949 and 1964 NHA. Public and academic criticism was directed at bulldozing and rebuilding urban renewal schemes. As well, also at this time public concern for the needs of the elderly was becoming more vocal. In 1972 a task force study headed by Paul Hellyer focused on solving Canada's housing problems. This task force report and the critique by Dennis and Fish, Programs in Search of a Policy, had a profound effect on the enactment of the 1973 amendments to the NHA. Also in 1973 a minority Liberal government needed the support of the NDP to stay in power, and therefore had to support to some degree that party's push for social housing policies. The result was the passage of programs such as Assisted

home Ownership (AHOP), Neighborhood Improvement Program (NIP), and Residential Assistance Program plus new incentives for non-profit housing. Although many of these programs were simply a rehash of earlier ones, the emphasis was now on social consequences. In 1975-76 a large number of senior citizen units were built throughout Canada due to the sizable funds that were available for provincially or municipally sponsored housing projects. As well after 1973, the federal government directly funded, without provincial involvement, new social housing projects built by non-profit societies and housing corporations established by municipalities. This was the time when many non-profit seniors' buildings in existence today were created throughout Canada.

In the late 1970's the pressures of inflation, rising interest rates and rising construction and land costs brought the construction of public and private non-profit housing to a virtual standstill. Housing starts plummeted, subsidized costs soared and the needs of the poor were greater than ever. At this point there was another turning point in housing policies. The cost sharing scheme of the 1964 NHA was replaced in 1979 by a new interest differential scheme. Under this program CMHC provided explicit subsidies to municipal, provincial or private corporations or co-ops. The amount was equal to the difference between actual interest costs and that which would have occurred had the interest rates been 2% (CMHC Annual Report, 1979:11). The primary purpose for this change as stated in the 1979 CMHC Annual Report was "to stimulate activity in social housing by the private sector and to provide a subsidy structure that will encourage "efficient management practices." The size of federal deficits and the accusation that social housing programs contributed greatly to them were the primary reasons for the Liberal government's decision to "be wary of an interventionist policy" (Mail Star February 2, 1980: 2).

Beginning in the mid 1980s, almost \$2 billion was cut from federal housing programs. In 1993, all federal funding for new social housing was ended. In 1996 Finance Minister Paul Martin presented his budget and announced the transfer of existing federal social housing programs to the provinces. This did not include federally funded co-ops but did include all other social housing, including housing for seniors. In the 1990s almost half a billion dollars was cut from federal, provincial and territorial housing budgets. (Michael Shapcott, "The Swinging Pendulum" 2003. p. 3) This development was in stark contrast to Paul Martin's 1991 Report "Finding Room: Solutions for the Future" where he stated 'The housing crisis is growing at an alarming rate and the government sits and does nothing; it refuses to apply the urgent measures that are required to reverse this deteriorating situation. The lack of affordable housing contributes to and accelerates the cycle of poverty, which is reprehensible in a society as rich as ours'. Canada now spends little on social housing by comparison to many western nations, with the exception of the United States. In the Netherlands

social housing is 40% of the housing sector, in the United Kingdom and Sweden it is 22%, in Canada it is 5% and in the U.S. it is 2% (David Hulchanski, "The Government Role in Housing Canadians: Past, Present, Future", 2000).

One of the leading proponents in proposing a change in the federal government's role in social housing is J. David Hulchanski, Director for the Centre for Urban and Community Affairs at the University of Toronto. He suggests that the federal government should play a central role in "creating, sustaining and changing [the current housing] system" ("What Factors Shape Canadian Housing Policy: The Intergovernmental Role in Canada's Housing System, 2003, p. 1). He suggests all levels of government have a role in housing, but in Canada it is the federal and municipal levels that have played the most important roles. The federal government played a role in finance and allocation and the municipal played a role in deciding the nature of the form and density of housing. Most of his research describes the unequal benefit (of housing policies and programs) between home owners and tenants, with home owners increasingly benefiting from the programs and tenants becoming increasingly worse off. He also criticizes the federal government for many of its 'unilateral' decisions, such as the one to transfer administration of social housing to the provinces, thus ending 50 years of direct federal involvement in the administration of social housing programs. He says little about seniors except implying that older homeowners have no housing problems since they can use the equity in their homes for financial help. He does, however, acknowledge that older female renters do have housing problems.

Other advocates for social housing have begun to push for a change from existing policies as well. Several studies, including one by the Toronto Dominion Financial Group, "Affordable Housing in Canada: In Search of a New Paradigm", describe the negative effect that federal policies (or lack of policies) have had on older persons. This report states, "Those struggling the most to pay housing bills tended to share certain characteristics. Not surprisingly, about two-thirds were low-income households (those earning less than \$20,000 a year).and individuals living alone – notably young adults and elderly females - make up a disproportionate share of those who pay a high proportion of their incomes on housing". The Report suggests a re-evaluation of the adequacy of benefit programs for seniors as one solution. The Report also suggests that CMHC's measure of housing conditions based on "core housing need" is not adequate to cover households where at least half of incomes are used for housing. There are three core housing needs: which refers to the condition of the housing, which refers to the size of the building related to number of residents, and which refers to the cost of the dwelling as a share of income. The main measure is that a person/household should not have to spend more than 30% of pre-tax income on housing that is adequate or suitable

(Affordable Housing in Canada, 2003, p. 2). This report and several others see the concept of “affordability” in the existing federal housing policy as being flawed and several suggestions are given for new paradigms or approaches. Although all of the studies except one reviewed for this project identified seniors as a vulnerable group concerning housing, particularly women living alone, few if any focused on seniors, but rather on single parent families and the homeless.

In November 2001, the federal, provincial and territorial governments signed the . Under this agreement the federal government agreed to commit \$680 million over 5 years to develop 27,000 units of affordable housing for low and moderate income households. In order to qualify for the funds the provinces agreed to match the federal dollars Hulchanski suggests this program will result in some affordable housing, but not necessarily social housing or housing targeted at those in greatest need. He argues that the federal government has and can act unilaterally when it wants to do so, and that the current agreement is an “in between measure” that is a “good delaying and even avoidance tactic that allows the federal government to point the finger at the provinces when citizens complain that something should be done”. (“What Factors Shape Canadian Housing Policy?”, 2003 p.25). The federal government states that its new National Housing Strategy will ensure Canadians have access to quality affordable housing. The Strategy includes \$1 billion for affordable housing, \$384 million for renovation programs and an on-going annual commitment of \$1.9 billion which [will continue] to support 639,000 lower income units (Letter from CMHC to Canadian Pensioners Concerned NS, May 2003).

Recent activities and announcements in the Atlantic Provinces indicate that the Affordable Housing Agreement may have a positive impact on seniors housing.

Newfoundland has an Intergovernmental Committee on Supportive Housing which is working to develop a supportive housing strategy which would include seniors as a primary target population, along with individuals with mental illnesses, individuals within the criminal justice system, persons with disabilities, youth and aboriginal people. In the fall of 2003, Progressive Conservative Party Leader Danny Williams outlined his plan for ensuring seniors could maintain healthy independent lives. This plan included redirecting spending to increase supportive housing alternatives for seniors and expanding home care services. Following the 2003 election, Premier Williams reconfirmed his commitment this plan.

New Brunswick has an Affordable Rental Program which focuses on meeting the needs of older persons in that province, Nova Scotia is looking at the possibility of older persons becoming a part of affordable housing initiatives and, although the primary focus of initiatives in PEI will be on families, the ‘integrated housing communities’ will include seniors as well as families. Two such communities are planned for PEI.

In February of 2004 Nova Scotia announced funding of \$1,000,000 for major home repairs under the Home Preservation Program which is part of the Canada-Nova Scotia Affordable Housing Program Agreement. Initial funding will be provided to households who have long standing applications for RRAP and exceed the \$16,000 maximum. Assistance will be based on level of need and income.

Another positive sign are the recommendations concerning seniors' housing in the Creating A National Seniors Agenda (May 2004). Recommendations include rent supplements, parent apartments, better access to reverse mortgages, expansion the Veterans Seniors Independence Program, and an increasing the Guaranteed Income Supplement (GIS) to improve the living conditions of the poorest seniors.

During the 1970s and early 1980s, seniors benefited from the federal housing policies that created seniors housing in the public and non-profit sectors. As well there was funding of programs that helped seniors to remain in their homes through home maintenance and repair programs and other home support services. Rent control helped seniors who were tenants. At this time programs such as New Horizons also promoted social and physical well being for older persons in communities throughout Canada. In the 1990s all this changed. At the same time the federal government devolved responsibility for social housing to the provinces, it withdrew funds for supporting seniors in their homes and communities that were available through the New Horizons and Seniors Independence Programs. Recently the federal government announced it was reinstating the New Horizons Program (May 2004), but it is not yet clear what impact this will have on supporting seniors in our communities.

While there is a renewed interest in social housing as an issue, the primary focus is on populations other than seniors (single parent families, aboriginal communities and the homeless) It appears that seniors will not be included in the policy making process unless seniors are among these groups. Although there is a growing number of homeless older persons in large urban centres like Toronto, policies and programs proposed as a result of research focused on them will not have much of a positive affect on our aging population. The one exception to this is the new emphasis on affordable supportive housing for seniors.

Research on seniors' problems indicates three areas where policies and programs may focus in Atlantic Canada; 1) Home maintenance and repair programs for older homeowners; 2) Affordable and appropriate rental housing for those who can live independently and 3) Affordable supportive housing.

Analyzing the history of home maintenance and repair programs suggests that it is time to 'recreate' or replace them and the way they are delivered in order to ensure they are appropriate and useful for the needs of older persons. According to the Toronto Dominion Report on Affordable Housing in Canada, "The [RRAP] funding has been one of the chief instruments through which existing housing stock has been renovated and transformed into affordable housing. The RRAP program does not actually target the problem of affordability directly. Rather, it was conceived in the 1970s as a means of addressing the problem of substandard housing". Since older persons in Atlantic Canada, particularly in Newfoundland/Labrador and Nova Scotia live in the oldest housing stock in Canada, it is probable that many live in substandard housing. A recent study on Canada's housing stock ("The State of Canada's Housing, Canadian Housing Observer, 2003: P. 3) states, "The need for major repair is particularly prevalent in housing built prior to 1946, at almost two and one-half times the rate reported in the stock built since 1945".

The number of seniors on waiting lists for RRAP assistance in all Atlantic provinces indicates the need to look more closely at the adequacy of existing funds and guidelines for these funds so that seniors housing is addressed before the housing stock and the seniors in this housing deteriorates too far. Some provinces now have their own home maintenance and repair programs either because the RRAP cannot be accessed by seniors or because there are too many seniors on the waiting lists for this program. In all provinces there is a two to three year waiting list for any home repair and maintenance funds. There are several reasons why seniors may not have access to RRAP programs. Since eligibility may be based on three main criteria (adequacy, suitability and affordability) older persons may not qualify, because their home is considered "suitable", that is not subject to 'crowding'. Their homes also may not qualify because they are in substandard condition – a condition that, by definition, cannot be repaired.

In addition to advocating for changes in the RRAP program, programs delivered by the non-profit sector need to be promoted and supported. This could include devising programs such as the Habitat for Humanity Home Repair Service Program that exists in the US and home repair programs provided by volunteers from the private sector, such as "Rebuilding Together" a non-profit organization made up of employees of the Meridith Corporation, who "brought safety, warmth and dignity to 38 elderly and disabled homeowners whose homes were literally falling apart". Perhaps programs such as these exist in Canada, but the research for this kit did not find ones which are still in existence, other than some seasonal programs where students or volunteers provide yard work or shoveling for seniors.

Interviews with persons involved in housing and several of the housing studies/reports state directly or indirectly that older homeowners would have no housing problems if they simply used the reverse mortgage scheme. See below in 'Filling the Gaps: Suggested Policies and Programs'" why this may not be a good thing for seniors.

More seniors in Atlantic Canada receive the Guaranteed Income Supplement than in any of the other Canadian Provinces (66% in Newfoundland and Labrador, 50% in PEI, 45% in Nova Scotia and 51% in New Brunswick, as stated in the March 2004 Monthly Statistical Bulletin). Receiving the GIS is often used as an indication of 'low income' since persons in receipt of both the OAS and GIS as their only source of income are at or below the poverty line. There is much debate as to just how many seniors live below what is considered by Statistics Canada or the National Council on Welfare defines as poverty level incomes. The 'low –income cut-off' which the National Council of Welfare uses as a poverty line is \$20,000 for an unattached senior living in an urban centre. If you combine the OAS (\$463.39) and GIS (\$550.73) for April 2004 the total amount would be \$10,014.12. If provincial tax credits of about \$1,000 are added, the income would still be far below the poverty line. It is estimated that 49% of unattached women live below the poverty line (Canadian Fact Book on Poverty, Canadian Council on Social Development, 2000). These statistics indicate that a significant number of seniors in Atlantic Canada, particularly unattached women, may be in need, now or in the future, of affordable housing.

The existence of waiting lists for public housing in each of the Atlantic Provinces indicates there is a need for affordable housing. Research and experience indicates that one of the most viable (affordable and appropriate) alternatives to public housing for seniors is non-profit housing such as that provided in Nova Scotia by Northwood, Gladys M. Manning Retirement Community and Orchard View Apartments. Through the incentive of CMHC funding in the early 1990s there was a growth of non-profit housing in Newfoundland/Labrador. This type of housing should be promoted as an example for future policies and programs. In promoting housing policies and programs for older persons it is important to emphasize that in many (positive) ways seniors are unique tenants. Most general research on affordable housing, usually on public housing, describes the many problems of such housing, such as deteriorating conditions in the grounds and apartments, and social conflicts resulting from creating 'ghettos' such as increasing crime rates, but seniors housing does not reflect the problems cited by most of this research. In fact, most research indicates that older tenants work to maintain their housing environments and create communities within their buildings. Unfortunately, many buildings are showing the signs of aging and renovations and repairs are greatly needed.

The provinces of Newfoundland and Labrador and Prince Edward Island have a rent supplement program for seniors in private rental units that help in part to address the growing problem of the rising cost of rent, particularly in urban centres. This is a growing problem in many cities in Atlantic Canada where decreases in vacancy rates in recent years have resulted in increases in the cost of renting. If seniors sell their homes in rural areas to move to a larger city, they often find it difficult to either find an affordable home or apartment to buy or to rent. This problem will probably continue. The average monthly rental in 2000 was \$778 in St John's, \$823 in Halifax, \$562 in Saint John and \$709 in Charlottetown (Community Profiles, Statistics Canada, 2001). It should be noted that the cheapest rent in these cities, rent in Saint John, still absorbs 60% of OAS/GIS payments.

The Report on the Prime Minister's Task Force on Active Living and Dignity for Seniors (2004) recommended a strengthening of rent supplement programs for seniors with low income. If and how this recommendation could be put into action in the provinces remains to be seen.

Although there is now a growing emphasis (at least evidenced in studies, strategies and reports) on the importance of developing supportive social housing, much needs to be done. As noted earlier (P. 13) defining what is meant by "supportive housing" is difficult in Atlantic Canada because each province uses different terms. Although there is no accepted "official" definition, a good "working" one is by CMHC; "Supportive housing is the type of housing that helps people in their daily living through the provision of a physical environment that is safe, secure, enabling and home-like and through the provision of support services such as meals, housekeeping and social and recreational activities. It is also the type of housing that allows people to maximize their independence, privacy, decision making and involvement, dignity and choices and preferences (Social Data Research, "Supportive a housing for Seniors", CMHC, 2000, p. 7).

Nova Scotia appears to have the most choice in affordable supportive housing, but even this is limited to a few non-profit and public housing units. Newfoundland/Labrador has the fewest options with only two supportive/assisted living apartments, both of which are owned and managed by the for-profit sector.

Although some of the provinces are looking at developing supportive housing strategies or policies, none have done so to date. Newfoundland implemented an 'Interdepartmental Committee on Supportive Social Housing' in 2000. This Committee includes representatives from a wide variety of government departments, agencies and the non-profit sector, including the Seniors Resource Centre. Seniors are only one of the groups whose needs this Committee has to consider.

All the provinces seem to have programs stimulated by the Federal/Provincial Affordable Housing Agreement, but most are in the form of 'request for proposals' to developers. There are some indications that the Agreement will have an impact on affordable housing for seniors. For example, at the time of the preparation of this kit (May 2004), PEI announced that the Community Development Fund supported affordable housing for the Evangeline Area and would include apartments that would be appropriate for seniors (barrier free and fully accessible to residents with physical challenges).

The need for supportive housing is described in several recent studies and reports. The National Advisory Council on Aging, CMHC, the Canadian Association of the 50 Plus and others all propose that the federal government needs to take a leadership role in promoting policies which will develop supportive housing for our aging society.

As described in Part Two, one dominating theme in research on supportive housing is 'Aging in Place' which CMHC defines as "a process which enables elderly people to grow older in the familiar and comfortable surroundings of their own homes while providing them with the assistance necessary to maintain a relatively independent life style" (CMHC, "Aging in Place Strategies", 1996). This definition of 'aging in place' suggests policies and programs are needed that include a combination of home care support services, renovation programs and support by others in the community (a popular theme when Allan Rock was the Minister of Health and promoting a national home care policy). Also, using this definition, older persons living in public housing could age in place if support services were available on site and/or if the housing was retrofitted so it was suitable for use by persons with some disabilities. A broader definition than the one given by CMHC could mean 'aging in place in the community'. Such a definition suggests policies and programs that provide housing in the community in which a person resides, housing that is 'homelike', and/or housing where the person maintains their independence and has services available on site. This 'aging in place' definition reflects the policies behind supportive housing.

Although there was quite a bit of focus on retrofitting existing seniors housing in the 1980's so that older tenants can age, little has happened except for ad hoc programs in selected seniors' buildings. On and off over the last decade seniors buildings have developed services on site or have floors in buildings that are suitable for persons who need extra help or support, but there are no specific housing policies. Renovating existing seniors' buildings so that they would be flexible enough to meet the needs of the older residents is still a promise or a hope waiting to be fulfilled.

Many of the reports and studies suggest that homeowners can solve many of their home maintenance and support service problems by using the equity in their homes to add to their income. The primary way to do this is through "Reverse Mortgages" which are advertised and promoted throughout Atlantic Canada. In researching this alternative and speaking with persons involved in delivering this financial tool, many suggested this scheme has limited use. The image of seniors having lots of money and spending their time in Florida is simply not accurate according to almost all studies. They have a fairly fixed income and with all the increases in the cost of living, including utilities, user fees and taxes, there is a constant drain on incomes (P.G. Wade "How to Have Your House and Money Too", 2003). The increasing drain on incomes and also increasing debt of older persons means that Reverse Mortgages are increasingly popular with older homeowners. The biggest provider is the Canadian Home Income Plan (CHIP) which has seen an increase of about 20% a year and has a loan portfolio approaching a half a billion dollars.

Interviews with persons involved in this scheme and research indicates there are some troubling facts. First most who borrow money are 70 years old and most are 'encouraged' to borrow at least \$20,000. One example given (Ellen Roseman, Chronicle Herald, Wednesday July 23, 2003, p. 3) was a couple with a home worth \$400,000 in Toronto who took out \$120,000. They had to have their home appraised (\$150-\$200), and independent legal advice (\$250-\$400) plus CHIP closing costs of \$1,285. They pay the CHIP mortgage rate of 7.25%, which compares to 7.80% for a conventional bank loan, but unlike the conventional mortgage that has a fixed rate, CHIP resets its rates each year. Assuming the interest rate remained at 7.25%, the couple would owe \$240,000 or twice the amount they received in 10 years. That is how rising debt mortgage works. This means if they have to or wish to sell their home at this time they had better hope the real estate market has not crashed. If the couple has the Reverse Mortgage for 20 years it will cost them \$480,000 assuming a constant interest rate of 7.25%. If they wish to get out of the scheme earlier, they have to pay a penalty in the \$5,000 range if they sell within the first three years. If they want to get out later, it gets more complicated (an interest rate differential penalty). According to Ellen Roseman, a columnist with the Toronto Star and author of Money 101, "Few seniors want to encumber their houses once they understand how CHIP really works. The company has only 5,600 clients, despite the constant advertising and a history of lending since 1986" (Roseman, "Reverse mortgages could turn into a house of cards" Mail Star, July 2003, c3). An interview with a former employee suggests that it is important to get impartial legal advice before deciding on a reverse mortgage. Even if senior homeowner has the comfort of

staying in their own home and the cash to help with home maintenance and repair plus home support if needed, they should opt into this scheme only with good advice and a clear understanding of how Reverse Mortgages really work.

In Creating A National Seniors Agenda: A Report of the Prime Minister's Task Force on Active Living and Dignity for Seniors (May 2004), one of the recommendations was that CMHC make reverse mortgages more accessible to seniors. The challenge (for CMHC) will be to insure that this financial support scheme will benefit seniors as well as the lender.

Another alternative, which is the most common unspoken alternative, is that seniors can either move in with family or others or have family or others move in with them. Nova Scotia has a "Parent Apartment Program" that provides funds for this alternative and New Brunswick has a program which provides funds for limited modifications to eligible households to accommodate an aging parent. In addition to insufficient funds in these programs, recent building costs and zoning problems have made these options unpopular. A decade ago, Granny Flat or Suites was a popular solution, and pilot projects were set up in most provinces. This alternative has only met the needs of a few seniors and appears to be disappearing from view. Variations on this alternative, such as cluster housing made up of manufactured homes, are now gaining popularity. Cluster housing projects would provide through cooperative efforts, maintenance and home support services for residents. There will be many other experiments in the next decades with creating housing and or communities that provide support for aging residents.

The Prime Minister's Report Creating a National Seniors Agenda (May 2004) includes recommendations concerning parent apartments and granny flats. It remains to be seen if there will be additional federal funding for this recommendation.

Cooperative housing is often cited as an answer to housing needs of lower or moderate income persons/families. The simple definition for this type of housing is a non-profit corporation that owns and operates a living facility for the benefit of residents who buy shares in the corporation in exchange for the right to occupy a specific living unit. They may differ in tenure and in age-mix, but the primary objective is to provide affordable housing. In 1996 cooperative housing was nominated by Canada at the United Nations as a 'best practice' in housing. Throughout Canada there are many cooperative housing units for seniors. There was a huge growth in this type of housing from 1968 until 2000 (90,000 co-op units). In 1997 the federal government decided to devolve non-profit and co-op

housing to the provinces, and Saskatchewan, New Brunswick, Newfoundland, the Northwest Territories and Nova Scotia signed a social housing agreement with CMHC and took over the administration of existing federal co-op and non-profit housing.

Life lease and long term lease housing is a relatively new form of housing being offered to seniors, particularly in British Columbia. It is an arrangement between an organization and an individual who purchases a right to occupy one unit for a specified term lease without actually having to move out at the end of the term. It is not subject to most legislative protections provided to tenants with shorter-term tenancies or condominium owners.

As the population grows older there are more and more seniors seeking out housing which answers their needs and are often choosing housing near their friends or other seniors. This housing, whether smaller homes, condos or apartments grow into “self-created or naturally occurring seniors communities”. Persons living in this housing can then get together to pay for services, such as light housecleaning, nursing or security or make changes in their communities, such as advocating for transportation and safety, which make their housing or community “senior friendly”.

All of the above housing policies or programs address one central issue -
For homeowners, it is a question of affordable and appropriate home repair and maintenance programs or services as well as
For tenants, it is a question of
For those who wish to or need to move from their homes or apartments, generally they are looking for
For older persons with high incomes, finding appropriate housing, home maintenance and support services or supportive housing is usually not a problem, but for others their choices are limited by their incomes. Some policy analysts suggest the policy choice is simple, either raise the income (increase seniors benefits and/or provide shelter allowances) or for lower their costs through funding affordable housing and home maintenance and support services. The bottom line is that housing for seniors must be affordable and appropriate according to seniors' need and ability to pay.

It appears that social housing policies are greatly affected by the overall cycle in housing policies. Perhaps it is an oversimplification to state that the entire history of housing policies in Canada is nothing more than the federal government's

desire to promote the housing industry, the developers and investors (Dennis and Fish, 1972) but the cycles that appear even according to the perspectives of other scholars (Rose, Arnold, Canadian Housing Policies: 1935-1980, Toronto: Butterworth, 1980) seem to follow this general pattern. Within this context social housing policies can or are only pursued when they are economically or politically viable.

Less happily, it is clear that as long as there is conflict between federal and provincial and municipal jurisdictions it will continue to be difficult to develop and implement social housing policies, programs and services for an aging population. According to most of the housing officials interviewed, the 50-50 cost sharing provision in housing policies and strategies, including the Affordable Housing Strategy, is the single biggest barrier to finding solutions to housing problems in the Atlantic region. The barrier lies in the inability or unwillingness of Provincial policy makers to contribute their half of the money. Unless there is a way to overcome this barrier, little will happen. There needs to be federal leadership and funds committed to social housing and funding regardless of the 50-50 agreement. As one housing official put it, "There is no wiggle room in this 50-50 agreement. We cannot catch up and put money into preventative programs".

Part Four: Fact Sheets on Provincial Housing Policies, Programs and Services

- Nova Scotia
- New Brunswick
- Prince Edward Island
- Newfoundland and Labrador

The Division of Housing Services, Nova Scotia Department of Municipal Affairs, administers the housing programs. Information below is based on two publications, 1) "Housing Options for Lower Income Nova Scotians" (Nova Scotia Department of Municipal Affairs, Division of Housing Services, 2004) and 2) Programs for Seniors (Nova Scotia Senior Citizens Secretariat, 2004). Eligibility requirements are described below, but budget funds available for the programs may vary from year to year.

This program provides homeowners with low-interest loans of up to \$20,000 for home renovations, additions or repairs. The annual income limit for eligibility is \$35,000.

Provincial HERP provides grants of up to \$2,500 to lower-income households to carry out emergency and health and safety-related repairs to their homes. The annual income limit for eligibility is \$14,000.

SCAP provides grants of up to \$3,000 to seniors, who are at least 65 years of age, to carry out emergency and health and safety-related repairs to their homes. The amount of the grant available depends on household income level. The annual income limit for eligibility is \$20,000.

This program provides grants of up to \$3,000 to help homeowners renovate their homes to make them more wheelchair accessible. Often the grant pays for a wheelchair ramp, but it can also be used to pay for widening doorways and hallways or making bathrooms wheelchair accessible. The amount of the grant available depends on the applicant's income level. The annual income limit for eligibility is \$30,000.

EHRP assists eligible homeowners who live in rural areas to carry out repairs that are needed on an urgent basis to deal with health and safety hazards. Examples include repairs to unsafe wiring and heating systems and installing new wells and septic systems. The maximum grant available is \$6,000 (2004). The income limit for eligibility varies depending on location and household size.

Homeowner RRAP provides a forgivable loan of up to \$16,000 (2004) to qualifying homeowners who own and occupy substandard housing, to make repairs so that the home will meet at least minimum health and safety standards. The amount of assistance available depends on the cost of the repairs, household income, and household size. The income limit for eligibility varies, depending on location and household size.

Disabled RRAP provides a forgivable loan of up to \$16,000 (2004) to qualifying homeowners to carry out work needed to modify homes occupied by someone with a disability. The amount of assistance available depends on the cost of the modifications, household income and household size. The income limit for eligibility barriers also varies depending on location and household size.

HASI provides financial assistance of up to \$3,500 to qualifying homeowners, and tenants who have their landlord's consent, to carry out home adaptations needed to extend the time that the lower-income seniors, who are at least 65 years old, can live in their homes independently. The income limit for eligibility varies depending on location and household size.

Landlords RRAP assists Landlords to provide affordable housing with forgivable loans of up to \$24,000 per self-contained unit, to pay for mandatory repairs made to units occupied by low income tenants. Participating landlords must agree to limit future rent increases and to rent to lower-income tenants for an agreed period of time after the assistance is provided.

This program assists landlords who provide affordable housing with forgivable loans of up to \$24,000 per self-contained apartment or bed-unit, to carry out work needed to modify a unit occupied or intended to be occupied by someone with a disability.

This program assists landlords of rooming houses who charge rents affordable to lower-income tenants by providing forgivable loans of up to \$16,000 per bed-unit to pay for mandatory repairs. Participating landlords must enter into an agreement that limits rental increases after the assistance is provided.

This program supports the creation of affordable housing for lower-income households by providing forgivable loans to convert non-residential properties into affordable self-contained apartments or bed-units. The maximum assistance available to create self-contained apartments is \$24,000 per unit, while the maximum assistance to create bed-units is \$16,000.

The Seniors Housing Program provides approximately 9,300 seniors and some non-elderly single tenants with safe, adequate and affordable rental housing in more than 7,700 seniors' apartments. A person who is at least 58 years of age is considered to be a senior for purposes of this program. Rent is based on household income.

The Rent Supplement Program provides a rental subsidy to a private landlord so that the rent charged will be the same as it would be for a rental unit managed by a housing authority. Rent is based on household income.

This program provides homeowners with loans of up to \$25,000 for the creation of affordable accommodation for family members who are at least 50 years of age. Parent apartments may be located either within or attached to existing single-family houses. The annual income limit for eligibility for the parent(s) is \$20,000.

The Property Tax Rebate Program assists senior citizens who are in receipt of the Guaranteed Income Supplement to the Old Age Security, by providing a rebate of a portion of the municipal taxes paid for the previous year.

This program helps veterans maintain independence in their own homes or communities by offering a variety of services to those who meet eligibility requirements such as income or health needs. The program provides services such as grounds maintenance, laundering, snow removal, personal care and nutrition services and health support services. The program is not intended to replace other Federal, Provincial or Municipal services, but to work with these services to meet the needs of the veteran.

The Co-op Housing Program provides modest, affordable housing for lower and moderate income families and individuals through non-profit continuing housing co-operatives. Co-operative housing is owned and managed by the resident members.

The New Brunswick Department of Family and Community Services is responsible for housing programs and services for seniors. Information provided below is sourced directly from Fact Sheets provided by the New Brunswick Department of Family and Community Services which lists housing programs and services for seniors. The following Fact Sheets were provided:

- Federal/Provincial Repair Program
- Provincial Rental Supplement Assistance Program
- Residential Rehabilitation Assistance Program
- Affordable Rental Housing Program (for private, for profit and non-profit developers/corporations)

The targets and eligibility requirements are listed below but available budget funds will vary from year to year.

The program is funded by a cost sharing arrangement between the Government of Canada and the Province of New Brunswick.

This program is offered by the Department of Family & Community Services provides financial assistance for:

- Low income homeowners occupying existing substandard housing to repair, rehabilitate or improve their dwellings to a minimum level of health and safety.
 - Modifications to low income homeowner and rental units to improve the accessibility of the dwelling for disabled occupants
 - Adaptations for low income seniors who have difficulty with daily living activities in the home.
 - Provides assistance for limited modifications to eligible households to accommodate an aging parent.
-
- Households whose income is below the established “housing income limits” which vary by household size and by geographical areas within the province.
-
- Own the home and live in it.

- Your home requires major repairs or lacks basic facilities in one or more of the following areas: Structural, Electrical, Plumbing, Heating, Fire Safety, Serious Cases of Overcrowding.

Modifications required for people with disabilities must be housing related and/or provide access to permanently installed, basic facilities within the dwelling. Adaptations for seniors must facilitate and prolong independent living (i.e. using the kitchen & getting around hallways)

For homeowners in need of major repairs and or disabled accessible modifications assistance is in the form of a loan a portion of which may not have to be repaid. The maximum forgivable loan per housing unit is \$7,000 for regular repairs and \$10,000 for disabled accessible items. The amount of forgivable loan is based upon a sliding income scale and the amount of required repairs. The loan amount is at the provincial borrowing interest rate and can be repaid over a period of up to 15 years.

Homeowner households may be eligible for a forgivable loan for both disabled accessible modifications and other major repair items (i.e. structural, electrical) to a maximum of \$17,000.

Seniors are eligible for a forgivable loan for minor adaptations to facilitate independent living to a maximum of \$2,500. Landlords are eligible for a forgivable loan for disabled modifications to a maximum of \$10,000.

This program is offered by the New Brunswick Department of Family and Community Services (F&CS). The Rent Supplement Program assists households in need to obtain affordable, adequate and suitable rental accommodation by subsidizing rents in eligible rental dwellings. The department uses the Rent Supplement Program to promote the construction of additional rental units within the province for low income households and at the same time provide economic activity.

Partnerships are formed with both private sector and community based non-profit groups to construct or renovate an existing structure. Eligible projects include

family, senior and special purpose accommodations (i.e. disabled accessible). F&CS will subsidize no more than 50% of the total number of units in the project.

Subsidized rental accommodations are provided to low income rental households whose income is below the established “income ceilings” which vary by household size and by areas within the province.

Written proposals are to be submitted to F&CS indicating the following:

- client type
- proposed location
- dwelling type
- number of bedrooms
- total units in the project
- number of rent supplement units requested
- market rent
- heated/unheated
- square footage per apartment type
- fridge/stove
- disabled accessible units
- include copy of Projected Capital Cost budget
- include copy of Projected Statement of Revenues & Expenditures

In order to evaluate each proposal, F&CS will conduct a needs study along with a project viability analysis.

Tenants qualifying for assistance through the Rent Supplement Program will have their rents reduced to 30% of the adjusted household income. Landlords will receive the difference between the rent paid by the tenant and the market rent agreed to under a rental agreement.

The program is funded by a cost sharing arrangement between the Government of Canada and the Province of New Brunswick.

The program is offered by the New Brunswick Department of Family and Community Services (F&CS) . It provides financial assistance to owners / landlords for mandatory repairs to self-contained units that are substandard and rented to low income households.

A property is eligible if it meets the following requirements:

- It is owned by a private entrepreneur, or by a non-profit corporation or housing co-operative that is not receiving any government housing assistance.
- It contains one or more self-contained units, rented or intended to be rented to occupants with incomes below the established “income ceilings” set by the Province (F&CS) and Canada Mortgage and Housing (CMHC)
- The post - RRAP rent charge will be at or below levels established by F&CS and CMHC.
- The property is at least five years old and lacks basic facilities or requires major repair in one of the following areas: Structural, Heating, Electrical, Fire safety, Plumbing.

Properties which do not operate as bonafide rental enterprises are not eligible for rental RRAP funding (i.e. nursing homes, care facilities, special purpose housing).

The amount you may receive is based on the cost of mandatory repairs and the number of eligible self-contained units in the project. The assistance is in the form of a forgivable loan. The maximum amount you may receive for each self-contained unit is \$18,000. With the exception of non-profit organizations, owners must contribute 25% of the total cost of mandatory repairs. All approved applicants must enter into a rental agreement to ensure that rents remain affordable to low-income occupants during the earning period of the loan.

If mandatory repairs cost more than the maximum amount available, you must provide the difference. All mandatory health and safety repairs must be completed.

The New Brunswick Department of Finance provides assistance to eligible low-income seniors with a yearly tax-free payment of \$100. To be eligible for the Low-Income Seniors' Benefit, seniors must have been a resident on December 31 of the taxation year prior to the benefit year. The applicant must have been in receipt of either the Guaranteed Income Supplement (GIS) or the Allowance for the Survivor. Where both spouses receive the GIS, and reside at the same address, only one payment will be available.

To be eligible for these programs the household income of the applicant has to be below the "housing income limits" which vary by household size and by geographical areas within the province. There are nine Housing Division Offices in New Brunswick.

This program helps veterans maintain independence in their own homes or communities by offering a variety of services to those who meet eligibility requirements such as income or health needs. The program provides services such as grounds maintenance, laundering, snow removal, personal care and nutrition services and health support services. The program is not intended to replace other Federal, Provincial or Municipal services, but to work with these services to meet the needs of the veteran.

Housing programs and services in PEI are provided by the PEI Housing Corporation, the Regional Housing Authorities and the Canada Mortgage and Housing Corporation (CMHC). The objective of the Housing Corporation is to provide Islanders of low and moderate incomes with access to safe, affordable, adequate housing. The Housing Corporation shares its responsibility in housing with the Regional Health Authorities. The Housing Corporation is responsible for provincial coordination of programs, liaison with the Federal Government on housing issues, and for overseeing the administration of federal-provincial agreements (such as the Affordable Housing Agreement). Health Authorities are responsible for staffing and delivery of programs. The Corporation also works with CMHC who administer cost-sharing programs in the province.

Information provided by Prince Edward Island Seniors' Quick Reference Guide, Atlantic Seniors Health Promotion Network, November 2003, Canada Mortgage and Housing and PEI Department of Health and Social Services.

This program offers financial assistance to low-income persons (including seniors) who live in substandard dwellings and cannot afford repairs to their homes necessary to make them safer and healthier.

A person may be eligible if he/she:

- Has a low income - an income which is at or below the income limit set by CMHC for the area in which the person lives and their household size.
- House is valued below a certain amount.
- House is substandard, is a crowded dwelling or needs major repairs.

The maximum loan amount in most areas is \$16,000. The actual amount of assistance is based on the actual cost of repairs and the persons applying must agree to own and stay in the home for up to five years.

This program provides financial assistance for homeowners or landlords to help them make improvements in housing so that it is more accessible for persons with disabilities

A person may be eligible if he/she:

- Has a low income - below a certain amount
- Owns a home whose value is below a certain amount
- Wishes to make a home livable for a person with disabilities

Modifications that make it easier for a person with disabilities to live independently may include, such as: ramps, chair lifts, bathtub lifts, wheel-in showers, suitable height of counters and cupboards and handrails.

The maximum loan amount available depends on where the housing is located. Up to \$16,000 is available for homeowners and may not have to be paid back provided the conditions of the program are followed. The actual amount of assistance is based on the actual cost of modifications and the person must agree to own and live in the home for up to five years.

This program which is managed by Canada Mortgage and Housing, helps homeowners and landlords pay for minor home adaptations to extend the time low-income seniors can live in their own homes independently. To be eligible homeowners and landlords may qualify for assistance as long as the occupant of the dwelling where the adaptations will be made meets the following requirements:

- Is over 65
- Has difficulty with daily living activities brought on by ageing;
- Total household income is at or below a specified amount for the area;
- Dwelling is a permanent residence.

This program is intended to assist with emergency repairs to a senior's principal residence. The program will provide assistance for low and moderate income seniors to make emergency repairs to one of the major components of the physical dwelling. Emergency repairs may include roofs, oil tanks, furnaces, septic systems, water systems and access. Eligibility requirements:

- Is over 60
- Income verified using notice of assessment
- Maximum grant is \$1,500 (cost matched 50%)
- Applicant must live in Health Region where the assessment is completed.
- Grant can only be used for principal residence and only for one residence

The Social Housing Program in PEI includes the Seniors Housing Program which provides self-contained apartments for qualified persons. There are 1144 units located in thirty eight communities across the Island including 6 Garden Suites. This housing contributes to seniors' independence by providing housing to low and moderate income seniors.

To be eligible for this Provincial Government Program, a person:

- Be at least 60 years old
- Have low or moderate income – 30% of income spent on rent
- Have other need requirements – eligibility takes into account assets, present accommodation and health

This financial program provides basic income support for children, families, and individuals who are unable to provide for themselves.

This is a summer program provides employment for students, under the Jobs for Youth Program, who assist senior homeowners with minor maintenance of their home and property, such as painting, yard work, and clean up. To be eligible, a person must be over 60 years old and own the home in which they reside. Applications can be obtained from the Housing Services office in the nearest Regional Housing Authority. There are four Regional Housing Authorities.

This program assists eligible seniors to apply for a deferral of property taxes on their principal residences. After a person is accepted into the program, annual property taxes are deferred and Taxation and Property Records will keep an accumulated total of taxes owing each year. If the senior sells the house, all deferred taxes become payable. It can be continued as long as desired, but the accumulated taxes are required to be paid out of the estate. If the value of the estate is not sufficient to cover the amount of the accumulated taxes, the government will discharge any outstanding balance. Under this program, interest does not accumulate on the deferred tax from the date of approval.

To be eligible a person must be:

- 65 years of age or older
- have occupied the principal residence for at least six months in the year preceding the date of application
- have an annual household income less than \$21,000

The Veterans Independence Program (VIP) provides benefits and services for eligible persons so that they can remain healthy and independent in their homes and communities. Veteran pensioners and qualified survivors who are over 65, are Canadian citizens and are residents of Canada and meet identified needs.

The VIP provides assistance with the cost of certain services in the home such as:

- Grounds maintenance
- Housekeeping including help with routine tasks such as laundering, cleaning, vacuuming and preparing meals
- Personal care services
- Nutrition services

- Health and support services provided by health professionals

Housing programs and services are managed by the Newfoundland and Labrador Housing Corporation (NLHC). Support services are provided by NL Department of Health and Community Services. The source of the information is the Newfoundland and Labrador website and the Seniors Resource Centre Association of Newfoundland and Labrador.

Targets and eligibility requirements are listed, but budget funds may vary from year to year.

This program replaces the Residential Repair Assistance Program and the Home Adaptations for Seniors Independence Program and is designed to provide financial assistance to homeowners to enable them to make essential repairs so they can continue to live in their home. Priority is given to repairs requiring immediate attention that threaten the safety of people living there.

The eligibility requirements include:

- Low income homeowners who require essential repairs to their homes;
- Bring dwellings up to minimum fire and life safety standards, with improvements in basic heating, electrical and plumbing services;
- Provide seniors and the physically challenged who require accessibility changes to their residences the ability to carry out these renovations, which will allow them to remain in their homes for a longer period.

The eligibility requirements include:

- Homeowners with low incomes who require essential repairs to their dwellings
- Homeowners with low incomes seeking changes to make their homes accessible for physically challenged occupants (referral from Family and

Rehabilitative services Division of the Department of Health and Community Services required);

- Seniors with low incomes requiring changes to their homes which would permit them to remain in their dwellings for longer periods (referral from local Community Health Board required).

The types of repairs that are eligible are: essential repairs necessary to maintain a dwelling for continuous safe occupancy, such as heating, electrical, plumbing systems, deteriorated structures, foundations, windows, doors, roofing or siding.

This program provides funding to eligible homeowners in the form of grants and repayable loans. Funding is limited to the costs associated with essential repairs. Grant funding is available up to a maximum of \$5,000 (\$6,000 in coastal Labrador). Essential repairs exceeding these levels may be addressed under a repayable loan of up to \$10,000 (\$13,000 in coastal Labrador).

Persons with critical and emergency repairs will be treated with priority. Others will be served based on their original date of inquiry. Applications processing and loan administration is the responsibility of the NLHC. There are seven regional offices.

Rental housing is provided directly by NLHC throughout the province for low income seniors. Some buildings are for seniors only. NLHC has a Social Worker for Tenant Relations who is responsible to tenants in its buildings. Tenants who receive rent supplements are not eligible for the services of the Social Worker for Tenant Relations.

Eligibility requirements are:

- Total income falls within income levels set each year by CMHC and NLHC
- Present housing is adequate but person pays more than 30% of income for rent and heat
- Present housing is unsuitable and person pays less than 30% of total household income for rent, but suitable housing in are would cost 30% or more of your total income

Rents paid by tenants in non-profit housing are based on their income, and they are required to pay 25% - 30% of their total monthly household income towards rent.

The Rent Supplement Program helps low-income households obtain suitable and affordable rental housing by paying a portion of the rent in private rental accommodations.

Eligibility requirements are:

- Person now spends more than 30% of total household income towards the cost of rent and heat;
- Person's total household income falls within certain income levels set each year by Canada Mortgage and Housing Corporation (CMHC) and Newfoundland and Labrador Housing Corporation (NLHC).

An agreement between NLHC and landlords sets aside one or several apartments in properties owned by the landlord for rent to low-income households. Although the lease spells out what the rent will be for each apartment (which cannot be more than market rent), the tenant is only required to pay for 25%-30% of their total monthly household income towards rent. Federal and provincial subsidies make up the difference. The subsidy is paid directly to the landlord.

This program helps veterans maintain independence in their own homes or communities by offering a variety of services to those who meet eligibility requirements such as income or health needs. The program provides services such as grounds maintenance, laundering, snow removal, personal care and nutrition services and health support services. The program is not intended to replace other Federal, Provincial or Municipal services, but to work with these services to meet the needs of the veteran.

The Newfoundland and Labrador Seniors' Benefit is a refundable tax credit for low income seniors of \$360 for an individual and \$720 for a couple (March 2004). The income phase-out range is \$14,406 to \$20,580. Benefits are indexed to the Consumers Price Index. To qualify, a person must be 65 by December 31 of the taxation year.

Part Five: Public Policy Questions and Answers

What is public policy?

Why don't policies ever seem to work right?

Why should we look at all these different aspects of public policy?

How so?

What about timing?

What about targets?

What about techniques

How do I get my message across?

Any other pointers?

Let's deal with the words "public" and "policy" one at a time. implies some kind of behavior or condition in the environment has a potential impact on a rather large cross-section of individual citizens. Whether you get along with your neighbours is not "public". Chasing after them with a shotgun is, because this method of resolving your dispute has broad implications for society generally. So, public policy is about things that affects segments of the "public".

is about decisions that condition other decisions. For instance, if there is a policy about who is eligible for home care, then each individual decision about this person's or that person's eligibility is conditioned by the policy. Policies are often nested within each other like Russian wooden dolls that open up to show another smaller doll inside the larger one. In the case of home care, there may be a policy towards meeting seniors' needs, another policy inside that relates to housing maintenance concerns, another concerning health conditions, and another about eligibility requirements for receiving the service. Each level of policy conditions what is done on the next layer down.

Often policy is made at the most distant level as a political intent, or, as an example, "this is what we would do in an ideal world". But the world is not ideal. As levels of policy become more practical and the question of implementation arises, things get a little complicated. For one thing, it is very difficult to connect taking some particular action to the general policy outcome that is laid out as the ideal state. As well, actions do go wrong and can have unintended side effects.

Policy is also affected by three problems at the implementation level. These are programs, budgets, and practices. A is a legal organizing of resources and people to carry out a specific task in government. It is connected to some legislation in order to have the necessary authority to act. And it is connected to a broader policy aim or hoped-for outcome. Sometimes programs are designed badly and the results that are hoped for do not occur. The policy aim is frustrated.

Programs can also have difficulty because they are inadequately funded or not funded at all. The policy is there, the program is there, but there is not an adequate . This has become common-place over the past decade as politicians tried to balance the lack of funds with the public demand that something be done about various issues.

Finally, policy can be affected by bureaucratic . Department rivalries, conflicting policy objectives or simple skepticism by those expected to implement a program may frustrate both the intent of the policy and the aims of the program. Civil servants are not robots – they have interpersonal relationships and likes and dislikes just like everyone else.

Because it is important to know beforehand whether the problem a group has is with the policy at the broadest level or on a more narrow level, or whether it is not just a problem of program, budget or practice. Kicking the tires won't make a car go if it is out of gas. Identifying the real problem and the site where it can be addressed is critical to influencing policy.

There are three important aspects to any attempt to influence or change public policy. They are the 3 "Ts" – timing, targets and techniques. Get this right and there is a reasonable chance that an intervention will succeed. Get any one of these wrong and success is unlikely. A lot of policy problems are unique in the combination of these aspects for a successful outcome. It is not just a question of demanding a meeting with the Minister.

There are two types of timing, but the basic rule is to "get in early and stay in". One kind of timing has to do with the issue itself. Generally, if a group is at the table with the relevant officials to discuss a policy addition or change as the issue in question begins to hit the public eye and the political agenda, the chances are much greater that the eventual resolution of the issue, so far as the

politicians and public are concerned, will look like what the concerned group would like to see. Get in late and someone else's ideas will probably dominate the discussions.

A second type of timing has to do with the electoral cycle. Normally, in the few months just before an election, politicians, both elected and hopefuls, will be keen to agree with almost every idea that is put forward that has a lot of profile. The civil servants will nod approvingly and take a serious (read: time-consuming) look at the proposal. Then comes the election, after which the government, whether new or re-elected, will find that there was a miscalculation and the financial situation is a lot worse than they thought it was. It happens every time and this period, from just before the election until at least a year after, is not the time to put forward a new idea, especially one that costs money. The ideal time for a new initiative to be proposed is from about Month 20 to Month 40 in a 48 month or a four-year cycle. The government has got out of its 'no' phase by then and has not yet got into its 'yes' to everything phase.

In the Canadian system, both federally and provincially, the prime targets for a campaign to influence policy are the bureaucrats, followed by Cabinet members. Individual MLAs and MPs are useful for access and as brokers, but are down on the scale, irrespective of their party affiliations.

With any kind of policy proposal, it is wise to check it out first with the civil servants who are closest to the issue. They can tell if the proposal has sympathy among the experts and whether it contradicts other policies and programs. Being human, civil servants do not get enthusiastic when a group ignores their expertise and goes straight to the Minister or Deputy Minister with their proposal. Normally, these senior people will listen with a positive regard, but then inquire from their experts in the area (the ones ignored earlier) about a proposal's feasibility. It doesn't take a lot of imagination to get the picture of what happens next.

Once a proposal has gained the interest and enthusiasm of the experts, it is time to go up the ladder. Increasingly, the next problem is going to be one of available resources and establishing the priority of the proposal among competing ones. The competition for money and attention is fierce. It is not so much a competition between alternative proposals to, for example, "fix" the seniors' housing problem. Instead, housing competes with health, with schools, with road paving, mad cow disease, national unity and a whole host of other problems and issues, for money and attention. Getting the interest and approval of the Minister means only that he or she now has to get the proposal on the

Cabinet agenda and find money for its implementation. At this point, it might be useful to reread “ above.

There are a variety of techniques that can be used by groups who want to influence public policy. They range from personal calls and meetings to litigation. For the most part, however, groups interested in seniors' issues tend to restrict themselves to meetings, briefs, conferences and other usual forms of communicating concerns and ideas.

Each policy issue tends to require a unique mix of tactics. There is a general set of guidelines that is consistent across all these mixes:

- 1) Politicians need information about the political ramifications of doing something or doing nothing. Doing nothing is a common and real option. Who are the winners and losers and who will act to influence voters?
- 2) Bureaucrats need more technical information. What is the real problem, not just a preferred solution that may or may not solve the (undefined) problem? What kinds of data exist? Are there examples of 'best practices'? What are the costs of solving the problem?
- 3) The public, through the media, needs to know that there is a problem and that it can affect them or those around them. There has to be a mixture of facts and emotion in order to attract media attention, and, through it, public attention. Where an issue sparks media attention because of a tragedy or other emotional 'cue', the mix has to be one more geared to solutions and implementation. Where the issue is invisible to the public, then a mix more focused on media attention may be needed. There is no one best way.

This requires a complicated answer that will not fit well into this short guide. Essentially, an organization must have and engender on the part of politicians and bureaucrats. This does not mean that the group has to work hand-in-glove with them, only that its information is deemed to be reliable and that its ability to represent or influence large parts of the public is, in fact, real.

An organization can be . An 'inside' organization keeps a relatively low profile and provides members for advisory boards and government commissions. It has good information and, most important of all, good access to those who can further its cause. An 'outside' organization works with the public and the media to affect public opinion on an issue and get change through this manner. It is very difficult to be both kinds of organizations at the same time. One example of a successful two-sided organization is the Canadian Federation of Independent Business, whose staff work closely with governments on small business issues but at the same time try to influence public opinion each month by publicizing the results of a poll of their members about some issue, often taxation or red-tape related, that show 80% of their hundreds of thousands of members are in favour of a change. It can be done, but it is a real balancing act.

There are three things to keep in mind:

- 1) is critical to success. If an organization has poor information, does not really represent the people it claims to, presents wordy and rambling briefs at meetings, it will be dismissed, though always with a smile. The Minister never says 'no', but there may be no action taken.
- 2) to the decision-makers is critical and this means more than the occasional meeting. A politician may see 200 groups a year, each with its own issue. Which one comes to the top of an agenda which may only have room for 10? Number 35, 92, 159? Which is the one called 'seniors' group concern'? Access means the ability to get on the agenda, not just get the occasional meeting where sympathetic noises are made. The competition, from both worthy and unworthy causes, is brutal. This is a serious game, even in small governments.
- 3) An organization must develop . They have to relate to the policies of the government of the day, possibly even using key words from a politician's speech. They have to show that the public interest is being served by the proposed solution. They have to have good information that corresponds to or improves on what the civil servants have. Finally, the arguments have to be delivered in a consistent and persistent manner. If it becomes clear that an organization's members are divided or undisciplined in putting out a single message, then its concerns go to the bottom of the pile and off the agenda. This is not a game for people who are not serious.

Part Six: Case Study/Best Practices

- King's County "Aging in Place" Housing
 - Approach
 - Concept
 - Shops and Services
 - Design Features
 - Conclusion

The following ‘best practices’ example is one where a municipal non-profit corporation has developed an apartment building that provides for its residents to “age in place”, receiving increasing levels of service as their health needs increase, while keeping the costs down through the common use of services with other types of senior citizen housing facilities.

Kings County, Nova Scotia, owns a municipal non-profit corporation called the Kings County Senior Citizens Corporation (‘the corporation’). The corporation in turn operates four facilities that exist next to each other which are designed to accommodate different types of senior citizens based on health and income needs.

These are

- Grand View Manor – a 118 bed nursing home
- Grand View Manor Apartments – 17 unit bed sitting apartments
- Fundy Villa – 40 unit enriched housing apartments
- Orchard View Apartments – 30 unit assisted living apartment building

These four facilities comprise a complex that is accessible to people with different income levels and different health needs. Affordability is enhanced through Provincial operating subsidies and through economies of scale by providing services to all units located within the same property boundaries. Located near the downtown area of the small town of Berwick, the residents have relatively easy access to services.

The latest addition to the complex, Orchard View Apartments, is designed on the basis that its residents will be able to “age in place”. Consisting of 26 one-bedroom apartments and 4 two-bedroom apartments, the building is designed for seniors in frail health, even though those using it at first may not have significant health problems. As these residents age, it is expected that the intensity of care will pick up, without the residents having to move to a different facility.

The development of these units also reflects a change in concept in that they are designed to accept applicants with significantly better incomes than those who might normally have been seen as living in a “senior citizens residence”. The building was financed without CMHC help and Provincial subsidies for housing may only apply if the resident meets normal assistance standards. Low market mortgage rates have meant that federal CMHC assistance has not been as important as in years past.

From the first, Orchard View was seen as a facility where residents could “age in place”. This meant that the physical design had to be one that provided not just for the existing needs of its residents, but for their future needs as well. This is often not done in seniors’ residences and the use of vehicles such as wheelchairs, able walkers and electric scooters is restricted by narrow hallways and doors. Other facilities, such as appropriate bath tubs and closets are also provided.

Close contact was maintained with stakeholder groups during the design process, especially with those who were initial applicants for the units. The aim was to design minimum services for those who would live in the building and to recognize what might be needed in the future. The presence of a nursing home on site with all its services, indicated the future range that might be needed.

Some initial services were:

- Laundry facilities available on site
- Mid-day meal provided for residents
- Fridge and Stove provided
- Grocery delivery service available
- Minimal housekeeping service weekly

Affordability was addressed through a number of factors. First, a cost comparison between different types of facilities was made. This provided the

range for the apartment cost and an assumption of 90% occupancy helped determine cash flows in order to service the mortgage. The needed rent was \$1,200 - \$1,500 monthly for each unit. The provision of land by the Corporation and the sharing of administrative costs with the other facilities helped to control these rental charges. The rental charge is approximately ½ of the Nova Scotia average for a licensed nursing home and about the same for other assisted living, rest homes and private home rentals, most of which would not provide independent living. The rental cost is far below costs in private sector housing in Halifax which has some assisted living services. The average monthly cost for housing such as the Berkeley and Melville Heights in Halifax is \$3,000.

Based on its experience with various types of housing in the Grand View Manor Complex, the Municipality of the County of Kings developed an assisted living facility that provided both accessibility and affordability. Its innovative feature was a design concept that would allow residents to age in place, taking advantage of the services already available in other parts of the complex, but providing for independent living to the full extent possible over the long-term. Seniors have choices, depending on their income levels and needs, in one community. The Grand View and Fundy Villa provide 'normal' independent living for those with low incomes and Orchard View Apartments are affordable for those with modest incomes. Fundy Villa and Orchard View Apartments allow persons to age in place as their needs change.

Part Seven: Resources

- ASPHN Committee
- References
- Provincial Contacts
- Glossary of Housing Terms
- Provincial Fact Sheet
- Variety of Housing Contexts of Older Persons

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Canada Housing and Renewal Association: <http://www.chra-achru.ca>

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Federation of Canadian Municipalities: <http://www.fcm.ca>

Government of Canada Web Site: <http://canada.gc.ca>

Government of Canada Web Site for Seniors: <http://seniors.gc.ca>

Health Canada Division of Aging and Seniors: <http://hc-sc.gc.ca/seniores-aines/>

Housing Again Bulletins: <http://www.web.net/-housing/housingagain>

Inventory on Seniors Housing in Canada: <http://senioresidences.com>

National Advisory Council on Aging: <http://www.naca.ca>

Statistics Canada: <http://statcan.ca>

<http://www.seniorhome.com/links.htm> (Links many housing sites, including the Abbeyfield Houses Society of Canada and the Seniors Housing Information Program in British Columbia which provides information on housing services for seniors)

<http://macaws.gov.bc.ca/housing> (Sites describes supportive housing for seniors with relevant websites. It could be a good model for ASPHPN to use in disseminating information on housing for seniors in Atlantic Canada)

Atlantic Seniors Health Promotion Network: www.asphn.ca

Community Health Promotion Network Atlantic: www.chpna.ca

Nova Scotia Government: www.gov.ns.ca

Nova Scotia Senior Citizens Secretariat: www.gov.ns.ca/scs

Prince Edward Island Government: www.gov.pe.ca

Prince Edward Island Government (Seniors): www.gov.pe.ca/infopei/seniors

Newfoundland Government: www.nf.ca

Seniors Resource Centre: seniorsresource@nf.aibn.com

New Brunswick Government: <http://www.gbn.ca>

Electronic Version of Seniors Guide to Services and Programs:
<http://www.gnb.ca/0017/housing>

Information on Home Repair and Maintenance Programs

For general inquiries contact:
Housing Services, Department of Community Services
PO Box 696
Halifax, NS B3J 2T7
(902) 424-3280
Website: www.gov.ns.ca/coms/hous

For specific information contact nearest District Housing Office: Amherst District Office: 667-1161/Toll-free: 1-800-933-2101; Metro Region: 424-5110 or Toll-free: 1-800-774-5134; Western Region: 825-3481 or Toll-free: 1-800-564-3483; Central Region: 755-5065 or Toll-free: 1-800-933-2101; Cape Breton Region: 563-2120 or Toll-free: 1-800-567-2135; Truro District Office: 893-5999 or Toll-free: 1-800-933-2101; Bridgewater District Office: 453-7336 or Toll-free: 1-800-278-2144.

Information on Subsidized Seniors Housing

For information contact nearest Housing Authority: Metropolitan Regional Housing Authority: 420-6000; Tri County Housing Authority: 742-4369; Eastern Mainland Housing Authority: 752-1225; South shore Housing Authority: 543-8200; Annapolis Valley Housing Authority: 681-3179; Cobequid Housing Authority: 667-8757 (Amherst), 89307235 (Truro); Cape Breton Island Housing Authority: 539-8520 (Sydney) or Toll-free: 1-800-565-3135.

General Housing Questions

For information on programs and services for seniors contact: Nova Scotia Senior Citizen's Secretariat: 1-800-670-0065 or 424-0065 (Halifax Metro Region); E-mail scs@gov.ns.ca

Veterans Independence Program
Veterans Affairs Canada: 1-800-565-2422

Minister Responsible for Seniors Issues
Minister of Health, Chairperson of Senior Citizen's Secretariat
For Information call Senior Citizen's Secretariat: (902) 424-0065
E-mail scs@gov.ns.ca
Website: www.gov.ns.ca/scs

Federal/Provincial/Territorial Committee of Officials (Seniors)
Valerie White (NS Representative)
Executive Director
Senior Citizen's Secretariat
1740 Granville St.
Halifax, NS B3J 2Z1
E-mail: whitevj@gov.ns.ca

Information on Seniors' Housing
Regional Health Authorities/Regional Housing Office for Seniors' Housing
West Prince Region (902) 853-8436; East Prince Region (902) 888-8436;
Queens Region (902) 368-5770; Kings Region (902) 838-0796 (Montague
(902) 687-7096 (Souris).

Information on Home Repair and Maintenance
For general inquiries contact Canada Mortgage and Housing by calling (902)
566-7336.

To get specific information call nearest Service Canada Access Centers - in
Charlottetown, (902) 368-5200; Montague (902) 838-0600; O'Leary (902) 859-
8800; Souris (902) 687-7000; Tignish (902) 882-7351 or Wellington (902) 854-
7250.

For information on Federal Government Access Sites call 1-800-622-6232/1-800-
465-7735.

Website for Seniors Housing Information: www.gov.pe.ca/infopei

Information on Veterans Independence Program
Veterans Affairs Canada: 1-800-565-2422

Minister Responsible for Seniors' Issues
Minister of Health and Social Services
PO Box 2000
Charlottetown, PE C1A 7N8
(902) 368-4000
Website: www.gov.pe.ca/hss

Federal/Provincial/Territorial Committee of Officials (Seniors)
Heather Gillis
Social Supports and Seniors Services
16 Garfield St.
Charlottetown, PE C1A 7N8
(902) 368-6516
E-mail: hmgillis@ihis.org

Information on Home Repair and Maintenance Grants and Seniors Housing
For general inquiries contact:
Department of Family and Community Services
PO 6000
Fredericton, NB E3B 5H1
(506 453-2001
Website: www.gnb.ca

For specific questions contact: Regional Offices: Fredericton: 457-7868;
Restigouche: 789-4909; Acadian Peninsula: 344-3033; Chaleur: 547-7466;
Miramichi: 778-6651; Woodstock: 325-4465; Moncton: 856-3111; Edmundston:
735-2633; Saint John John: 658-4640; Richibucto: 523-7607.

Information on Low Income Senior's Benefit
Department of Finance
1-800-669-7070

Information on Veterans Independence Program
Veterans Affairs Canada (Veterans Independence Program): 1-800-565-2422

Minister Responsible for Seniors' Issues
Minister of Family and Community Services
PO Box 6000
Fredericton, NB E3B 5H1
(902) 453-7478
Website: www.gnb.ca/0402/index-e.asp

Federal/Provincial/Territorial Committee of Officials (Seniors)
Bruce Oliver (New Brunswick Representative)
Policy Analyst
Family and Community Services
551 King St.
Fredericton; NB E3B 1E7
(506) 457-3576
E-mail: Bruce.Oliver@gnb.ca

For general inquiries contact:
Newfoundland and Labrador Housing Corporation
Head Office: (709) 724-3000
Website: <http://www.nlhc.nf.ca>

For Information on Rental Housing Program/Rent Supplement Program; Avalon
Regional Office: (709) 724-3197; Corner Brook (709) 639-5201; Gander: (709)
256-1300; Goose Bay: (709) 896-1920; Grand Falls: (709) 292-1000; Marystown
(709) 279-5375; Stephenville: (709) 643-6826.

For Information on Provincial Home Repair Program: Corner Brook: (02) 639-
5210; Gander: (709) 256-1300; Goose Bay: (709) 896-1020; Grand falls: (709)
292-1000; Morristown: (709) 279-5375; Stephenville: (709) 643-6828; Avalon
Regional Office: (709) 724-3127.

For Information on Low Income Seniors' Benefit
Department of Finance
Taxation and Fiscal Policy Branch
(709) 729-3166
E-mail: taxpolicy@mail.gov.nl.ca

For Information on Veterans Independence Program
Veterans Affairs Canada (Veterans Independence Program): 1-800-565-2422

For General Information on Housing

Seniors Resource Centre Association of Newfoundland and Labrador

280 Torbay Rd. Suite W100

St. John's, NL A1A 3W8

Toll Free: 1-800-536-5599

E-mail: seniorsresource@nf.aibn.com

Website: www.seniorsresource.ca

Minister Responsible for Seniors' Issues

Minister of Health and Community Service

(902) 729-3142

E-mail: Healthinfo@gov.nl.ca

Website: www.gov.jf.ca/health

Federal/Provincial/Territorial Committee of Officials (Seniors)

Lynn Bryant (Newfoundland and Labrador Representative)

Development

Department of Health and Community Services

PO Box 8700

St. John's, NL A1B 4J6

(709) 729-0011

E-mail: Lbryant@gov.nl.ca

Canadian Pensioners Concerned NS

PO Box 22084

7071 Bayers Road

Halifax, NS B3L 4T7

(902)455-7684

E-mail: cpc@ns.sympatico.ca

Community Links

PO Box 29103

Halifax, NS B3L 4T8

(902) 425-1128

E-mail: communitylinks@hfx.eastlink.ca

Group of Nine Nova Scotia Seniors' Organizations
c/o Nova Scotia Senior Citizen's Secretariat
PO Box 2056
Halifax, NS B3J 2Z1
1-800-670-0065 or 424-0065 (Halifax Metro Region)
(902) 424-0065 (outside NS)
E-mail scs@gov.ns.ca

Aîné-e-s en Marche
Go Ahead Seniors
523 chemin LeBlanc
St-Andre-LeBlanc, NB
(506) 577-2271
E-mail: halvsa@nb.aibn.com

Third Age Centre
(506) 452-0526
E-mail [3rd age@stthomasu.ca](mailto:3rd_age@stthomasu.ca)

New Brunswick Advisory Council on Seniors
Conseil Consultatif des aînés du Nouveau-Brunswick)
440 King Street
Fredericton, NB E3B 5H8
(606) 444-5757
Toll-free: 1-888-762-5411
Website: www.gnb.ca/0402/index-e.asp

Seniors United Network
Interim Chair: Pat Malone
35 Upper Prince Street
Charlottetown, PEI C1A 4S5
(902) 368-8416/(902) 687-4520
E-mail: rpmalone@isn.net

Prince Edward Island Seniors Advisory Council
Contact person: Heather Gillis
16 Garfield Street
Charlottetown, PEI C1A 6A5
(902) 620-3027
E-mail: hmgillis@ihis.org

PEI Senior Citizen's Federation
40 Enman Crescent
Charlottetown, PEI C1E 1E6
(902) 368-9008
E-mail: peicf@pei.aibn.com

Seniors Resource Centre of Newfoundland & Labrador
Executive Director: Rosemary Lester
280 Torbay Road, Suite W100
St. John's, NL A1A 3W8
Phone: (709)737-2333
Email: seniorsresource@nf.aibn.com
Website: www.seniorsresource.ca

This housing option is based on a British Model. It is usually a larger home in which 5 to 10 older persons share a common eating area and living room, but each have their own private bed-sitting rooms or apartments. Resident usually share meals and a housekeeper takes care of running the house. Abbeyfield Housing is acquired and operated by a voluntary board. Nova Scotia and New Brunswick have or are in the process of developing Abbeyfield Housing, following the examples of successful housing in British Columbia and Ontario.

Accessory apartments are apartments which older persons create in their homes in order to bring in income through renting, to obtain assistance with upkeep and/or to provide security. Parent apartments are usually second, completely private living units built within or attached to a single family home owned by a child or other relative of an older persons. If zoning laws do not permit a separate apartment, an 'independent living space' may be built that does not constitute an apartment.

Canada Mortgage and Housing Corporation defines as "a process which enables elderly people to grow older in the familiar and comfortable surroundings of their own homes while providing them with the assistance necessary to maintain a relatively independent life style" (CMHC, "Aging in Place Strategies", 1996). This definition implies the need for policies and programs which provide the necessary financial, social, and physical support for seniors living independently in their own homes or apartments, programs such as home care, home repair and maintenance, tax rebates, rental subsidies, home heating rebates and home safety and security services. A broader definition would be aging in place in the same housing complex or in the same community. That is, having a choice of alternative housing in the community if a move from one's home is needed or desired.

This type of housing is in an apartment building or townhouse complex in which the individuals hold title to their living unit and share ownership of common areas with the other owners in the development. This is different from freehold townhouses or row houses where individuals own the interior space only.

Housing Co-ops are incorporated, non-profit organizations whose members jointly own their own housing. Co-ops may be government funded or resident funded. Persons who live in a government funded co-op do not own their own unit but share in the ownership of the building. They also share responsibility for managing and operating the building. Rather than paying rent, members pay monthly housing and maintenance fees. Housing costs are usually lower than in private rentals.

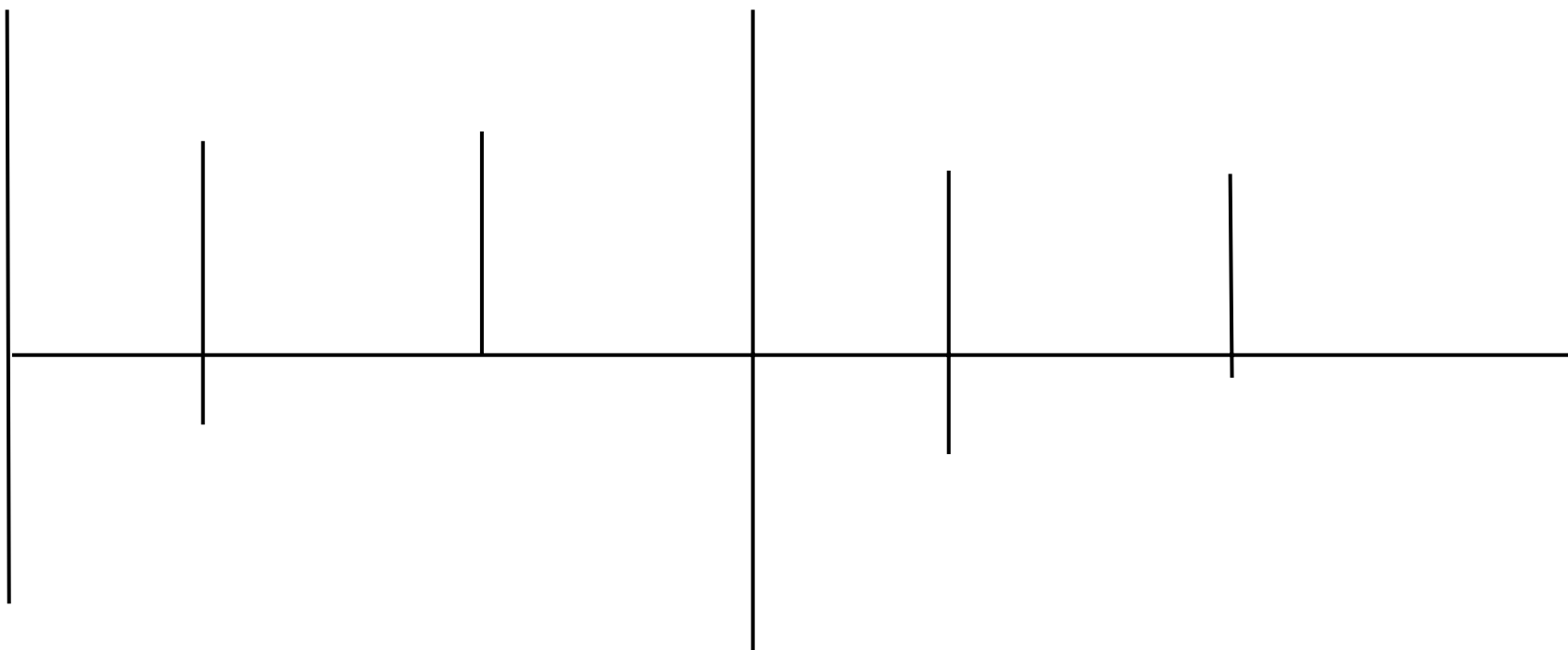
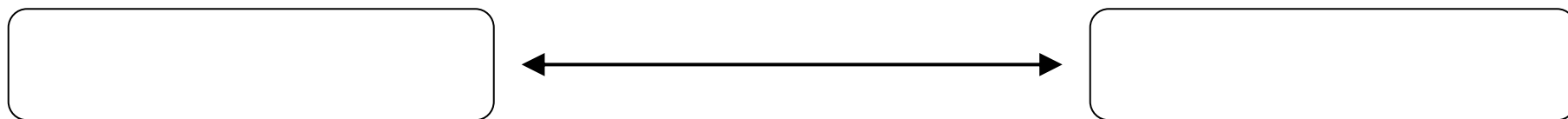
There are three measures used to assess housing needs: – the need for adequate and suitable shelter without spending more than 30% of before-tax income on housing; which means the housing is not in need of major repair and which means housing is not crowded (sufficient bedrooms). To be eligible for housing programs, seniors must have some or all of these housing needs.

This relatively new type of housing for seniors is a self-contained, movable/removable, detached living unit placed on the same property as the home of a close family member. Usually the older person lives in a unit near the home of an adult child, but the older person may have the garden suite placed on their own lot and make their home available to their adult child. The garden suite is usually made up of a kitchen, bedroom living room, bathroom and laundry/storage.

This type of housing usually refers to developments of 25 to 200 units – single family homes, duplexes, townhouses or apartments. These planned communities are designed to suit the changing needs of persons over 55. The community/residence may include recreational facilities, maintenance and security services.

“Unlike an ordinary mortgage, which involves payments by the borrower to the lender, a reverse mortgage involves payments by the lender to the borrower. It is an arrangement whereby homeowners get cash (usually in the form of monthly payments or a lump sum) in return for a mortgage on their home, which is used as security against the loan. This is a strategy used by retired homeowners who need to supplement their income (www.fcac-acfc.gc.ca/ca/glossary).

Housing which provides support services in an independent living situation. Supportive services may include meals, light housekeeping, laundry and emergency response systems. Supportive housing may be attached to or located near long term care facilities/nursing homes. This type of housing is usually a bachelor apartment or one bed room apartment with kitchens. Different terms are used for ‘supportive housing’, including enriched housing, assisted living, enhanced independent living, congregate housing and retirement homes.



Atlantic Canada has one of the most rapidly aging populations in the world (Shifting Sands: The Changing Shape of Atlantic Canada, prepared for Health Canada by Susan Lilley and Joan Campbell, 1999). Atlantic Canada, particularly Nova Scotia, has the oldest housing stock in Canada and the most likely to be in need of repair. These two factors, an aging population and 'old' housing, suggest it is important to look at housing policies and programs for older persons in our region. Following are some interesting statistics concerning older persons and housing which could be used in promoting and discussing housing policies and programs for seniors.

- By 2036, 25% of the Canadian population will be over 65 and in Atlantic Canada the percentage is even greater – 30% will be over 65.
- In 2003 there were 101,300 persons over 65 in New Brunswick, 65,300 over 65 in Newfoundland and Labrador; 19,100 over 65 in Prince Edward Island and 130,300 over 65 in Nova Scotia. For a total of 316,000 persons over 65 in the Atlantic Provinces (www.statcan.ca). Figures for both sexes in thousands.
- 93% of older persons live in privately owned or rented dwellings and 7% live in institutions.
- In 2003, 35% of women 65 -74 lived alone and this proportion jumps to 42.8% for those 75-84 (Time Alone, August 2002).
- The number of senior-led households more than doubled between 1976 and 2001 (Canadian Housing Observer, 2003: p. 18).
- The number of senior-led households with affordability problems increased by 16.3% between 1997 and 2000 (Canadian Housing Observer, 2003: p. 45).
- More seniors in Atlantic Canada receive the Guaranteed Income Supplement (GIS) than in any other of the Canadian Provinces (66% in Newfoundland and Labrador, 50% in Prince Edward Island, 45% in Nova Scotia, and 51% in New Brunswick. Receiving the GIS is often used as an indication of low income or living at or below the poverty line.
- In 1997, 49.1% of unattached older women lived in poverty compared to 33.3% of elderly males (Canadian Fact Book on Poverty, 2000: p. 2).
- It is estimated that 49% of single older women live on or below the poverty line (Canadian Fact Book on Poverty, Canadian Council on Social Development).
- Older persons who rent are the most likely to have problems finding affordable housing, particularly single older women. The average rental in 2000 was \$778 in St. John's, \$823 in Halifax, \$552 in Saint John and \$709 in Charlottetown (Community Profiles, Statistics Canada, 2001).