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HOUSING & CARE MODELS TO SUPPORT OLDER ADULTS TO REMAIN IN THEIR COMMUNITIES

VISIONS FOR CHANGE POLICY CHALLENGE 2021-2022

ADEBUSOLA ADEKOYA

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EXECUTIVE SUMMARY

Individuals 65 years and older are the fastest growing age group in Canada and represent 19% of the Canadian population.^{1,2} With Canada's aging population come the challenges of meeting the housing needs of older adults. Many older adults desire to live and receive care in their own homes and communities for as long as possible as their needs and capabilities change.^{3,4} However, there are gaps in housing options for older adults and lack of access to affordable housing and appropriate supportive services has pushed many older adults into long-term care (LTC) homes.⁵

The purpose of this policy report is to identify alternative housing and care models to LTC that are effective in supporting older adults to remain in their communities. This report provides the findings of a review of literature and government websites describing existing alternative housing and care models to LTC in Canada and other countries such as Denmark and the United States. Specifically, how these alternative models meet the needs of older adults, thereby improving their quality of life and delaying entry into LTC homes. The report also identifies challenges and opportunities for implementing alternative housing and care models in Canada.

Overall, alternative models to LTC exist to support older adults to remain in their communities. However, there is still the need to make alternative housing and care models affordable for older adults and address limited access to community support and services. Based on these findings, two policy recommendations are provided. First, the provincial, territorial, and municipal governments should work in partnership with builders, planners, older adults, community and seniors' organizations to increase the development of alternative housing and care models. Second, the federal, provincial, territorial, and municipal governments should collaborate with older adults, seniors' organizations, and health care professionals to improve access to supports and services for older adults. These recommendations will increase availability of alternative models as well as supports and services that improve the health and well-being of older adults and reduce early placement in LTC homes.

POLICY QUESTION

What alternative housing and care models to long-term care exist that are effective in supporting older adults to remain in their communities?

The key terms in the policy question and report are defined below:

- **Long-term care (LTC)**, also known in Canada as nursing homes, continuing care facilities and residential care homes, provide housing for older adults (seniors) who require 24-hour nursing care, supervision, support, and assistance with activities of daily living.^{4,6}
- **Alternative housing and care models** are housing and care options other than LTC that support aging in place.
- **Aging in place** is “the ability to stay in the same home a person has lived in while he or she ages, or to stay in the same community in housing that offers extra support services to meet growing needs”.⁴
- **Universal design** is “an approach to building design or community planning to produce buildings, products and environments that are inherently accessible to older people, people with disabilities and people without disabilities.”⁴

BACKGROUND

The number of older adults is rapidly increasing in Canada. Older adults represent 19% of the Canadian population and will account for 25% of Canadians by 2036.^{1,2} As older adults age, their needs and capabilities change, and many require support to live independently.^{4,7} Although 85% of older adults desire to age in place, many experience lack of access to affordable housing options and limited access to home care services.^{8,9}

Housing is a social determinant of health and key component of quality of life.^{5,7} Acceptable housing is defined as adequate (does not need major repairs), suitable (has enough bedrooms for the household), and affordable (costs less than 30% of before-tax income).¹⁰ In 2016, about 25% of older Canadians lived in housing below standards.⁴ In 2018, over 1.7 million older adults lived in households that spent more than 30% of their total income on housing.¹¹ Lack of access to affordable housing can result in physical and mental health problems for older adults.¹²



Some barriers to affordable housing include rising housing costs, modest and low incomes, healthcare costs, competing policy priorities, limited investment in private rental housing, conversions to condominiums, and decreasing federal funding in social housing.^{4,5,12,13} Further, many housing developments lack universal design. Houses built between the 1960s and 1990s may not accommodate the changing needs of older adults and newer independence technologies such as motorized scooters and bulky electric wheelchairs.⁴

In Canada, seniors housing policies and services have historically focused on LTC. Publicly funded LTC homes are governed by the provincial and territorial governments and many existing plans to build more LTC spaces do not meet older adults' desire to age in place.⁵ Canada spends more per capita on institutional care than home care compared to other countries such as Denmark and New Zealand. In 2018, Canada spent \$28.4 billion on LTC.⁷ As the senior population increases, the costs of LTC will continue to rise both for older adults and governments.⁷

Policies recently expanded to home and community care with a focus on aging in place. Since the WHO (World Health Organization) Age-Friendly Cities Guide was developed in 2007, 10 provinces and over 900 Canadian communities have developed age-friendly initiatives.¹⁴ Availability of affordable and safe housing with access to supports and services such as health care providers, shopping, and recreational activities is a key aspect of an age-friendly community.¹⁵ The federal government supports age-friendly initiatives. According to the *National Housing Strategy Act*, "the right to adequate housing is a fundamental human right affirmed in international law".¹⁶ *Canada's National Housing Strategy*, a \$70+ billion 10-year plan launched in 2018, aims to ensure Canadians, including older adults have access to affordable housing that meets their needs.¹⁷ In 2021, the federal government announced "Budget 2021" plans to invest in the construction, repair, or support of 35,000 affordable housing units.¹⁸ Further, the non-refundable tax credits by the federal government under the *Home Accessibility Tax Credit* provide a maximum of \$1,500 for expenses of up to \$10,000 per year to older adults for home renovations to enable them to be more functional and reduce their risk of harm within their homes.¹⁹

Provinces provide most housing programs and services for older adults. The *Community Housing Program* in Alberta provides subsidized rental housing for low-income older adults who are unable to afford other housing options.²⁰ Also, the *Seniors Safe @ Home Program* in Prince Edward Island provides a grant of up to \$5,000 to low- and moderate-income older adults for home modifications to promote safety and enable them to stay in their homes.²¹ Similarly, the *BC Seniors' Home Renovation Tax Credit* assists older adults with the cost of home renovations to improve accessibility and safety in the home.²²

Other countries have developed policies and programs to address seniors' housing needs. In Australia, the National Rental Affordability Schemes aim to increase the supply of new and affordable rental dwellings priced at least 20 per cent below market rates by providing an annual financial incentive for up to ten years to housing providers.²³ Similarly, the goal of Finland's housing policy is to increase the proportion of new affordable housing production to at least 35 per cent of newly constructed housing.²⁴ The development of alternative housing options such as communal living and construction of community homes aim to improve access to affordable housing for older adults.²⁴

Under Canada's current housing policies, many older adults, especially middle-income older adults do not qualify for subsidized units or social housing and are unable to afford private home care services.^{4,13} Lack of access to affordable housing and support services has pushed many older adults into LTC homes where they experience social isolation.^{7,9} To maintain strong social relationships, older adults need to stay connected with families and friends as well as their communities.⁷ Therefore, it is important to consider alternative housing and care options to enable older adults to remain in their communities and reduce early placement in LTC homes.⁴

RESEARCH APPROACH

For this report, a review was conducted of the literature on alternative housing and care models to LTC that support aging in place. Resources related to seniors housing as well as policies and programs from housing organizations such as the Canada Mortgage and Housing Corporation (CMHC), and federal and provincial government websites were reviewed. Academic and grey literature were reviewed in databases such as CINAHL, Scopus, and Google Scholar. The review was not limited to Canada but included other countries such as Denmark and the US. Further, stakeholder engagement was carried out while preparing for this report. Stakeholders such as provincial government representatives shared insights into the issue of seniors housing and resources related to seniors housing that support aging in place.

KEY FINDINGS

An overview is presented of existing alternative housing and care models to LTC that support older adults to remain in their communities with associated challenges. Specific examples of alternative housing and care models are provided to further demonstrate how the models are effective in supporting aging in place. The findings presented here are not meant to be an exhaustive list or a comprehensive review of all existing alternative housing and care models that support aging in place.

Independent Living /Active Lifestyle Accommodation

This housing option is for older adults who require minimal assistance with activities of daily living and provides recreational amenities.^{4,5} These accommodations may be single-detached homes within a development or suites within apartment buildings and include shared home ownership where individuals have their own rooms but share common areas such as the kitchen. One of the benefits of this housing option is that older adults continue to remain in their communities while staying connected with families and friends.^{4,5} As a result of multiple older adults residing within a development or building, services can be provided at lower costs compared to when living in LTC or homes dispersed throughout the community^{4,5}

Assisted Living /Supportive Housing

These are designed to promote safety and accessibility for older adults who require more personal care services such as housekeeping, meal preparation, counselling, assistance with medication, and recreational activities.^{4,5} This housing option typically consists of privately-owned or subsidized rental units within apartment buildings. Personal care services and recreational activities are delivered on-or off site and are usually expensive.^{5,25,26} In British Columbia, concerns have been raised about assisted living becoming under-resourced and less regulated than LTC homes.²⁵

Retirement Living

Retirement living offers a range of housing options from independent living to assisted living. Retirement homes are usually privately owned and unregulated and offer private-pay healthcare services and amenities such as recreational facilities and libraries.^{26, 27} This housing option is more affordable for high-income older adults.²⁷

Co-housing

Co-housing model was first developed in Denmark and typically consists of private dwellings, with individual kitchens, bathrooms, bedrooms, and shared common areas such as recreational spaces (e.g., garden and walkways) and communal kitchens.^{4,9,28,29,30} Co-housing is not exclusively designed for older adults. This model promotes social connectedness among community members and reduces loneliness while offering some level of privacy and encourages active participation within a community to support aging in place.^{4,9,29,30} Members provides mutual assistance to each other and collaborate to manage activities and shared spaces. However, group participation may be promoted at the expense of members' personal lives, and conflicts may arise between members if expectations to participate in group activities are not met. Also, co-housing is not suitable for older adults with more health care needs.^{9,29,30}

Co-housing ownership varies. Units can be owned individually, or privately by an organization and rented out, or collectively by members under a co-operative structure.^{9,30} For example, Harbourside Co-housing, a 31-unit senior housing community in Sooke, BC was founded by eight households. Harbourside is located within a 10-minute walk from Sooke's commercial centre.³¹ The CMHC provided a total of \$70,000 in grants and loans to support the development of the project in 2013.^{9,28} Another example is Solterra Co-housing in Bracebridge, Ontario where four to six older adults share ownership of a home, and each home has a staff member that provides meal preparation, shopping, and housekeeping.²⁸ A Solterra home unit is reported to save Ontario taxpayers about \$43,000 per year by keeping a senior out of LTC.²⁸ A challenge of this housing model is the large start-up costs associated with purchasing land and building appropriate infrastructure.⁹



Naturally Occurring Retirement Communities (NORCs)

The term, naturally occurring retirement community (NORC) was coined in the US in the early 1980s.^{4,9} NORCs are not originally designed for older adults but develop over time due to older adults remaining in their own homes as they age or migrating to a community after retirement or downsizing.^{4,9,30} NORCs can be apartment neighbourhoods, condominiums, and/or single-family homes and offer senior-friendly programs such as Support Services Programs (SSP). The NORC-SSP model is aimed at helping older adults to live as independently as possible in the community by building collaboration between residents and community partners such as local health and social service providers and providing on-site healthcare and social services.^{4,9,30}



An example of a NORC-SSP model is OASIS Senior Supportive Living Inc. founded by a group of older adults (tenants) of a private apartment building in Kingston, Ontario.^{4,7} OASIS serves 60 older adults who live independently and offers support and services such as affordable catered and communal meals three times a week, social events, exercise programs, movies and art classes, and projects to support the community.^{4,7,32} The landlord provides free of charge

space within the building for communal activities. The OASIS program aims to prevent social isolation, facilitate better nutrition, and promote physical fitness through collaboration with different community organizations.^{7,32} Funding provided by the South East Ontario Local Health Integration Network (LHIN) supports an on-site coordinator to ensure members have access to community supports to meet changing needs and abilities and age in place.⁴ Members reported that the OASIS program helped them manage their personal chronic illness and prevent early placement in LTC homes.⁴

One challenge of this model is financial sustainability as NORCs rely more on government grants and donations from private and non-profit organizations.³⁰ Immediate health care service may not be available in case of emergency. Communities may also experience challenges in coordinating support services for socialization and recreation and ensuring services continue to meet the diverse needs of residents.^{9,30} Some zoning bylaws may not allow mixed-use neighbourhoods, (residential and commercial spaces), especially in low-density areas.^{9,33}

Villages (Village Model)

Villages are member-based, grassroots organizations developed and governed by older adults in the US. Membership is low cost with subsidies provided to low-income older adults.^{4,9,30}

Villages provide free and discounted services such as transportation, grocery shopping, housekeeping, recreational activities and connect members to community providers. Services are offered with the help of staff and volunteers who also coordinate the activities of the village and connect members to community providers.^{4,30,34} Social, cultural, and educational activities help build a greater sense of community, thereby reducing isolation among members.^{9,30,34,35}

Villages have been reported to promote health and quality of life of the members through support services that help members age in place.^{34,35}



An example of this model is the Village-to-Village network in Boston, Massachusetts, where older adults living in neighbourhoods receive community supports and affordable services including transportation, home repairs, and medical care.⁴ One of the challenges of this model is financial sustainability.³⁵ The organization, as well as partner organizations, are required to develop their own grassroots initiative, which can be challenging.⁹

Intergenerational housing

Intergenerational housing models include a multigenerational housing arrangement, the fastest growing housing arrangement in Canada.^{4,9} In multigenerational housing, a diverse range of individuals of different ages live together and share life experiences and skills.^{9,36}

Multigenerational housing allows older adults to remain engaged in the community and reduces social isolation with support from community partners such as non-profit organizations, universities, and businesses.^{4,7,9,36} Multigenerational housing programs include purpose-built accommodations, co-housing, and congregate housing.⁹

An example of intergenerational living in France is Homeshare where an older homeowner rents out a room to a younger person, usually a university student, at a very low cost.^{4,36} In exchange, the student assists the older adult with daily tasks such as cooking, cleaning, and shopping.⁴

Uof T News

Roomies with a twist: U of T researchers help run home-sharing project that pairs seniors with students



Another example is the Toronto Homeshare Program which connects university students with older adults in exchange for affordable rent (\$400-\$600 per month).^{4,36}

In exchange, students provide up to seven hours per week of assistance or companionship to the older adults providing affordable rents.⁷ This program is provided by social workers to ensure safety and address potential conflicts between older adults and students. Routine safety checks are also conducted to ensure the safety of the residents.⁹ Although this type of living arrangement is cost-effective for both the owner and the tenant, incompatibility issues may arise

amongst residents. Another challenge is that Homeshare agreements may violate municipal bylaws or condominium corporation rules.⁹

POLICY RECOMMENDATIONS



Recommendation #1: The provincial, territorial, and municipal governments should work in partnership with builders, planners, older adults, and community and seniors' organizations to increase the development of alternatives to LTC.

To adequately address the housing needs of older adults in Canada, there is a need for diverse housing and care options. Based on the findings, alternative housing and care models are effective in supporting older adults to remain in their communities. Further, these models facilitate social connectedness among older adults and reduce social isolation which is a major concern for many older adults in LTC. Considering that multigenerational housing is the fastest growing housing arrangement in Canada, and it is cost effective, this housing option should be explored for further benefits. There is the need for municipal governments to adjust municipal bylaws and regulations to allow stakeholders to build and use alternative housing and care models. This will allow housing to be located near services and amenities and promote aging in place.

It is important that governments at all levels prioritize investments in developing alternatives to LTC. The provincial, territorial, and municipal governments should partner with the private, public, and non-profit sectors to develop strategies that address the need for affordable, sustainable alternative models. Increasing investment in the development of alternative housing and care models will increase availability of housing and care options and promote the autonomy of older adults as well as reduce early placement in LTC homes.

The advantage of this policy recommendation is that multiple stakeholders will be able to draw on a wider pool of knowledge, capacity, and experience to better understand the housing needs of older adults and ensuring these needs are adequately addressed. Stakeholders, especially older adults become actively involved in addressing issues related to them. The disadvantage of this policy option is the need to balance competing priorities. Effective communication is important in ensuring stakeholders work towards a common goal and vision. Also, this option will involve commitment of time and resources.



Alternative Recommendation: The federal government should develop strategies to incentivize stakeholders, including builders, planners, and purchasers to increase the development of alternative housing and care models and incorporate features of universal design into new builds and renovations.

While many alternative housing units are jointly-owned by the members who co-operate to lower housing costs, large start-up costs remain a key challenge. The need for financial support is imperative in implementing affordable and sustainable alternative models.

The advantage of this option is that monetary incentives will motivate builders to develop alternative housing, thereby increasing availability of housing options to enable older adults to remain in their communities. Also, incorporating universal design into new builds and

renovations will make housing accessible to older adults, especially those with disabilities and promote safety and independent living. However, this option requires financial commitment from the governments and a buy-in from stakeholders.



Recommendation #2: The federal, provincial, territorial, and municipal governments should collaborate with older adults, seniors' organizations, and health care professionals to improve access to supports and services for older adults.

Support programs and services are a key aspect of alternative housing and care models to enable older adults to remain living independently in the community. However, access to some community supports and services may be limited. Also, communities may experience challenges in coordinating support services to meet the diverse needs of older adults. The provincial and territorial governments should work with municipal governments, older adults, seniors' organizations, as well as health care professionals to identify these challenges and develop initiatives that will improve access to support and services.

Housing and community support and health services are key domains of age-friendly communities. Since many provinces and communities have developed age-friendly initiatives, these initiatives should be leveraged by the provincial, territorial, and municipal governments to improve access to support services for older adults. It is important to identify any age-friendly initiatives in progress and gaps in access to community supports and services, including health care for older adults in the community. The provincial and territorial governments should leverage the municipal government expertise on community health and support services. Partnership opportunities with housing providers and home and community service providers, including health care professionals should be explored. The provincial and territorial governments should also increase investment in home care and community care services. The federal government should provide financial support and increase investment in health care to improve access to supports and services for older adults in the community.

The advantage of this option is that increasing support and access to community supports and services for older adults will increase availability of housing and care options to support aging in place. Partnering with different stakeholders, including older adults with expertise and a solid knowledge of the needs of older adults in the community can help in identifying barriers to accessing supports and services for older adults. Improving access to supports and services can enhance the health and well-being of older adults and improve their quality of life. Consequently, access to supports and services prevents early placement in LTC homes. However, this option requires community-buy in and organizational resources and commitment. Also, time commitment from the governments and stakeholders and financial commitment from the government.

ADDITIONAL RESOURCES

More information on housing needs for older adults and alternative housing and care options, including their benefits and challenges can be found here:

<https://www.canada.ca/en/employment-social-development/corporate/seniors/forum/report-seniors-housing-needs.html>



https://www.waterloo.ca/en/government/resources/Documents/Community-Services/Final-Report_Alternatives-to-LTC-Env-Scan.pdf

More information on multigenerational housing model can be found here:

<https://www.housinglin.org.uk/assets/Resources/Housing/OtherOrganisation/Garland-E-Report-2017-Final.pdf>

Future Policy Relevant Research Question

Are multigenerational housing models effective in supporting older adults to remain in their communities?

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