

Delta Seniors Housing Survey Results

May 9, 2011

Who Are We

The Delta Seniors Community Planning Team consisting of seniors, service providers and community groups, meet regularly to learn and become informed about responding to the changing needs and issues facing seniors in our community. Funded by *United Way* and sponsored by *Deltaassist Family and Community Services* they have based their work on the ***Aging in Place, Seniors Project Report*** completed in 2009. This report concluded that Delta seniors are mainly long time Delta residents who are relatively healthy and plan to remain living in their community. They feel Delta is a safe place to live and that the services they currently need are available to them. However they are concerned that unless steps are taken to plan for the future of growing numbers of seniors, housing options, transportation alternatives and services needed to maintain independence and active lives may not be available. This report on seniors housing was prepared by the Housing Action Team of the Delta Seniors Community Planning team.

Introduction

Today's seniors are healthier and are living longer than the generations who preceded them. Not only that, seniors make up an increasingly larger segment of the population and this will continue to grow as the baby boomer generation begins to retire. It is projected that by 2021 Canadians over 65 will outnumber children under the age of 15 years. This global trend is the first time in history that an elder generation is larger in number than youth. It is also anticipated that by 2041 one in four Canadians will be over 65.

Based on census data of 2006 Delta seniors (65 and over) make up 13% of the general population. A community health profile for Delta, prepared by Fraser Health Authority, projects that by 2026 this proportion will increase to over 26% - double the current size. Due to an unmoving population growth, this same report also forecasts that the seniors' population demographic will experience the highest population growth in Delta. The increase is projected to occur both among the well-elderly (65-74) and the frail elderly 75 year +. The life expectancy of Delta residents at 82.2 years is among the highest in the Fraser Health region. There is a gender difference however, with the life expectancy of men being 3 years less than women.

The *United Way* of the Lower Mainland in a report on seniors, notes many of the above trends but in addition draws attention to the fact that in Metro Vancouver, 3 in 10 seniors live alone and that as people age they are more likely to find themselves socially isolated. One in five seniors' lives under the poverty line and homelessness among people over 55 in Metro Vancouver has increased. Ninety percent of care for seniors is provided by family and friends, predominantly by women who are most likely managing their own work and family obligations. Sixty-five per cent of caregivers are seniors themselves.

Due to improved health status and medical improvements, living independently to a great age is becoming easier even with significant handicaps. Improved nutrition, increased exercise, decreased smoking, improved treatments for chronic conditions means older people are healthier than previous generations, are able to live at home longer and have a shorter time in institutional care.

Whether sooner or later there comes a time in the lives of many seniors when

“I live in the *South Pointe* community but now I am planning to move as I cannot drive my car anymore... to move into the town to not be depending on other people to drive me shopping, etc. I have lived in Ladner for 55 years and love to stay here.” *Senior from Ladner*

staying in their current home is no longer safe or wise. Perhaps stairs become too difficult to negotiate or household upkeep and maintenance become overwhelming or it may be due to declining health. Also, some seniors may continue to live in homes which do not meet their physical and/or mental needs.

The World Health Organization developed the Age-friendly Environments Programme which is an international effort to address the environmental and social factors that contribute to active and healthy ageing in societies. Among several factors identified that make a community age-friendly is affordable housing which is appropriately located, well-built, well designed and secure.

This information raised a number of questions for seniors living in Delta:

- What are their current housing arrangements? Does it meet their needs?
- If a move due to health reasons is required, what are their choices in Delta?
- What plans are being made to address the changing housing needs of seniors?

Based on the above information and community reports on housing for seniors in Delta, the Housing Action Team of the Seniors Community Planning Team decided to gather additional information to learn more about the current and future housing needs for Delta Seniors.

Background:

Aging in Place Report

In 2009, a community group, Delta Connects, prepared a report “Aging in Place”. Two hundred ninety-nine seniors were surveyed on several topic areas including housing. The following is a summary of the responses related to housing.

- Ninety percent of the respondents lived in for more than 5 years and 67% had resided in Delta for over 15 years.
- The majority of respondents plan to remain in their own homes – (66% of the respondents living in single family homes).
- Of the 28% or respondents indicating plans to move, the top five reasons included physical difficulties maintaining home/yard, home too large and the decline in health of a spouse, design barriers and financial challenges. Most of the respondents planning a move, intended to remain in Delta (58%) or another Lower Mainland community (22%).
- The report identified 1139 units/beds of seniors housing in Delta, including assisted living public and private, supportive housing and residential care both public and private (one bed/unit per every 11 people over 65). As Delta seniors’ population increases it is realistic to expect that demand for seniors housing will also increase. Assuming current housing stock meets current demand, there will be a need to plan for additional seniors housing resources.

The report noted that overall seniors completing the survey (299) are unfamiliar with housing related funding sources. Although half were familiar with reverse mortgages and property tax deferments, over 75% were not familiar with Independent Living BC or Home Adaptations for Seniors Independence Program and only 10% of respondents were very familiar with Shelter Assistance for Elder Renters.

Delta Housing Task Force

In 2008 Delta Municipal Council struck a housing task force mandated to identify gaps in Delta’s current housing choices and affordability and to recommend policy and zoning changes to Council. April of 2010 the Housing Task reported on its findings of a community wide housing survey conducted in the fall of 2009. The following is an excerpt from the task force presentation to Council.

The typical respondent was over 50 years of age (67.4%), female (59.8%) and lived in a single family residence (84.2%) which they owned (91.1%). The majority of respondents either lived alone or with one other person (54.2%) or typically did not have children under the age of 18 living in the home (64.9%).

Survey results relevant to seniors included:

- Slightly more than half (52.8%) of respondents felt that Delta did not have adequate housing options and identified as highest need housing for first time home owners and a lack of an adequate range of housing for different income levels.
- The majority of respondents are happy where they live; some respondents identified problems such as poor bus service, poor conditions of sidewalks and lack of affordability as concerns.
- In response to questions regarding future housing needs, respondents identified housing needs for seniors, families and people with disabilities as the top 3 priorities and independent or assisted living as the most needed housing type.
- When asked about housing plans in the next 10 – 20 years many respondents expected to downsize to a rancher or renovate for accessibility or downsize to townhouse or apartment when children left home.
- When asked about retirement, most respondents planned to retire in Delta.
- Among the additional comments offered many echoed seniors housing needs as identified in other reports – affordability, diversity of housing and accessibility, increasing density along transportation corridors and town centres, renewing housing stock and more “walkable” communities.

The Delta Council Housing Task Force made several recommendations that would increase density of housing under certain conditions. The Council accepted all recommendations and directed staff to start work on the legalization of secondary suites in single family homes as the first action priority.

“I recently looked into assisted living for my elderly parents and was very disappointed in the lack of facilities in this area.”
North Delta Resident

While the Delta Housing Task Force was not targeted to seniors, 67.4% of respondents were 50 years and older and the Housing Action Team felt that the survey results reported by the Delta Housing Task Force reflect the views of both Delta residents approaching retirement and those currently retired. The recommendations approved by Council could have benefit to seniors in terms of increasing housing options to meet their diverse and changing needs.

Is Delta an Age-Friendly Community? – Seniors Forum Wrap Up

On Saturday October 23, 2010, 60 seniors, community individuals and groups attended the seniors' forum hosted by the Delta Seniors Community Planning Team. The purpose of the forum was to learn about the concept of an age friendly city and additionally to get a sense of Delta's strengths and weaknesses with respect to age friendly communities on the topics of housing, transportation and non medical services and supports. The panel presentation and discussion topic for seniors housing was: Delta seniors are long time residents and plan to remain Delta. Are housing options sufficient to meet changing needs and growing numbers of seniors?

Panellist Patrick Simpson of Saferhomes Society spoke on building homes with universal design features and Lynda Brind-Dickson of 411 Seniors Society explained seniors housing system.

“A percentage from developers should be allocated to low income families or seniors housing.” *Tsawwassen Senior*

Long-term, sustainable, affordable housing was the key issue for community members. Participants felt strongly that they need **'choices'** and were concerned about the availability of 'housing stock' in the community of Delta. The wrap up session of the forum identified issues relating to housing:

- Seniors want to maintain their independence. Housing is a complex issue which is difficult or impossible to separate out from services for seniors and transportation.
- Increase number of homes being built: supported housing/assisting living, co-op housing options, change building code to meet seniors needs (universal design for aging in place), housing needs to be safe, accessible, barrier free, explore different types of housing models/styles
- Housing with services – services to support changes as people age (stairs, security, house size etc.), seniors' tower (meals, volunteers, theatre, etc), and look to faith based housing supports or options.
- Affordability of housing/identify rental options for seniors.

Overall the forum participants concluded that when discussing the long-term needs of the growing Delta seniors' population and issues relating to housing, supports & services and transportation; one is not independent of the other as each issue is interdependent to the wellbeing of a healthy community.

HOUSING ACTION TEAM – COMMUNITY SURVEY

Project Description:

The Housing Action Team is a task group of the Delta Seniors Community Planning Team. Because housing was identified as an issue of concern in Delta our action team was formed to delve into housing for seniors in Delta. In preparing our project we looked at existing information available in our community – Aging in Place Report, information from the United Way of the Lower Mainland and the Delta Housing Task Force report prepared for Delta Council. Informally through groups, agencies and individuals of the Community Planning Team that seniors who are need housing more suited to their needs were leaving Delta because they could not find what they needed or could not afford. The Housing Action Team felt that it would be helpful to know in more current housing of Delta seniors and what they anticipated their future housing needs to be and where they would want to live. In addition, it was felt that asking the same questions of Delta residents approaching retirement (55 years +) would provide additional insight into future housing consideration for Delta seniors.

To look into this in more detail our committee decided to develop a Seniors Housing Survey to distribute among seniors in our community to find out what they are thinking regarding their housing needs. The survey included demographic information on the respondents, questions about their current housing, what future housing needs maybe and where they would like to live. In addition, space was provided for comments. We felt this was important to include an opportunity for respondents to put into their own words what they thought of the seniors housing situation in Delta.

The survey was distributed in many ways. The membership of the Delta Seniors Community Planning Team was asked to circulate surveys to their three communities, to friends, neighbours and various groups in which they participate. Copies of the survey were distributed to:

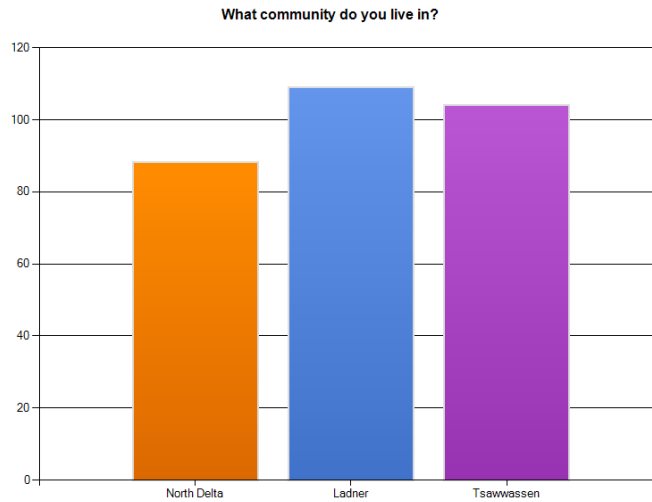
- Social service agencies and their clients
- Faith groups and their members (8 churches in Ladner, 9 in N.Delta)
- Isolated seniors through grocery shopping programs
- Library branches in each of the three communities.
- Seniors' recreation centres where the action team attended events, spoke face-to-face with seniors and assisted in filling out the surveys.

Through this effort we received 301 surveys.

Housing Action Team – Survey Results

A) Profile of Respondents

What community do you live in?



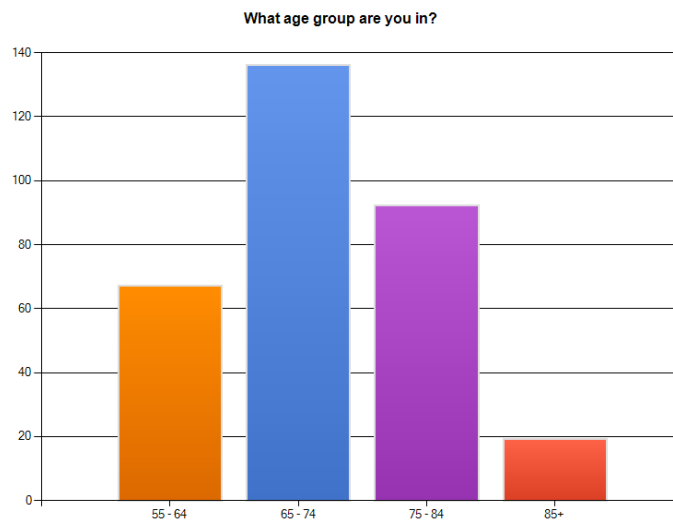
North Delta – 88

Ladner – 109

Tsawwassen – 104

Comments: The 2006 census reported 25,515 of Delta residents are 55 years+. 11,265 live in North Delta, 5,735 live in Ladner and 7,245 live in Tsawwassen.

What age group are you in?



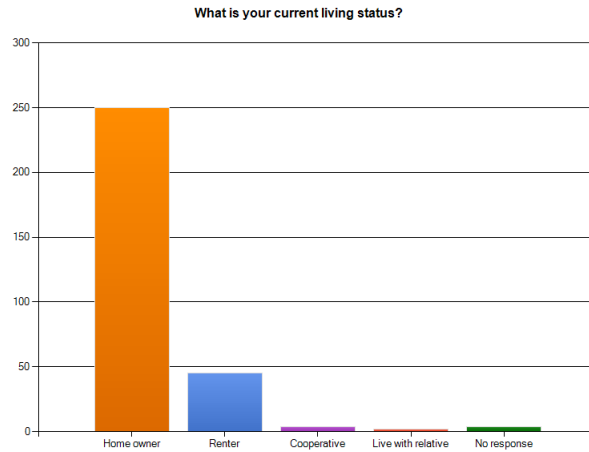
43.3% are between 65- 74 years of age

Comments: 43.3% of respondents are between 65 and 74 years of age. 6% are 85+. This percentage will increase as life expectancy increases. United Way of the Lower

Mainland – Towards an Age-Friendly Community, notes that 84% of those aged 85 and over are deemed to have disabilities. As life expectancy increases, the chances of developing disabilities that interfere with functioning increases pg. 7

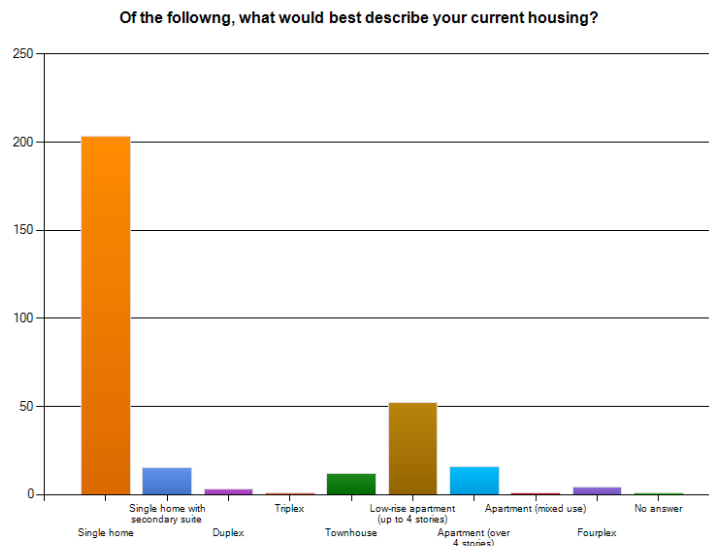
B) Responses To Survey Questions

What is your current living status?



82% of respondents own their home
(For details, see top of page 4)

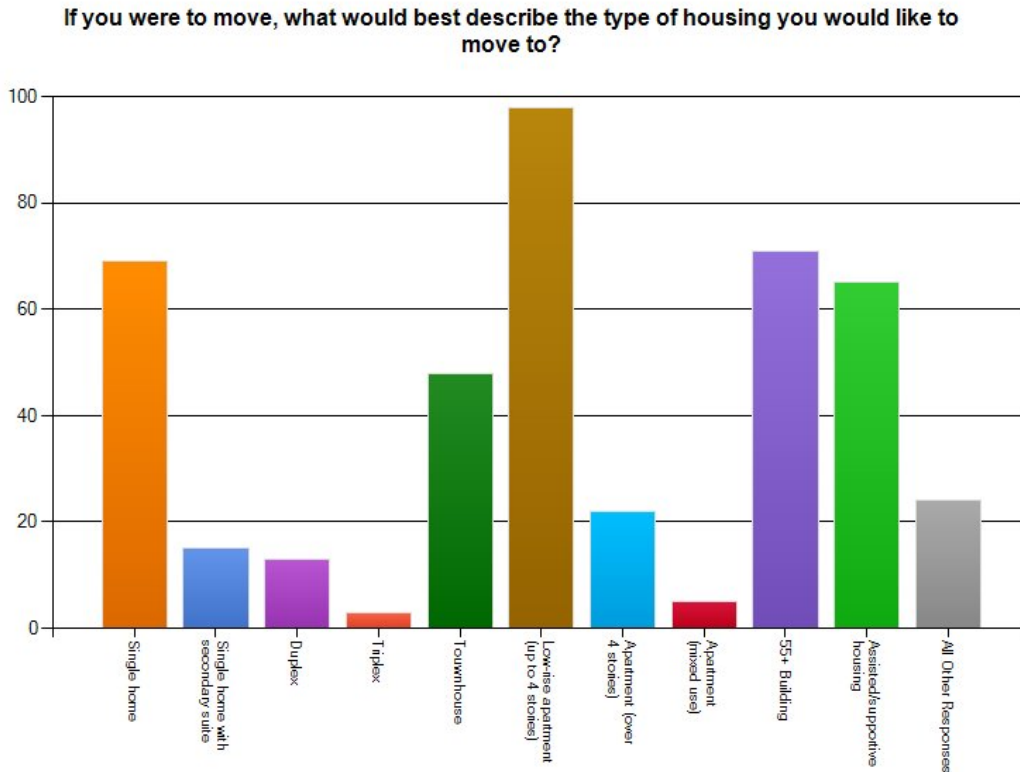
What best describes your current housing?



66% live in a single family home

Comments: 66% of respondents live in a single family home – this result is similar to the general Delta population of 64.1% who live in single family residential homes – *Census 2006.*

If you were to move what type of future housing would you like?



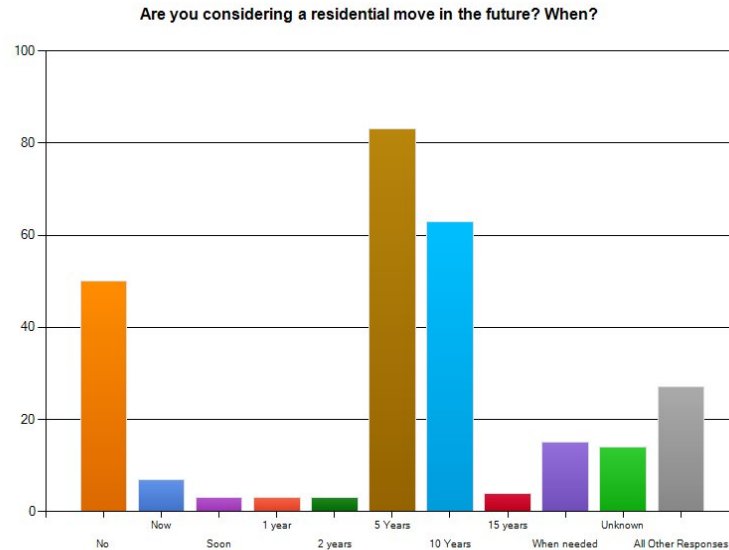
Top Four Choices for Future Housing

- Low rise apartment – 98 respondents
- 55+ restricted building – 71 respondents
- Single family home – 69 respondents
- Assisted/Supportive housing – 65 respondents

Comments: If moving, respondents chose three options that represent downsizing and/or higher density, but some still prefer to have their own single family home. The options for seniors need to be diverse, to reflect the diversity in our communities.

If Considering a Move, when?

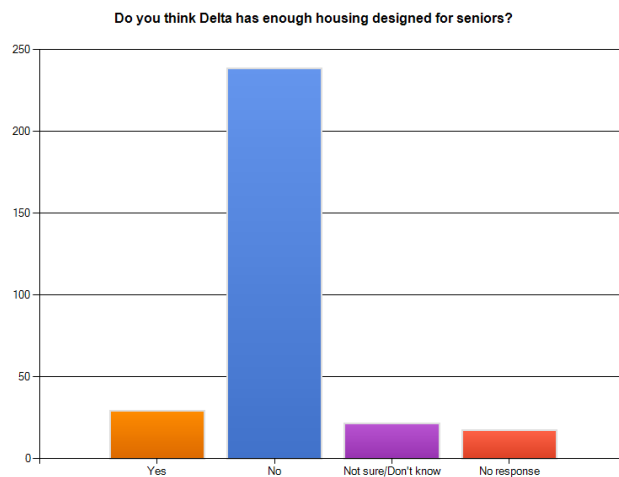
(No percentage as some respondents chose more than one answer)



Top Most Frequent Choices

- 152 are considering a move within 10 years (50% of responses)
- 219 would like to stay in Delta
- 7 responded to stay in Ladner specifically
- 5 would like to stay in South Delta

Do you think there is enough housing designed for seniors in Delta?



78% of respondents – No

C) Overview of Written Comments from Survey

Themes with most comments, from all 3 communities

- Facilities/Accommodation – 63 comments
- Affordability – 28 comments
- Housing near services/amenities – 27 comments
- Location (Delta vs. elsewhere) – 23

From the survey questions...

78% of respondents stated that they did not think Delta has enough housing designed for seniors.

It is not surprising to find that the most frequent comments from all three communities relate to facilities and accommodation. However it is also interesting to note that due to community differences the comments from each community identified different issues relating to this theme.

The following is a summary of the top two topics-areas of each community. The top two topics in each community had the highest number of comments by far over the remaining themes.

NORTH DELTA

1. Facilities and Accommodation -10 comments

- 15 commented specifically about the lack of seniors housing in Delta
- 6 respondents mentioned need for more one-level/rancher homes
- Single responses for ten-storey or below apartments
- Need for nice seniors complexes
- Not enough small homes
- Not enough housing under 3 storeys (wheelchair issues in case of fire)

2. Location – 7 comments

- 3 expressed wishes to stay in Delta
- 2 individual comments spoke of being happy with the amenities, with kudos to Kennedy & McKee Seniors Centres.
- 1 identified a piece of land suitable for seniors housing

- 1 commented that choice locations are either taken by developers or are too highly priced.

LADNER

1) Facilities and Accommodation – 30 comments

- 7 on the need for more seniors housing – giving examples
- 9 on types of homes and universal design (not necessarily seniors housing)
- 4 on having services to help stay in home – need for low maintenance, yard/garden area, living with family, help with house cleaning

2) Proximity to Services – 18 comments

- Shopping (6)
- Doctors/dentist/medical facilities (3)
- Recreational facilities (3)
- seniors' centres/activities (2)
- Bank (1)
- Restaurants (1)

TSAWWASSEN

1) Facilities/Accommodation – 31 comments

- 6 commented on the need for more seniors housing
- 20 commented on types homes and universal design (not necessarily seniors housing)
- 1 commented on having services to help stay in home
- 2 comments on funding/affordability of seniors housing

2) Affordability – 16 comments

- 11 general comments on the need for affordable housing – one noted seniors on fixed incomes and one mentioned no townhouses because of strata fees
- 3 comments referred to the expense of assisted/supportive living and need for more affordable options for those needing this kind of housing
- 2 commented on the need for affordable rental for seniors

SUMMARY CONCLUSIONS

Overview of Survey

In our survey we set out to learn more about housing for seniors in Delta such as what is their current housing situation and what are their plans for the future in terms of housing.

The majority of respondents do not believe that Delta has sufficient housing to meet their changing needs. Accommodation was the only topic raised by all three communities.

- **NORTH DELTA** – lack of seniors housing generally and importance of planning for seniors housing and including it in future developments.
- **LADNER** - focused on the need for a range of seniors housing options including supports to continue living in own home. Important that housing is close to services, shops, transit and recreational amenities
- **TSAWWASSEN** – Important to incorporate universal design features into homes to make living independently easier. Lack of affordable housing, costs of assisted/supported living and strata fees as a barrier to living in condos or townhouses. Need affordable rental options.

Our survey results reinforce findings of earlier surveys that seniors have the general desire to remain in Delta where they have family, friends, strong community connections and support at a time in their lives when they are more likely to need it. At the same time they are aware that housing options for seniors in Delta may be limited should they wish to downsize or need specialized housing.

The Checklist of *Essential Features of Age-friendly Cities* identifies the importance of having sufficient affordable housing available in areas that are safe, close to services and the rest of the community, with sufficient affordable maintenance and support services as well as housing modified for the needs of older people by providers who understand the needs of older people.

The *Housing Action Team* also looked at considerations such as community, land use and challenges facing seniors and to comment on next steps and goals to strive for in seniors' housing and the community.

Community Considerations

1. The life expectancy of women is greater than that of men and women are more likely to be over represented in the lower income ranges for seniors. Housing options for women need to consider safety and security as well as affordability.
2. Tsawwassen has many seniors however the community is currently opposed to growth and increasing density which is counter to attracting young families, new businesses or developing housing options for seniors.
3. Delta generally is “built out” so developers are moving east to Langley and Abbotsford, further reducing Delta’s ability to attract businesses and families.

Challenges Facing Seniors and Housing

- Our survey results show the dream – The majority want to remain in Delta which is their familiar community where they have friends and supports.
- For many seniors, until a health issue or loss affects them, do not know what their housing needs will be and are not prepared for such a crises.
- Financial concerns were expressed in the survey comments. Respondents are concerned about affordability, downsizing homes and wait lists for funded care homes. Seniors in need of more care must take the first place offered, regardless of location, or they go to the bottom of the wait list.

Land Use Concerns in Delta

- Delta has limited land available for new housing
- In order to create higher density it may require changing the character of some single family residential neighbourhoods.
- Developers’ favour building high-end housing which moves Delta’s housing out of the affordability range.
- Delta does not have an affordable housing strategy.

Possible Solutions

- Create higher density housing options for development by subdividing larger lots in hub areas (centres with services & shopping)
- Encourage developers to build houses above the minimum building standards so they can easily be adapted to aging in place using a universal design like the “SAFERhome Standards”.¹

¹ Safer Home Standards <http://www.saferhomesociety.com/>

- Future forecasts: As seniors age, the fastest growing group is 85+. Within this group around 30% are likely to suffer from some form of dementia which requires both specialized (secure) housing and respite care for family or spouses.
- In our increasing diverse culture some new immigrant seniors are isolated due to language barriers and may be sharing housing with other family members. Housing may be needed that provides supports to facilitate integration into the community but also maintains family connections.
- Strategize how to attract younger families and seniors who are downsizing by encouraging developers to build more affordable housing

Next Steps for Consideration

Housing Options

Seniors in Delta are a diverse group and there is no one housing option that will meet the needs of all. The desire to stay in Delta is important for seniors. They know their neighbours, they helped build up the community over the years, they know the shopping and recreation areas, making it easier to get around. They have a Doctor and are familiar with other community supports which they may need one day.

For our community to adapt to the future, taking into account the changing needs of our seniors population, the following are ideas generated from the survey:

- Support seniors to stay in their own homes and at the same time help to create more housing – e.g. encourage people to subdivide their large lots and build housing suitable for seniors as well as others – young families, people with disabilities, people on low incomes.
- United Way project – *Community Action for Seniors Independence (CASI)* is looking at affordable options for services to help seniors remain in their homes, services such as home maintenance, yard work, driving to appointments and light housekeeping.
- Delta is mainly single family residential, large homes with up to 5 bedrooms. Could some of these be converted to life-lease/mini care facilities?
- Secondary suites – recently legalized. Seniors could finish the basement of their home using *SaferHome* standards to create a suite that would be age friendly, through forgivable loan programs such as Residential Rehabilitation Program (*RRAP*) and Housing and Accommodation Support Initiative (*HASI*). Seniors could rent out the upstairs to create income and perhaps have a

connection with family or a tenant who would look out for them if they needed help.

- Ladner is an example of a perfect location for seniors. It is flat, easy to get around in and has a village-oriented centre which is very appealing. On the other hand Ladner does not have the business, job base or post-secondary schools for attracting young families/people. Also Ladner's seniors' population is growing. What changes can be made to build on the strengths of this community to create housing options that support a broader age-range of residents?

Goals to Strive For in North and South Delta:

Hub or village centre planning – a new way to think about our community is how the design of our neighbourhoods can impact our health and quality of life. Learn more about the evidence linking land use, urban design, transportation and working together to develop healthy communities.²

For Example: Create centralized higher-density affordable housing within walking or scooter distance to health and community services, shopping, transportation and recreation centres.

- North Delta is especially in need of a hub-location for seniors.
- Ladner has the village, two shopping malls, health services and recreation centres all within walking distance plus a range of housing options
- Tsawwassen has the Town Centre mall and surrounding malls at 56th & 12th. It also has KinVillage, a large seniors' Campus of Care which includes a range of housing for seniors from independent/supportive living to complex care.

² Resources: Dr. Larry Frank Associate Professor and Bombardier Chair in Sustainable Transportation and Dr. Ellen Dunham-Jones, Professor of Architecture at Simon Fraser University(Visiting Fellow).