Seniors Housing on the Westside of Vancouver

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Project Overview

BACKGROUND

The Westside Seniors Hub (WSH) is a collective of member agencies working with seniors on the Westside of Vancouver (defined in next section). The Hub was formed in 2015 and consists of a senior-led council and committees, including a housing working group. WSH generates community support for senior-specific issues and offers leadership in identifying gaps in service delivery. westsideseniorshub.org/

Since 2016, WSH’s council and partners have identified pressing issues facing seniors. Four member agencies in particular—Jewish Family Service Agency (JFSA), Kitsilano Neighbourhood House, Kitsilano Community Centre and Kerrisdale/Marpole Pastoral Care Resource Centre—saw a record rise in non-market housing requests by seniors due to unaffordable rents and evictions from landlords upgrading their properties for increased rental income (renovictions). The agencies also noted an increase in client mental illness that affects seniors in securing new or maintaining existing housing.

In 2017, WSH was successful in securing a grant from Vancouver Coastal Health to:
1. gather information from approximately 20 agencies,
2. produce a report on the current housing situation and primary issues as seen by agencies, and
3. facilitate meetings/workshop with key stakeholders to discuss strategies to add new/retain existing stock and look at ways to collaborate.

The purpose of this research was to develop a snapshot of what agencies are seeing and doing. Another goal was to document innovative projects or programs agencies were exploring or could tackle to address the housing crisis or needs of seniors on the Westside. The project scope was determined by the WSH housing working group, and a research consultant was hired.

METHODOLOGY

Data was captured through in-person/by telephone phone interviews as well as shorter questionnaires sent through email (qualitative), and an online survey (quantitative). See Appendix B and C for questions. Thirty-three participants were interviewed, as well as 20 seniors (55+); 17 online surveys were completed (for all respondents, see Appendix A).

PARTICIPANTS

We interviewed researchers, academics, medical staff, senior-led groups, housing and social-service providers and faith groups, as well as those working in libraries and community centres. We also spoke to seniors at the South Granville Seniors Centre and the Kitsilano Neighbourhood House, and over the phone. Seniors were asked about their current living situation and ways to retain existing and build new stock in the Westside.

RESEARCH GAPS

The research overrepresented certain groups and areas, including: Caucasian English-speaking female seniors, Christian-based churches/organizations, and Westside communities such as Kerrisdale, Kitsilano, Fairview, Marpole and the University of British Columbia (UBC). We acknowledge that not all groups are represented; we selected those respondents we knew were doing work in the area of senior housing.
The Westside of Vancouver

BRIEF OVERVIEW

Our area includes 11 communities from Ontario Street to UBC and Kitsilano Beach to the Fraser River. Currently many Westside seniors are at risk of leaving their community due to old/existing stock being renovated and then rented at higher costs. Others are living in market housing and juggling steep property taxes or paying market rents with some subsidies.

In 2011, the population of the Westside was 190,760 with almost 30% of the area’s residents 55 years old and older (53,560).

Almost half of all single detached family homes in 2011 were in the Westside (22,395 of 47,535 in the City of Vancouver proper, excluding the Musqueam territory), and roughly a ⅓ of all apartment duplexes and walk-ups with less than five storeys in the city were noted in this catchment.¹

Censusmapper², an application that maps census data across the city, shows homeownership peppered through the region, with the greatest concentration of single family dwellings from Ontario Street to UBC and West 16th to Southwest Marine Drive. Individuals who are *house rich but cash poor* are everywhere in the Westside (less is known of the Musqueam reserve), with those who are *rent poor* more focused in rental-heavy areas like Kitsilano, Fairview, Oakridge, Kerrisdale, Marpole and the north area of Arbutus-Ridge. *A health and social profile Summer 2013*, a report by Vancouver Coastal Health³, acknowledged 1224 non-market units, and 8 permanent shelter spaces, zero temporary shelter spaces and 19 shelter spaces for homeless in the Westside between 2011 and 2012.

There is diversity within the housing stock in the Westside. Seniors are struggling with housing, all in different ways.

¹ Source: Statistics Canada, census 2011, custom order for City of Vancouver Local Areas.

² See various maps based on 2011 census data at https://censusmapper.ca/. Data and plotting maps reveal varying concentration of housing in the Westside. Still these statistics are mainly from the 2011 census. It will be interesting to see if five years later, with the 2016 census results, whether new trends have surfaced or if the same patterns remain five years later.

³ Note this report does not include Marpole as part of the Westside catchment; census data from 2011.
Summary

The following six themes emerged from interviews with stakeholders and seniors:

BUILD MORE STOCK

» Seniors are diverse; build the right supply but also consider the needs of our aging populations
» Build tall when possible but consider universal design and affordability
» Relax on zoning to allow for greater densification and to rethink existing neighbourhoods to build out vibrant and thriving communities over the long-term
» Involve seniors and the community in the design and build process

HEALTH MATTERS

» More compassionate care, more access to medical services
» Greater funding to assist people before they are in crisis mode

EDUCATION AND OUTREACH

» More campaigns to educate seniors with varying means of access on their rights and available resources
» Funding for staff to fulfill their needs, especially in light of growing housing requests

SYSTEM SHIFT

» More transparency between agencies to avoid duplication of work and from government and housing providers
» A need to understand the BC Housing waitlist and placement process, and a much needed streamlining of housing and government applications.

COURAGEOUS LEADERSHIP

» Fund needs over trends, agencies over programs and advocates
» Modernize assistance subsidies to reflect real market prices and costs
» Create developments that serve investors and residents

COLLABORATIVE SPIRIT

» Create opportunities for all levels of government to engage with service and housing providers on hot topics in housing that is really impactful
What Agencies Reported
On the Ground

Agencies serve diverse populations within the Westside and across Metro Vancouver. Some respond to homeless and those at risk, others work exclusively with clients with mental illness and substance abuse issues, and many are senior-specific or provide services generally to the entire community. Despite their diversity in voices and mandates, they shared similar stories.

They said seniors are diverse. Many agency clients are low-income and are housed in BC Housing buildings. Westside seniors are not all independently wealthy. Many are basement dwellers and even if they do own, they are property rich but cash poor. Poverty among their senior clients is increasing, as many low-income adults become low-income seniors, and most are on fixed-income or income assistance, without private pensions or any savings.

From 2015 to 2016, 44.44% of survey respondents saw an increase of 5 to 50% in senior housing requests. Respondents are having to turn clients away, one agency as much as 99%.

Seniors are living longer, many alone. Respondents claim the fastest growing segment is 85 years and older and mostly women, immigrants and those with mobility issues. Cost of living is increasing, which is making living situations stressful for seniors. Some are having to leave their communities to live in Burnaby or Mission, and therefore, being displaced from their communities and medical services, and face long commutes on mainly transit. Others are spending upwards of 70% on rent, or 100% and are dipping into savings. The cases vary widely. There is a growing desire to age in place, to remain close to social networks, family and friends, and most importantly, familiar surroundings. Housing placements through BC Housing are often dictated by availability and not needs, leaving clients with little choice in where they live. Participants said there is also a growing frustration and confusion over long waitlists, navigating the system and application forms.

Agencies see that seniors in the Westside have a strong sense of belonging and roots, many of them living in the area for over 20 years. Many residents oppose change to neighbourhoods (density) for fear of character loss or negative impact. There is a pick-up in provincial property tax deferrals among clients, emphasizing the asset rich and cash poor phenomenon.

There is also an increase of seniors with mental health issues and evictions from non-compliant clients, often a result of cognitive behaviour problems or hoarding. Additionally, respondents are seeing more sponsored older immigrants supported by children and brought over to help with care for their grandchildren.

A recurring comment from agencies is that seniors are unable or reluctant to seek out help in time. Typically older clients ignore their housing issues or are too proud to ask for assistance. Instead they do not pursue their options until they are critical, adding more pressure on already taxed services and service-providers. As well, many clients do not know they are eligible for a number of subsidies or supportive programs, including BC Housing’s Shelter Aid for Elderly Renters (SAFER) program and are living month-to-month. Agencies tell us that women tend to be the most vulnerable. They are often intimidated by aggressive landlords, ashamed and will not fight for their rights—unlike clients they have worked with in other neighbourhoods like the Downtown Eastside, where they say people tend to be more resourceful. They see a large amount of seniors without the skills or experience to successfully seek out housing or legal aid, and this does not account for seniors who can not speak or read English.

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4 According to the Office of Seniors Advocate, there was a 16% increase in new users of the property tax deferment program in 2016 since 2013 as noted in the Monitoring Seniors’ Services 2016 report.
According to survey participants, most of their senior clients live in subsidized housing, roughly 25-49%. Survey says the top challenges facing senior clients are long waitlists/times for subsidized/supportive housing and lack of affordable units, both ranked highest at 94.44%.

THEMES AND TRENDS

Housing insecurity
Seniors are needing to relocate because of a rise in evictions due to demolitions; they are also looking for new rentals but often can not find available units that are affordable. Many clients have also been falsely evicted through loopholes, fear tactics and minor/unnecessary upgrades. There is growing pressure from developers to buy out seniors' properties, especially in Kerrisdale, from their children to sell their homes. Some seniors are selling and moving to the suburbs to be closer to their own children and grandchildren. Others have relocated to new rentals are now on fixed term leases, increasing the risk of rent spikes and housing insecurity. Respondents note that some can not afford their property taxes and are taking out second mortgages, applying for homeowner grants, deferring property taxes and getting Vancity loans to cover medical services. For those seeking supportive or subsidized housing, many are being sent to the Downtown Eastside or are put on long waitlists. There is also a growing concern from one group that residential care beds are being lost to condo and townhouse conversions. Agencies constantly asked the question, where do we house our most vulnerable?

Health and wellbeing
Housing is a social determinant of health. Being removed from your community creates anxiety which can lead to seniors neglecting their own health and personal care; this is further heightened by social isolation. There is a growing rise in mental health issues among aging seniors, as well as a spike in hoarding, although respondents are not sure whether it is a true increase or as a result of greater awareness/showcase of the issue.

Underserved seniors
There is a huge gap of underserved seniors between 55 to 65, as most funding is set for individuals 65 and older. These individuals are falling through the cracks. Sponsored immigrants are also not eligible for funding or housing for the duration of their sponsorship. Currently more than 80% of older immigrants are sponsored.5

What is a senior? According to survey respondents, 27.78% say anyone who is 65+, 44.44% say 55+ and 27.78% have no official definition, but refer to a senior as an older adult.

The system and agencies within it
Respondents feel they are in emergency response mode and is not putting preventative measures in place to address the housing crisis for seniors. The system is opaque and applications are confusing. Agencies are tempted to follow trends in housing funding (homelessness and at risk) rather than respond to the needs/clients they are trying to address in the sector, such as affordable housing, assisted living facilities, families, seniors and lone parents. There has also been a rise in violence towards staff because of the lack of enhanced services. There is frustration in the system itself; several agencies mentioned the level of duplication within the housing sector in research, outreach and work. There is a real desire to communicate and collaborate more.

5 From 2005 to 2009, 86.2% of new senior arrivals to BC came under the Family Class category; the national average during the same period was 80.5%. The top three source countries of all new seniors arrival to BC are from mainland China, India and the Philippines. Source: Immigrants Seniors in British Columbia, WelcomeBC, December 2010.
CLIENT PROFILES FROM AGENCIES

Atypical, high risk cases

Invisible homeless, senior woman. Left her permanent home and now couch surfs. Has mild mental health issues. Sleeps at airport and hangs out at 24-hour stores and coffee shops. Does not want charity or to live in a different community.

Female client in early 60s. Disabled in car accident and put on the second floor in a building without an elevator or in-suite laundry. Has to bump her way up and down the stairs.

Senior woman, spouse dies. Affects her mentally, then gets letter that her rent cheque has bounced. May not have been aware of the rent increases or finances. Starts depleting her savings to meet the rising costs of living.

Male client, spouse dies. Wife dealt with most of their affairs. Does not speak English. Moves into suburb and now takes transit for over two hours to attend medical appointments.

A survey respondent says, “The severity of situations for seniors requesting housing support is notable—many more seniors coming to us who are in temporary/unstable/at risk of homelessness. Approximately 40% in 2015 versus 90% in 2016.”

Man, 64 years-old, living out of his car on Front Street. Former school teacher, followed by failed marriage and series of bad decisions. BC Housing offered him a housing placement after media picked up his story. Jumped a three-year waitlist.

Indigenous senior male, evicted due to racism in his strata. Allegedly wanted a different type of renter.

Senior clients returned from trip to China. Child disappeared. She did not want to support parents anymore.

More common stories

Senior, falsely evicted for painting his apartment ten years ago.

Female senior from El Salvador. Peasant in native country, can not write or speak English. Put in social housing but evicted without an interpreter; could not read the tenancy agreement. Now in a shelter for over a year.

Senior male, bangs on agency door for help. Building is getting renovated and at risk of being homeless. So stressed he threatens to commit suicide and is later hospitalized.
The Current Landscape

One of the project’s goals was to capture what was being done in response to the housing crisis facing seniors, and highlight innovative projects. Most agencies said they were bogged down in process, spending upwards of 70% of their time helping clients fill out government paperwork and navigating the system rather than connecting with seniors in a personal way or according to their work missions. Most are taxed due to lost funding, limited resources, high turnaround in staff (burnout) and mandate restrictions but are finding alternative and simple ways to handle their growing caseloads. Non-profits shared they are developing in-house processes to prioritize applications and requests and training staff to crisis manage, but these are stop-gap measures at best. Participants echoed the need for more government intervention and long-term planning. Relying on volunteers, non-profits and faith groups alone is not a sustainable model. Also, there was growing concern around the duplication of work and research across agencies and groups.

“We do not follow people through their housing journey, therefore are unsure how long it takes them to secure temporary/emergency housing or permanent housing,” adds a survey respondent.

AGENCY RESPONSE

When asked what percentage of senior clients agencies were able to help secure temporary or emergency housing in 2015 and 2016, more than half (9 out of 17) survey respondents answered zero. Agencies offer support in many ways:

Seniors, housing and paperwork

» Help with applications, premiums and paperwork for housing, medical and social-service issues; write letters of support and referrals for subsidized housing, counselling as well as for financial, legal, social programs, abuse cases and transportation
» Remind clients to keep their applications active, educate clients on process
» Offer more emotional care and encouragement, counselling clients more; talk and engage with seniors, talk with receptionists to stay current on seniors’ needs
» Assist people to look at their options, including moving out of their communities or going on Craigslist and Kijiji to find their own housing options
» Attend meetings with clients, mediate, intervene with landlords but often unsuccessful; connect seniors with BC elders’ legal teams and with building managers
» Refer clients to the BC Seniors’ Guide
» Call YMCA, hostels and homestay programs to house seniors temporarily
» Develop own housing to address community needs for those with mental health issues and seniors generally
» Refer seniors to non-profit housing or faith groups over BC Housing because of long waitlists
» Working with community response networks and team to reach isolated seniors
» Assist with grocery shopping, emergency food and bus tickets

In-house efforts and capacity building

» Increase hours; apply for funding to hire more outreach workers, apply for grants to build more capacity
» Learn more about available resources for seniors
» Keep track of in-house housing requests and stats
» Develop internal strategic long-term plans
» Build more mixed model housing, not just purpose-built
» Create internal reference guides, often with generic hotlines, and share with the community
» Train volunteers to coach and assist clients with their needs, using volunteers as conduits to more information on resources, food, tenancy advocacy
» Train in-house staff in crisis intervention, counselling, non-violent communication, fentanyl overdose and Indigenous studies, and provide dementia peer-led training
» Conduct research into social housing replacement and post-occupancy studies

“There is not a lot I can do; I have nothing to offer them. The apartments are not there.”
ROSEMARY COLLINS, VANCOUVER SOUTH PRESBYTERY COMMUNITY ADVOCACY PROGRAM

“All we can do is bring it back to our funders. We’re not meeting the needs of seniors.”
SUE BAKER, MPA SOCIETY

Outreach and education
» Offer meal programs, food security advocacy, peer-support groups, workshops, classes, monthly meetings, newsletters, and lecture series on how to downsize as well as tax preparation clinics
» Advocate to government and decision-makers, writing letters of support
» Collaborate with universities and offer talk series on how to age in place
» Raise profile of issues by engaging with media and public relations
» Develop conferences to share information and educate sector

INNOVATIVE PROJECTS
Here are four innovative projects that were highlighted during research:

Senior-led volunteerism | Started in 2013
» Partners | South Granville Seniors Centre with grant from New Horizon for Seniors
» Trained 20 Spanish-speaking senior volunteers to engage seniors in the community on available services and programs, including information and referrals, translations and accompanying clients to medical appointments in Spanish. In 2014, the program was replicated within the Caucasian population too. Creates community through volunteerism; however, the agency cannot pay or reimburse transportation costs, making the program valuable but not self-sustaining. southgranvilleseniors.ca/

Brick and mortar | In development
» Partners | Seniors Services Society of BC, City of New Westminster and other potential funders
» In early preliminary stages. Exploring the purchase and retrofit of existing stock, or the development and construction of new stock to house seniors. Housing will be affordable (set to income), safe and appropriate for older adults. Applying for feasibility study funding through Canadian Mortgage and Housing Corporation (CMHC). seniorsservicesociety.ca

Mobile health care unit | 2017
» Partners | Westside Anglicans Neighbourhood Ministry (St. Anselm’s, St. Helen’s, St. John’s Shaughnessy and St. Philipp’s Anglican churches) and UBC medical clinic and social work departments, that supply the clinics with doctors, residents and students
» Offers basic health care services and help with The mobile unit offers basic health care services and help with government forms and processes. Visits three sites 8-10 times per month at: Kitsilano’s shower program, St. Mary’s Kerrisdale Anglican Church and St. Augustine’s Anglican Church. Serves about 200 people, mostly homeless and the needy. Potential to expand program to other communities and sites. vancouver.anglican.ca
Affordable Seniors Housing | Completed in 2014

» Partners | Kitsilano Neighbourhood House, Government of Canada and British Columbia, and the City of Vancouver*

» Red Oak Place is a 15-unit affordable seniors rental housing complex located within Kitsilano Neighbourhood House. Features roof-top community garden and shared amenity space. Residents are encouraged to live in community, support their neighbours and volunteer/participate at Kits House programs and events. This project demonstrates innovation in design and partnership between a non-profit and three levels of government. kitshouse.org

* The Kitsilano Neighbourhood House not-for-profit organization donated the land valued at $6.4 million. The governments of Canada and BC provided a combined investment of over $4.5 million towards the 15 apartments for seniors through the Federal-Provincial Housing initiative (under the Canada-BC Agreement for Investment in Affordable Housing 2011-2014, which was extended until 2019). The City of Vancouver contributed $1.6 million and waived $136,697 in development cost charges.

Peggy, 78

“There has to be a routine. There is no one to take care of me.”

Joanna, 85

“Profiteering should not be allow to run rampant. There is no excuse for it, decent people who can’t live decently. It is almost impossible to prepare for old age.”
Suggested Next Steps

Housing is not a standalone puzzle piece, but part of a greater system. Interviewees spoke from their diverse lenses—recreational and leisure programming, policy, social services, design, architecture, mental health and homelessness—showcasing the gaps and opportunities within senior housing. On many occasions, respondents repeated the need to create new affordable stock. Some suggested purpose-built and others recommended more diversity in tenure and built forms such as shared ownership, subdividing or stratifying of laneways, tiny houses and modular units. What was most stressed is that housing seniors is more than just more available units, it requires a rethink on all levels: political, organizational and cultural.

ALL RECOMMENDED IDEAS AND INNOVATION

1. **Housing**
   - Develop national, provincial and municipal housing strategies with social policy frameworks for urban and rural cities
   - Relax zoning regulations and bylaws prohibiting five unrelated people living under same roof
   - Exclude basement floor area in floor space ratio; allows seniors to *age in place* and still redevelop their lots
   - Streamline ways to develop more third sector housing with non-profits as developers and/or operators; use church and multi-faith organization and owned land for density projects
   - All new developments to include a portion of inclusionary housing (a percentage of units that remains affordable or for vulnerable populations only)
   - Densify housing assets/existing single family lots to include three units per lots, a main house, and secondary and garden suites; encourages intergenerational living
   - Greater vision on how to plan out density over the long-term
   - Build new stock in consultation with social needs; community and senior-led designs
   - Implement universal design principles in future builds; allows stock to age and serve various populations
   - Build taller buildings on most expensive land to ensure highest return on investment
   - Develop alternative housing models, including co-housing, collective housing with visiting social workers, shared meals and cleaning services
   - Rezone thoroughfares, 12th Avenue from Dunbar to Boundary, with mixed use developments with retail space/amenities below
   - Suggest standardization of housing, especially for application processes
   - Build close to transit nodes, create linkages and well-serviced communities with libraries and community centres at the core
   - Suggest BC Housing allow clients to see several apartments before choosing one; see people as people, not numbers
   - Resurrect Seniors Services Society’s monthly housing application meetups
   - Need greater access to isolated seniors in managed buildings

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**Joanna, 85, Kitsilano**

“I’m lucky to have landed on my feet. I’m the exception to the rule.”

Rented a unit in a private home for over 30 years; heard rumours of a future sale and explored new housing options. BC Housing suggested a possible single room occupancy (SRO) in the Downtown Eastside. Joanna reached out to David Eby and through council support received compensation for being displaced. Moved out from apartment into Kits House, where she now lives since 2016.
Sharon, 69, Fairview
Worked in housing sector for 20 years and lives in cooperative housing for more than 35 years. Had subsidies the length of her mortgage but it is now paid off. Believes co-ops are stable and affordable. Her co-op provides subsidies for people that need it; it is built into the budget.

» Develop more senior-only emergency shelters and temporary housing
» Retrofit walk-ups to meet seniors’ needs, although expensive to do
» Avoid spot-zoning, creates overly wealthy arteries
» Cooperatives are often not well maintained, opportunity for private developers, governments and non-profits to form a development partnership, but also a challenge to ensure rents remain affordable
» Remove age restrictions from senior housing facilities, easier to find tenants
» Build more developments with two+ bedrooms, allows for greater capacity than bachelors and one-bedrooms, and accommodates child/family and parent, or parent and caretaker living arrangements
» Create more shared outdoor spaces where seniors can congregate
» Encourage the development of in-law suites, promotes intergenerational living while creating autonomy
» Capture statistics on housing stock, aging stock, vulnerable populations and housing assets owned by seniors
» Specify how housing spots are filled and managed through BC Housing and other non-profit providers; call for greater transparency
» House seniors with students, encourage multi-generational living
» Convert medians along Cambie and King Edward into tiny house communities; create self-sustainable cluster communities
» Incorporate life leases into new builds through inclusionary housing schemes

» Provide incentives to decrease property taxes for greater density; would favour some areas over others but would help others to say yes in my backyard (YIMBYism) and help others to reveal their true bias/desire
» Leverage community land trusts to keep housing affordable in perpetuity

“We use a corporate model on social services to measure success over wellbeing.”

ROSEMARY COLLINS,
VANCOUVER SOUTH PRESBYTERY
COMMUNITY ADVOCACY PROGRAM

» Build modular, does not take long to build, less disturbance to neighbours and can move/relocate units, if needed; use prefabricated homes using local materials, technology and labour, thus supporting the local economy
» Subsidize moving costs to free housing for new residents or to downsize
» Allow single family homes to be retrofitted to include several units and allow as rental suites or as a collective housing unit
» Relax design guidelines and expedite and simplify permitting process to avoid building permit delays; secondary suites would be cheaper to construct if buildings were four to five feet taller, and if second floor could go beyond 60% ratio of the main floor
» Convert garages over building laneway homes, less expensive

2. Health and wellness

» Revamp mental health care system, be more compassionate
» Redesign residential care system, give seniors the power to make their own decisions and increase personal care to seniors (for example, increase bathing routine)
» Develop transportation system to take seniors to and from hospital/medical appointments
» Develop a follow-up program for seniors after they have been housed
Greater outreach regarding flu and medical clinics
- Allow people at food banks to wait inside for their food
- Have food banks open during the week that income assistance cheques are distributed and past 5PM for those unable to come during working hours
- Enhanced services in social health
- Expand home support to include unscheduled overnight care, laundry and light housekeeping; increase resources for clients at risk but choosing and able to live at home

“I’m not a fan of siloing low-income folks in buildings, especially in large ones. It is important to integrate within the community and connect to the delivery of services.”

WENDY BUFTON,
VANCOUVER COASTAL HEALTH

Resurrect Vancouver Coastal Health’s community engagement program
- Expand City of Vancouver’s Hoarding Action Response Team (HART) to include more nurses, counsellors and those who can help with decluttering
- Need for more housing counsellors on the Westside

Peggy, 78, Fairview

“How can I eat, pay for rent and TV and everything?”

Unmarried, lived alone for 44 years. Has three kids but they all live elsewhere. Worked until she was 71 years old. Pays $1045 for market rental but gets SAFER since she was 60. Does not want to live in Langley or Abbotsford.

3. **Funding and agencies**
- Fund providers, not advocates
- Fund housing-specific agencies rather than service providers becoming jacks of all trades
- More funding for staff, including medical staff such as physiotherapists, dieticians, rehab and nurses

4. **Policies and programs**
- Standardize definitions: seniors, homelessness, affordable
- Develop mechanism to ensure affordable housing remains affordable, no more than 30% of an individual’s income or set to a sustainable and standardized measure
- Increase SAFER rates to reflect real prices, and extend to people under 65
- Interpreters and translators to guide non-English speakers through paperwork process
- Modernize Housing First programs; currently have to homeless for more than six months to be eligible
- Expand reach of the rent bank
- Increase housing supplements to match cost realities
- Develop a rental grant similar to the homeowner ones
- Consider developing rent caps for seniors

5. **Government, leadership and systems approach**
- Revisit tenancy and renoviction laws; advocate for residents over developers
- Increase compensation for rental evictions
- Create a ministry specific to seniors; think proactively as baby boomers age
- Province provides liquidity to senior homeowners at a fair interest rate, especially to retrofit homes to age in place

6. **Outreach and education**
- Doctors should advocate on behalf of their patients on alternative housing and living arrangements; medical staff is a gateway to reaching seniors
- Reach out to skilled and knowledgeable retired labour force including bankers, engineers, nurses, teachers, to help develop or coordinate new programs or development projects
Seniors Housing on the Westside of Vancouver

What Agencies Reported

• Greater outreach around SAFER program, advise seniors of it and how to apply
• More outreach on how seniors can take advantage of tax deferrals and what resources are available to them
• Train staff in crisis intervention, and provide resources on how to make a housing plan
• Educate architects and designers on how to build and design communities so people can age in place
• Educate our builders and designers on end-goals to lessen inspections and guideline minutia
• More education for frontline staff in assisting seniors to age in place pragmatic

Bernadette, 71, Kitsilano

Owned in Manitoba. Widowed 12 years ago. Moved from Winnipeg to be close to adult children and to care for grandkids. Lived in basement suite. Daughter and her husband, both doctors, bought a new house and financed and built a laneway for Bernadette. She’s lived there for two years and cares for her daughter’s two kids.

Pragmatic Possibilities

Participants were asked about gaps in servicing seniors in housing and what immediate measures could be taken to build new and retain existing stock and improve the system more generally. They offered possibilities in three main areas:

1. Projects/programs

• Develop centralized and updateable registry for agencies and groups working with seniors; outline who is doing what (to limit duplication), and provide resources for seniors to access
• Develop a hub that represents all senior-specific agencies that advocates on municipal or provincial levels as one unified voice (similar to the Council of Senior Citizens Organizations of BC)

2. Policy

• Modernize prohibitive bylaws, including the one that restricts five unrelated people or more from living together under the same roof
• Fast-track affordable housing developments
• Develop dissemination plan to allow for shared and split ownership of single family lots and other development sites

3. Housing

• Single family densification pilot project with conditional density and a development partnership whereby seniors get an incentive to use their long-owned housing assets (will not impact the pro forma)

How are seniors finding your organization or services? Word of mouth ranks highest at 88.89%, followed by seniors physically coming to their office (66.67%), agency referrals (61.11%), and online searches (55.56%).
Connect conditional density to climate and affordability targets and develop a long-term pilot project series to revisit restrictive zoning, explore parking and bylaws, and densify existing neighbourhoods. What would upzoning look like?

Barbara, 58, Kerrisdale

“Living in an extended family situation is more normal than living in a birdcage-like apartment all alone.”

Intends to live in a collective housing arrangement. Would like to occupy a vacant home with like-minded individuals, and get a government subsidy for using existing stock; ideally rent would be between $500 and $600 per month. Currently she lives with two roommates.

“Aging in place requires densifying in place.”

BRYN DAVIDSON, LANEFAB
Ways to Collaborate

Respondents spoke of a need and desire to build stronger ties and relationships with government at all levels, as well as housing providers, landowners and developers. Participants shared a hunger for change and to be part of the process of developing new systems and affordable units in the Westside and beyond.

THEMES AND TRENDS

Seniors

» Bring seniors to the table to develop and design what they want and need
» Connect with retired professionals that can help shape future dialogue and developments, and act as a trained volunteer force
» Band voices through a cross-city senior-led hub, with well-connected members to help guide and navigate city process and lobby for change

Dialogue and partnership

» Let those who are doing it well, do it, and leave others to focus on their work, while working collaboratively to avoid duplication
» More involvement with cross-cultural groups including First Nations, and address racial tensions across communities
» Create dialogue where there is tension, including those against density along with agencies, service providers, landowners, developers and cities
» Connect with universities and researchers to conduct studies into mapping, forecasting and project development to create more transparency in housing application processes
» Greater public and community engagement that impacts government decisions, and use libraries and community centres as spaces for capacity and community building and dialogue

Government and leadership

» Have government listen to the voices of senior-led groups and agencies prior to developing housing projects and pushing politically charged mandates; real collaboration and partnership is a must
» Greater working relationship with City of Vancouver, Vancouver Coastal Health and BC Housing; participants wants connection and relationships, not just generic contact numbers and hotlines
» Need courageous leadership, to encourage upzoning, and develop more effective and collaborative meetings with all levels of government, not just PR stunts
Research Recommendations

More research needs to be conducted on existing and aging stock within the Westside and across Vancouver to forecast the unit need for affordable housing, and future units that could be demolished, renovated or lost.

While mathematician and computer scientist Jens von Bergmann of censusmapper is mapping census data to specific regions, including the Westside, the correlation between income and non-market/market rental and homeownership has yet to be plotted. Von Bergmann has captured vacant and underused homes in the area, especially homes with empty rooms that could be converted into potential rentals or collective housing homes; however, these are based on 2011 census data, as we wait on the 2016 census data to be fully released and analyzed.
Appendix A. Acknowledgements

Thank you to Vancouver Coastal Health for the grant to explore senior housing on the Westside, and to Vancity for facilitation at our event; and thank you to the research participants and contributors, the seniors who shared their stories, Natsumi Kogawa and the staff at the Kitsilano Neighbourhood House and the Jewish Family Service Agency.

RESEARCH PARTICIPANTS
(AND SURVEY RESPONDENTS*)

Andrea Brown, Kerrisdale Branch head, Vancouver Public Library*
Barb Mikulec, General vice-president, Council of Senior Citizens Organizations of BC*
Beverley Pitman, Community impact/senior planner, United Way of the Lower Mainland*
Brian Dodd, Manager of operations/interim executive director, Seniors Services Society of BC*
Bryn Davidson, Co-owner, Lanefab Design/Build*
Christine Wilson, Care advocate, Kerrisdale/Marpole Community Pastoral Resource Centre*
Clemencia Gomez, Executive director, South Granville Seniors Centre*
Daisy Au, Settlement counsellor, MOSAIC*
Dalia Margalit-Faircloth, Seniors outreach counsellor, Jewish Family Service Agency (JFSA)*
Ella Levitt, Member, Metro Vancouver Cross Cultural Seniors Network
Jack Brondwin, Co-founder, Little Mountain Co-housing
Janet McKeown, Lead physician, University of British Columbia (UBC) Health Clinic and mobile health unit*
Janet Smith, Director of housing, The Kettle Society
Jennifer Takai, Programmer, Kerrisdale Seniors Centre*

Jennifer Taylor, Community engagement coordinator, Kitsilano Community Centre*
Karen Hemmingson, Chief research officer, BC Housing
Leslie Remund, Executive director, 411 Seniors Centre Society (and Suzi Kennedy, manager of operations*)
Michael Geller, Architect, real estate consultant and developer
Peer-Daniel Krause, Policy manager (homelessness), BC Non-Profit Housing Association (BCNPHA)*
Pitman and Vicki Potter, Angels program leads, Anglicans of West Point Grey Neighbourhood Ministry*
Raymond Kwong, Director of major projects, BC Housing
Rosemary Collins, Community advocate/minister, Vancouver South Presbytery Community Advocacy Program (at Wilson Heights United Church)*
Sarah Ann Chisholm, Housing coordinator, JFSA*
Sharon Isaak, Senior housing coordinator, Seniors Planning Table
Sharon Koehn, Clinical research professor and chair, Department of Gerontology, Simon Fraser University
Sue Baker, Director, supported housing, MPA Society*
Sylvie Kruchten, Better at Home coordinator, Kitsilano Neighbourhood House/Seniors Resource Centre*
Thomas Davidoff, Professor/director, Centre for Urban Economics and Real Estate, UBC
Wendy Bufton, Family and social support consultant, Home Health Program, Pacific Spirit Community Health Centre, Vancouver Coastal Health*
RESEARCH CONTRIBUTORS
(SHORT QUESTIONNAIRE ONLY)

Andrea Krombein, Seniors outreach coordinator,
Hudson Street Seniors Hub

Arun Mehta, Board member, Metro Vancouver Cross
Cultural Seniors Network

Marius Alparaque, Director of pre/post-arrival
programs, Multicultural Helping House Society
Newcomer Resource Centre

SENIORS

At South Granville Seniors Centre: Karen, Barbara,
Noreen, Shoshana, Susan, Sharon, Lew, Linda, Peggy

Kitsilano Neighbourhood House: Joanna, Maureen,
Daisy, Johanna, Bernadette, Barbara, Carole
(four seniors asked to be unnamed)

WESTSIDE SENIORS HUB AND HOUSING
WORKING GROUP

Joanne Haramia, Director of seniors and
home support, JFSA

Sandra Petrozzi, Manager of family and seniors
programs, Kitsilano Neighbourhood House

Christine Sotteau, Council member,
Westside Seniors Hub

Mary Jane MacLennan, Council member,
Westside Seniors Hub

RESEARCH CONSULTANT
AND REPORT WRITER

Anastasia Koutalianos

REPORT DESIGNER

Tracy Ly
Appendix B. Interview Questionnaires

LONG QUESTIONNAIRE

1. What is the name of your organization?
2. What is your name and your role within the organization? What do you do?
3. How long have you held this position? How long has you worked in housing (general/senior)?
4. What is the mandate of your organization (as it relates to seniors/housing)?
5. What area/neighbourhood does your organization serve? Within Westside (Ontario Street to UBC, and Kits Beach to the Fraser River within Vancouver)?
6. How does your organization address the needs of seniors? Within your role?
7. What trends are you seeing among your senior clients? Any personal stories you’d like to share?
8. Are you finding seniors that are at risk of homelessness, leaving their community, eviction or relocation?
9. How are you responding to these needs? (Has your organization adapted to the growing needs?)
10. What more could be done/what could help? (Gaps)
11. What are you doing differently this year to address these needs?
12. Are you working with other organizations housing-wise? If so, which ones?
13. If you could, what projects would you develop that could protect existing/create new housing stock for independent seniors?
14. What would you need to take on such initiatives?
15. Which agencies or local initiatives would you like to work with in the future? How do you see yourselves working together?
16. What’s stopped you from exploring this collaboration to date?
17. Who could fund such a project?
18. Any other innovative housing projects you’d like to highlight?
19. Anything else to share?

20. Westside Seniors Hub will be hosting a half-day facilitated dialogue in-mid April to bring together stakeholders in senior housing within Westside communities and strategize on future innovation and partnerships:
   a. What could this day provide that would be of benefit to you and your organization?
   b. Would you or someone else from your staff attend?
   c. Would you prefer a day, afternoon or after work event?
   d. Who would you like to see at the event? What event format do you prefer/dislike?

SHORT QUESTIONNAIRE

1. What trends and needs are you seeing among senior populations as it relates to housing in the Westside?
2. Are you doing anything out of the ordinary to address these needs?
3. Where are the gaps in housing?
4. What innovative housing projects/models/programs could be implemented in the Westside of Vancouver to retain existing stock or create new builds?
5. How can we achieve greater partnership between those working in housing?
Appendix C. Online Survey

This short survey will provide quantitative data for our senior housing research project. Some questions may not apply to you/your organization specifically but answer as best as you can. Should you have any questions, please email Anastasia at info@nadatodo.com.

Thank you!

Westside Seniors Hub and JFSA

1. Your first and last name: 

2. The name of your organization/company: 

3. Your role within your organization/company: 

6. In what areas do you offer assistance/services to your clients? Pick as many as apply.
   - Advocacy, general support
   - Building, changing and/or developing housing stock
   - Counselling
   - Substance abuse support
   - Employment
   - Financial literacy and support
   - Health and well-being
   - Housing advocacy and placements
   - Information and resource support
   - Legal support
   - Domestic/relationship/physical abuse support
   - Programming/events
   - Youth services
   - Transportation
   - All the above
   - N/A
   - Other (please specify): 

7. According to your organization/understanding, what constitutes a senior? Someone who is...
   - 45 years old and older
   - 50 years old and older
   - 55 years old and older
   - 60 years old and older
   - 65 years old and older
   - N/A
   - Other (please specify): 

4. Who are your clients? Pick as many as apply.
   - Anyone and everyone, regardless of age or residence/immigration status
   - Families
   - Households and/or all members of households
   - Immigrants and permanent residents
   - Individuals with mental/health issues
   - Individuals with mobility issues/physical disabilities
   - Individuals focusing on physical/medication-related issues
   - Individuals with substance abuse issues
   - Homeless
   - Seniors
   - Sponsored immigrants
   - Youth
   - All the above
   - N/A
   - Other (please specify): 

5. Which of the following do your clients have/receive/take part in? Pick as many as apply.
   - Family/friend assistance
   - Income assistance
   - Pension
   - Rent or living subsidies
   - Social benefits program
   - Own savings
   - Welfare
   - Rent/benefit
   - N/A
   - Other (please specify): 

8. How long has your organization/company been doing work in the field of housing, if at all?
   - Less than 1 year
   - 1-2 years
   - 3-5 years
   - 6-9 years
   - More than 10 years
   - N/A
   - Other (please specify): 

9. What percentage of your total resources (people, time, space, funds) were dedicated to senior housing in 2015? Note: 0 will be interpreted as none or N/A.

10. In 2016? Note: 0 will be interpreted as none or N/A.

11. Have requests by seniors for housing placements and/or build inquiries through your agency/company increased or decreased between 2015 and 2016?
   - Increased
   - Decreased
   - Stable
   - Don’t know
   - N/A
   - Other (please specify): 

* Please answer all questions.
12. If requests have increased, roughly by how much?

<table>
<thead>
<tr>
<th>Percentage</th>
<th>Count</th>
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<tbody>
<tr>
<td>0</td>
<td>100</td>
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</table>

13. Are you having to turn away clients? If yes, by what percentage?

<table>
<thead>
<tr>
<th>Percentage</th>
<th>Count</th>
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</thead>
<tbody>
<tr>
<td>0</td>
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14. In 2015 and 2016, what percentage of your senior clients were you able to help secure temporary/emergency housing? Note: 0 will be interpreted as none or N/A.

<table>
<thead>
<tr>
<th>Percentage</th>
<th>Count</th>
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<tbody>
<tr>
<td>0</td>
<td>100</td>
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</table>

15. On average, within what time frame? Pick as many as apply.

<table>
<thead>
<tr>
<th>Time Frame</th>
<th>Count</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than 30 days</td>
<td>1</td>
</tr>
<tr>
<td>30-60 days</td>
<td>1</td>
</tr>
<tr>
<td>60-90 days</td>
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<tr>
<td>90-120 days</td>
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<tr>
<td>120-180 days</td>
<td>1</td>
</tr>
<tr>
<td>1-2 years</td>
<td>1</td>
</tr>
<tr>
<td>2-4 years</td>
<td>1</td>
</tr>
<tr>
<td>More than 5 years</td>
<td>1</td>
</tr>
<tr>
<td>N/A</td>
<td>1</td>
</tr>
</tbody>
</table>

16. In 2015 and 2016, what percentage of your senior clients were you able to help secure permanent housing? Note: 0 will be interpreted as none or N/A.

<table>
<thead>
<tr>
<th>Percentage</th>
<th>Count</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>100</td>
</tr>
</tbody>
</table>

17. On average, within what time frame? Pick as many as apply.

<table>
<thead>
<tr>
<th>Time Frame</th>
<th>Count</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than 30 days</td>
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<tr>
<td>30-60 days</td>
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<td>60-90 days</td>
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<td>90-120 days</td>
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<td>120-180 days</td>
<td>1</td>
</tr>
<tr>
<td>1-2 years</td>
<td>1</td>
</tr>
<tr>
<td>2-4 years</td>
<td>1</td>
</tr>
<tr>
<td>More than 5 years</td>
<td>1</td>
</tr>
<tr>
<td>N/A</td>
<td>1</td>
</tr>
</tbody>
</table>

18. What challenges are you facing in housing seniors? Pick as many as apply.

<table>
<thead>
<tr>
<th>Challenge</th>
<th>Count</th>
</tr>
</thead>
<tbody>
<tr>
<td>Lack of affordable units</td>
<td>1</td>
</tr>
<tr>
<td>Lack of affordable units in same neighbourhood</td>
<td>1</td>
</tr>
<tr>
<td>Lack of available units</td>
<td>1</td>
</tr>
<tr>
<td>Lack of low-barrier housing</td>
<td>1</td>
</tr>
<tr>
<td>Lack of temporary emergency shelters, and ones specific to seniors</td>
<td>1</td>
</tr>
<tr>
<td>Long waitlists for subsidized/supportive housing</td>
<td>1</td>
</tr>
<tr>
<td>Risk of relocation into new neighborhoods or municipalities</td>
<td>1</td>
</tr>
<tr>
<td>Sense of mental distress among clients, and lack of suitable/safe housing options</td>
<td>1</td>
</tr>
<tr>
<td>All of the above</td>
<td>1</td>
</tr>
<tr>
<td>N/A</td>
<td>1</td>
</tr>
</tbody>
</table>

19. Your senior clients are housed through or are living in:

<table>
<thead>
<tr>
<th>Housing Type</th>
<th>Count</th>
</tr>
</thead>
<tbody>
<tr>
<td>Emergency shelter/emergency housing</td>
<td>1</td>
</tr>
<tr>
<td>Low-barrier housing</td>
<td>1</td>
</tr>
<tr>
<td>Subsidized housing</td>
<td>1</td>
</tr>
<tr>
<td>Assisted living facilities</td>
<td>1</td>
</tr>
<tr>
<td>Non-market rental (co-op/social housing)</td>
<td>1</td>
</tr>
<tr>
<td>Market rental (general housing stock)</td>
<td>1</td>
</tr>
<tr>
<td>Market ownership</td>
<td>1</td>
</tr>
<tr>
<td>Other (please specify)</td>
<td>1</td>
</tr>
</tbody>
</table>

20. Do you work with other housing stock? If yes, check Yes AND put your answer(s) in the Other comment field.

<table>
<thead>
<tr>
<th>Housing Type</th>
<th>Count</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
<td>1</td>
</tr>
<tr>
<td>No</td>
<td>1</td>
</tr>
<tr>
<td>Other (please specify)</td>
<td>1</td>
</tr>
</tbody>
</table>

21. How are seniors finding your organization/company? Pick as many as apply.

<table>
<thead>
<tr>
<th>Source</th>
<th>Count</th>
</tr>
</thead>
<tbody>
<tr>
<td>Agency referral</td>
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<tr>
<td>Board member of your agency</td>
<td>1</td>
</tr>
<tr>
<td>Twitter</td>
<td>1</td>
</tr>
<tr>
<td>Telephone</td>
<td>1</td>
</tr>
<tr>
<td>Physically coming to your office/place of business</td>
<td>1</td>
</tr>
<tr>
<td>Word of mouth</td>
<td>1</td>
</tr>
<tr>
<td>Other (please specify)</td>
<td>1</td>
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</tbody>
</table>

22. Anything else you’d like to share?


23. Thank you for your participation. We will be acknowledging participants in our report. How would you like to be referenced?

<table>
<thead>
<tr>
<th>Reference</th>
<th>Count</th>
</tr>
</thead>
<tbody>
<tr>
<td>Full name, role and organization (as provided in questions 1-3)</td>
<td>1</td>
</tr>
<tr>
<td>Role and organization only</td>
<td>1</td>
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<tr>
<td>Organization only</td>
<td>1</td>
</tr>
<tr>
<td>Other (please specify)</td>
<td>1</td>
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</table>
Appendix D. Highlighted Cases: Housing Examples

WHAT THEY SHARED

During interviews, respondents were asked to highlight innovative housing projects that exist in Vancouver or elsewhere in the world that could be replicated in the Westside.

Inclusionary housing

» The Charlie | Toronto, ON
Market housing project at King and Charlotte streets, with inclusionary housing. Four units were gifted to Kehilla by Great Gulf Homes. kehilla.ca/

Senior-living as a community

» Abbeyfield | Vancouver, BC
Abbeyfield operates an independent senior home in a community-fashioned design that is affordable, small-scale in a family-style home with a live-in house coordinators. Includes 18 bed-sitting rooms, common kitchen, dining and shared amenities. Meals are prepared by the coordinators. abbeyfieldvancouver.com

» Planned community | Calgary, AB
McKenzie Towne is a planned retirement residence managed by Revera. It is a pet-friendly complex with various size suites, and community amenities and services within a five-minute walk. reveraliving.com

» Senior-designed | Maple Ridge, BC
Built in 1999, 10 storeys and 119 privately-owned 1-bedroom suites; input provided by seniors, run by the Panorama Group. City of Maple Ridge donated land, with three other founding partners. Gaming grant is used to maintain kitchen operations and ensure operations are covered. rmssseniors.org/

» Residence JA Deseve | Montreal, QC
This residence provides long-term housing for men 50+ who were homeless, at risk or suffering from substance abuse and mental health issues. Has 78 beds and offers a range of services. maisondupere.org/

Co-housing and collective housing

» Co:Here Housing | Vancouver, BC
Developing an affordable and holistic co-housing model with 26 units (studio, 1 and 2-bedrooms) on the corner of Victoria and 1st Avenue. For intergenerational living with shared amenities. Designed by Neale Staniszkis Doll Adams Architects. coherehousing.com/

» Little Mountain Cohousing | Vancouver, BC
In development in Riley Park on Quebec Street. Will serve multigenerational living, as it is easier to find tenants. Owner financed and developed. littlemountaincohousing.ca

» Student and senior co-living | Devester, Netherlands
Intergenerational living arrangements, whereby university students live rent-free alongside senior residents in the Humanitas nursing home; students must spend 30 hours per month in exchange for free rent.

» Co-housing | Vancouver, BC
Vancouver Cohousing has developed a site at 1733 East 33rd Avenue between Victoria and Knight. It includes studio to four-bedroom units, and a shared 6500 square foot common space with community kitchen, dining room, activity room, guest rooms, office areas, yoga studio and rooftop garden. Tours available for $10. vancouvercohousing.com
Partnered developments

» Church and socially minded developer | Vancouver, BC
  Oakridge Lutheran Church and Catalyst Community Developments are redeveloping the church’s property into a six-storey mixed-use building with retail at grade; four storeys are dedicated to affordable housing and one floor to church and community space. catalystcommdev.org/

» Joint collaboration | Vancouver, BC
  Bosa Properties, Henriquez Partners Architects and the Central Presbyterian Church are developing a 22-storey residential tower at the corner of Thurlow and Pendrell streets in the West End. The first three floors are for the new church and community space. Four storeys will house 45 apartments, mainly for seniors, whose rents will be subsidized by the church. The rest is market condos. The development will also include a preschool and daycare facility. Scheduled to be complete in April 2018. centralchurchvancouver.ca

» Dunbar Ryerson Church | Vancouver, BC
  The church and co-developer Wall Financial have applied to rezone properties in the 2100 and 2200 blocks of West Avenue. Proposed plans include two sites with 8-storey condo tower with a 9th floor mechanical penthouse, 4-storey building along the lane, townhouses, 5-storey building that includes a shared amenity space, rental housing with 10 highly subsidized units, 11 mid-subsidized units and 11 market rental units. The development is at odds with NIMBYism against density. design@endallelliot.com

Additional featured projects

» Taylor Manor serving homeless populations | Vancouver, BC
» Kettle Society and Boffo co-development | Vancouver, BC
» Mixed-use purpose build at Friendship Court | Vancouver, BC
» Shared development with Kettle Society and Directions Youth | Vancouver, BC
» Baycrest extended care, non-profit operated | Toronto, ON
» Tapestry by Concert Properties at UBC | Vancouver, BC
» Individually owned row and townhouses at Cambie and 33rd | Vancouver, BC
» Atira and container housing with Oneesan | Vancouver, BC
» Rehabilitation and abstinence program | San Patrignano, Italy

Other models

» Home care | Denmark and Sweden
  Both countries pay for virtually all home care at nursing homes through municipal taxes and government grants. Could this be replicated in Canada?

» Life lease | Vancouver, BC
  Performing Arts Lodges opened its 8-storey social housing and theatre complex in 2006, serving the artistic community. The complex includes 111 subsidized 1-bedroom units and 10 privately owned penthouse suites, and features life leases. A life lease allows individuals to buy their units upfront in full so the developers can use the capital for investment; the unit does not appreciate over time. palvancouver.org/
Appendix E. Through Seniors’ Eyes

WHAT WE SAW AND THEY SAID

We spoke to seniors to get their perspective on the Westside and how to shape their housing.

They mentioned that not all seniors are alike, especially in the Westside.

Many are homeowners in single family houses, townhomes or cooperatives, while others are long-term renters. Some have lived in their neighbourhood for twenty years, others more than fifty-five. Still the Westside is often painted in one swooping stroke and colour. The reality is it is much more diverse than one would think. Immigrant populations pepper the entire area and yet, the seniors we visited at Kitsilano Neighbourhood House and South Granville Seniors Centre are mainly Caucasian and women. When asked where are the men, they answer “watching TV.” If gender at community centres is telling anything, it is indicative that women are the backbone of community building and are generally outliving men.

There is also a preconception that all seniors are, or were, once married with children. More than half of those interviewed are single (either never married or widowed), a quarter with no family at all. This lack of support has great impact, especially when they mention that many can not afford to live in the area anymore, having to move elsewhere to find cheaper rent or work well into their senior years. Others are opting for subsidized housing. When asked if the Westside is wealthy, all eight interviewees at Kits Neighbourhood House laughed. “Around here [Kitsilano], it is multi-family; it is not Dunbar, MacKenzie Heights or Point Grey.”

The seniors said they like cooperatives and prefer low-rise walk-ups outfitted with an elevator but no more than four to five storeys. They suggest stratifying laneways and offering subsidies to homeowners to renovate their basements in order to create secondary suites and increase their income potential. They are advocates for co-housing and collective models, as long as the roommates are compatible; while one senior likened these living arrangements to communism.

They want more intermediate-level housing with minimal assistance, an alternative to assisted-living as many are not eligible. When asked, if you needed to find yourself a new apartment, could you, it was apparent that access to resources remains an issue. “I would not know where to start,” replied a 73 year-old senior.

THEIR STORIES

A Typical Senior Tale
My friend was renovicted. Found another place but more expensive, not as nice and on a busy street.

Karen
Homeless, would not reveal her age. Thinking to leave Vancouver and move back east.

Johanna, 67, Kitsilano
Blind, rents an apartment in the same building since the 1980s. Building was recently sold. Not sure where she’ll go if it gets renovated; has to stay close to her ophthalmologist, and has lung and health issues that dictate where she can live. Currently pays 2/3 of her income on rent.
Susan, 72, Fairview
Lives in her own apartment, now almost 40 years. Worked odd jobs most of her life. Claims her rent is manageable. Her sister lives in subsidized housing in Marpole and pays $400 per month.

Lew, 75, Fairview
Retired Vancouver police detective. Lives with his sister in the same apartment since 1970. Both have private pensions. Together they pay $1550 and claim rent is manageable.

Westside Homeowner, 69
Point Grey, senior couple, husband purchased home for $30,000 more than 40 years ago, now valued at over $3 million. Has good pension and can live in place for time being.