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# PRELIMINARY AGE FRIENDLY COMMUNITY SUMMIT REPORT

## GATHERING #5 – HOUSING

April 22, 2016 – Brantford Civic Centre Auditorium

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**PRELIMINARY AGE FRIENDLY COMMUNITY SUMMIT REPORT**  
**April 22, 2016 – Brantford Civic Centre Auditorium**

**70 PARTICIPANTS – 58 plus 12 Committee Members**  
**Retirees**

**19 Organizations**

**27 Participants representing:**

- Alzheimer Society
- Brant County Health Unit (3)
- Brant Historical Society
- Brantwood Community Services
- CARP (Canadian Association of Retired Persons) (2)
- Century 21 Real Estate
- City of Brantford-Social Services, Housing, Council (3)
- County of Brant – Community Development
- Creekside Village – Burford Housing Development (3)
- Grand River Community Health Centre
- Grand River Council on Aging
- Home Instead
- Karlen Communications
- MP Office
- MPP Office
- Ontario Trillium Foundation
- St. Leonard’s Community Services
- Six Nations Health Services (2)
- Six Nations Housing

**43 Participants indicated they were retired**

**Where do participants live?**

City of Brantford (43):	North end (21)
	Central/East Ward/Echo Place (12)
	West Brantford/Holmedale (5)
	South-Eagle Place (5)
County of Brant (18):	Paris (10)
	St. George (3)
	Burford (2)
	Mt. Pleasant (1)
	County –Other (3)
Six Nations (4)	
Other (5)	Dundas(2), Port Dover, London, Waterford

**The 58 participants were advised that this Gathering would provide an opportunity for them to identify what “age-friendly” Housing means to them. They then had an opportunity to provide suggestions related to planning for all aspects of Housing construction, renovations and services related to “aging in place”.**

**The 10 Table Facilitators gathered the demographic information and asked each participant to identify the reason for their attendance. These reasons are listed on page 3 of this report. The Table Talk then focused on identifying concerns/implications and providing suggestions for consideration.**

**INTRODUCTION**

MP Phil McColeman outlined his support of the Age-Friendly Summit process developed by MPP Dave Levac and the Grand River Council on Aging.

MPP Levac outlined the vision he has for the entire Age-Friendly Community Summit process and expressed his appreciation to everyone for their willingness to participate in each of the eight Gatherings. Their input will be included in the Final Report to be given to all levels of Government.

Lucy Marco, President of the Grand River Council on Aging, described what is meant by an “age-friendly” community. This was followed by questions that could help participants define what “age-friendly housing” could mean to them. Examples are: What does “age-friendly” mean to you? What does “ageing in place” mean? What is “affordable” for you? What supportive services will you need? Do you have a plan if your living conditions change? Are there any services you need and cannot obtain?

The Table Facilitators also reviewed the Housing Checklist that was provided to participants which included affordability, essential services, design, modifications, maintenance, ageing in place, community integration and living environment.

**Changing Demographics**

It was noted that people are living longer and that by 2030, the population of the City of Brantford and the County of Brant (including Six Nations) will be made up of 35.2% age 55 and over

**Different Communities and Services In This Report**

- City of Brantford           An urban community (population 93,650) with an active City Housing Department responsible for social and affordable housing assets in Brantford and Brant County. As well, it is the central location for the delivery of Social and Health Services and includes a public Transit System, including Brantford Lift for physically challenged riders, and various community activities and services.
  
- County of Brant           A rural municipality (population 35,638 including Burford, Glen Morris, Harley, Middleport, Mt. Pleasant, Oakland, Onandaga, Paris, St. George and Scotland) with farming as the major industry. There is no public transportation system but there is a subsidized service for medical appointments. Residents must go to Brantford to access social services, most health care services and more diverse employment opportunities.
  
- Six Nations of the Grand: Six Nations (population 25, 660) with no public transportation, limited housing options, limited health care and social services, and limited volunteer and employment opportunities.

**It is important to note that this Gathering was a “brain storming” session designed to capture ideas “outside the box”. There has been no attempt to identify impact or cost implications. The suggestions apply to all three municipalities.**

**Reasons for Attendance**

The participants were asked to state their reason for participating in the Gathering and the answers were very diverse:

- 15 Interested in Housing Options in the City of Brantford
- 7 Interested in Housing Options in the County of Brant
- 7 To learn when and how to plan for change
- 5 To identify pros and cons for specific housing for seniors
- 4 To learn how to downsize
- 3 To learn about housing issues from the perspective of seniors
- 3 To provide input on accessibility issues
- 2 To learn about “home-share” options
- 2 To connect with other housing providers for sharing
- 1 To learn about respite care options
- 1 To share City homeless issues
- 1 To learn how to address homelessness at Six Nations
- 1 How to find funding sources for housing infrastructure
- 1 To learn how to evaluate rent versus buy options
- 1 What is the difference between Long Term Care and Community Care
- 1 What to do due to the lack of affordable housing
- 1 How to communicate with and assist seniors as clients
- 1 What support services are available and how to access
- 1 What are community options for early onset dementia diagnosis

**58 Registered Participants**

Note: There were also 10 Table Facilitators and two other Committee Members

**OVERVIEW OF PERSPECTIVES**

The subject of housing is very personal for each individual. Specific suggestions will follow this summary. However, it is important to note that the following considerations for future planning were shared across the participants in this Gathering.

- Financial planning is quite different depending on the source of income and any assets that the individual may have. Incomes vary from below the poverty line with no assets to those with healthy pension plans and physical assets.
- Transportation has an impact on the life of each individual, depending on their current method and changes that will come with mobility and location changes.
- Health Care issues are many and varied.....from recovery from a short term event through to multi-complex care issues.
- The ability to age in place has many barriers to be considered.....from accessibility to maintenance of the living accommodations, whether that be privately owned or rented.
- Shared neighbourhoods (apartment buildings, condo complexes, retirement communities) are not preferred by everyone. Some seniors prefer privacy and quiet.
- Not all seniors have family or friends available to assist with coping with changes in their personal lives, whether they be due to changes in finances, health or accessibility.
- Seniors are big business! With the 55 and over population projected to be 35% of Brantford, Brant County and Six Nations by 2030, it is important that all businesses providing products and service become “age-friendly” in order to recruit and retain customers to ensure a positive bottom line. This means that in addition to being “accessible”, advertising, marketing, communication, customer service, affordability and safety must be assessed and change implemented where necessary.
- Seniors want to have central sources for housing information re options and services. Not everyone uses the internet.
- Personal living changes, due to health or financial issues, are emotional at any age. Interpersonal dynamics can result in even further difficulties i.e. isolation, depression, homelessness. Due to pride, many seniors are hesitant to ask for help.
- There may be some obvious opportunities for planned communities for ages 55+ by converting unused schools to affordable seniors housing and/or building new seniors housing on recovered brownfields.
- All entrances to all homes, buildings and office structures should include ramping alternatives to steps.
- There should be development and promotion of a continuum of housing options in the communities
- Federal, Provincial and Municipal Budgets should contain specific dollars to support development of affordable seniors housing.
- There is a shortage of “affordable” , “age-friendly” senior housing options in our communities.
- CPP and OAS pension payments are not up to the inflation increases and those with income below the poverty line are experiencing even more difficulty.
- The municipalities, landlords and communities need to be aware that sidewalks and walking paths are in need of repair.

**HOUSING OPTIONS**

-Ownership – home or condo

-Private Home Share

-Market Rent

-Affordable Housing

-Social Housing (rent geared to income)

-Retirement Communities

-Nursing Homes

-Shipping Containers or Mobile Homes

-Emergency Housing

-End of Life Hospice Care

**ISSUES AND OPPORTUNITIES**

-When to Downsize, what are choices

-How to Maintain – major repairs, minor repairs, property/home maintenance

-How to Age-in Place – what renovations required and how to finance

-Can have personal preference i.e. pets, smoking, privacy

-Using Equity – To Buy or Rent

-Shared Common areas

-Shared living, care and maintenance expenses

-Reduced Costs

-Reduced personal preferences

-What is included? i.e. utilities, maintenance, taxes etc.

-If apartment building, shared neighbourhood

-Reduced privacy and noise may be a problem

-Reduced Personal Preferences i.e. No Pets or smoking

-Set monthly rate for tenants below a specified income

-Same issues as Market Rent

-Same issues as Market Rent

-Perceived as very expensive.....potential residents need to evaluate their current costs for taxes, insurance, utilities, repairs & maintenance, groceries, etc.

-Reduced personal preferences

-Need communities with apartments, retirement living and chronic care

-Reduced personal preferences

-Limited opportunities for couples to stay together – usually separated

-Specific retirement community design

-Can have personal preferences

-Options for seniors in transition

-Implications for grieving spouse/family member

**ISSUES AND OPPORTUNITIES CONTINUED**

**HOUSING OPTIONS continued**

**ISSUES AND OPPORTUNITIES CONTINUED**

-Planned Communities

- Convert unused schools
- Build new on Brownfield Sites
- Can Build in Safety features – ramps, elevators, cameras, walkability, lighting
- Include green space and social activity options
- Can include supportive services – pharmacy, foot care, personal care options
- Can include social participation options

**AFFORDABILITY**

-Fixed Incomes

- Seniors must live within the fixed income available to them. They may or may not have equity such as investments or property.
- For those with property, there is a hesitancy to liquidate due to a perceived inability to find affordable housing.
- A health care assessment must include anticipated years to live.
- Appropriate housing options must undergo financial analysis to determine the most economical living arrangement.
- Opportunities for sharing costs can be evaluated.
- A preferred living arrangement should be identified, including personal preferences.

-Income Enhancement

-As the majority of seniors have ended their years of employment, could the Taxes they pay be considered for review. i.e. Do they have to pay school taxes on owned property, can they receive a grant to complete renovations to “age in place”?

-Reverse Mortgages

Although this is a method that provides funds until the senior dies, there can be many complications should the senior live longer than anticipated and/or with family members. This option should be thoroughly researched in order to make an informed decision.

**DESIGN – NEW BUILDS**

**ISSUES AND OPPORTUNITIES**

-Age-Friendly Education Required

-Municipalities, Architects, Planners, Builders, Developers, Businesses – all need to be more aware of the impact of their planning options  
-Promotion/Marketing required  
-Education Systems – elementary, secondary and post-secondary – curriculums should include where appropriate  
-Include Seniors in Planning processes

-Need more Affordable and Age-Friendly Housing

-Federal, Provincial and Municipal Incentives for Builders/Developers  
-Review zoning and building codes as compared to emerging needs

-Location

-Should be close to neighbourhood amenities i.e. shopping, transportation, entertainment options, community centre, etc.

-Condos

-All new – barrier free  
-Preferably only one floor  
-If more than one floor in complex age-friendly building entrance, accessible elevators  
-Two bedrooms- to allow for caregiver or family member  
-Ramps at entrances – no steps/stairs  
-Laundry and storage in-unit – if in common area, must be easily accessible  
-Wide doorways/hallways/easy open doors/cupboards  
-Age-friendly bathrooms, plumbing fixtures, light switches  
-Safety features – cameras, induction stoves, back-up power systems, dementia monitoring alerts, smart homes technology,  
-Plug-ins for mobile devices  
-Space for mobile devices when not in use  
-Can be multi-generational

-New Homes/Apartment Buildings

-All of the above also applies

-Federal, Provincial and Municipal Policy Statements

-20% of new developments be age-friendly

**MODIFICATIONS/RENOVATIONS**

**ISSUES AND OPPORTUNITIES**

-Private Homes

- Make barrier free – entrances, ramps, lifts
- Age-Friendly – fixtures, plumbing, laundry, storage
- Plug-ins/storage for mobile devices
- Safety features – cameras, induction stoves, dementia monitoring systems
- Encourage conversions to include “granny” suites

-Affordability

- Accessibility and Age-Friendly Grants and/or Tax Deductions
- Free-up dollars for seniors by removing property tax payment

-Apartment Buildings

- Make entrances barrier free – wide easy-open doors, ramps, elevators
- Convert 20% of the apartments to “age-friendly”
- Ensure parking lots and sidewalks are “age-friendly” and in good repair...suitable for walking and mobility devices
- Incorporate safety features - cameras, induction stoves, back-up power systems, internal and external lighting
- Ensure laundry and storage areas are “age-friendly”
- Provide “plug-ins” and parking area for mobility devices
- Include seniors in review and planning process

Affordability

- Interest-free or minimum interest loans for landlords

Condos and Home-Share Options

- See both Private Homes and Apartment Buildings above

Vacant Schools

- Convert to Age-Friendly Senior Housing
- Currently located in Neighbourhoods

Brownfield Sites

- Build Planned Communities

Municipal Planning

- Include Seniors in the process
- Age-Friendly Infrastructure Requirements
- Zoning implications

**COMMUNITY INTEGRATION**

-Intergenerational Housing

**SUPPORT SERVICES**

-Mobile Service to Home or Complex

-Information Availability

-Health Care

-Political Will

**ISSUES AND OPPORTUNITIES**

-Private housing provides freedom of choice of location  
-Encourage “granny flats” in established neighbourhoods  
-Encourage apartment building landlords and condo complexes to develop intergenerational activity programming

**ISSUES AND OPPORTUNITIES**

-Personal choice services – mobile veterinary services, library books  
-Health Care – foot care, occupational therapy,  
-Hot Line for seniors issues – mental health, housing and provide call-backs  
-Hard copy and website for Housing Options  
-Community Information Workshops – information technology, personal safety, fraud prevention, city services (i.e. windrow, sidewalks, etc.)  
-Hard Copy Directory and web site for small businesses carrying out minor repairs and/or maintenance services  
-Opportunity for new small consulting businesses –housing, downsizing, community services  
-Encourage other organizations to advocate, market, promote – CARP, Seniors Resource Centre, Seniors Clubs  
-Professionals to include family members in care plans for patients  
-Include “age-friendly” and the aging process in elementary and secondary school curriculums  
-Brantford Lift very important to get Brantford patients to the Adult Recreation Therapy Centre ... extend it to the County  
-New career? – Aging Consultant – independent daily living need assessments  
-Incorporate an Ombudsman for Seniors issues at all three levels of government

**AGEING IN PLACE**

- Personal Choices
  
- Health Care Options
  
- Minor Repairs/Maintenance
  
- Private Property Major Repairs
  
- Downsizing
  
- Affordability for seniors

**ISSUES AND OPPORTUNITIES**

- Pets – dogs require walking thereby exercise, cats provide company/comfort
- Two bedrooms – one for caregiver/family member when required
- Access to affordable and reputable general maintenance/repairs services
- Health Care Issues – to go or stay decision
- Meals on Wheels
- Need “Community Navigators” or Consultants re independent assessments
  
- Age-Friendly/Safety Modifications
- Meals on Wheels
- Home Care, Personal and Bio-Medical Support Services
- Dementia Monitoring Alert System
- In Home Palliative Care
- Nursing Home Alternatives
- Financial consultation services specific to what is included
- Enhance qualifications and payment to Personal Support workers
  
- Need affordable minor repair service – leaky tap, electrical switch, etc.
- Need directory or some source to identify reputable businesses
- How to find out about available municipal services
  
- How to identify reputable and affordable businesses
  
- When and how should it be done
- Emotional time and patience is required
- Opportunity for Downsizing consultant to help with what to keep, donate and trash
- Sell, buy/rent decisions
- Financial consultation specific to housing options preferred
- Nursing and Retirement Home Legislation to allow couples to remain together
  
- Remove Property Tax - municipalities
- Increased Tax Deductions – provincial and federal
- Reputable and affordable personal choice services – small business
- Free Health Care Services – Ontario Health Care System
- Interest free loans for modifications/renovations

**MAINTENANCE**

- Common Services - Examples
  - Household Cleaning
  - Yard/Landscaping
  - Trash Removal
  - Snow Shovelling/removal
  - Minor Repairs
  - Veterinary shots, animal crisis

-Municipal Responsibilities

**ISSUES AND OPPORTUNITIES**

- Lack of affordability – results in deterioration and health issues
- Develop neighbourhood "buddy" systems
- How to find reputable and affordable small businesses?

-Sidewalk and curb repairs

**CLOSING REMARKS**

Several participants brought up the suggestion that the education system train "navigators" or life style consultants. The concept of "Navigator" is borrowed from other agencies that counsel within their own organization and affiliates. The Age Friendly Community movement includes all eight of the domains/pillars of daily life identified by the World Health Organization. Therefore, the suggestions being made were that a new career is evolving that includes knowledge of all eight domains and the ability to consult with clients and their families as they move towards the later stages of life.

Agencies, services and caregivers for seniors have to work within very structured mandates and rules set down primarily by funders. Businesses created for and working with seniors can be as flexible as the business operator – but they need to make a profit to stay viable. The "navigator" or consultant will be very knowledgeable about ALL stressors on the individual and be able to provide assistance and referrals for issue resolution.

Health may be at the top of the hierarchy of needs. However, if transportation, housing, finances or isolation (to name a few) are major stressors, then health and everything else is impacted.

**IT WAS THE GENERAL CONSENSUS OF THE PARTICIPANTS THAT IT IS EXTREMELY IMPORTANT TO BRING FORTH THE FOLLOWING MESSAGE:**

**"IT IS IMPORTANT TO LISTEN TO AND UNDERSTAND THE VOICES OF LIVED EXPERIENCE"**

**SINCERE APPRECIATION IS EXPRESSED TO SEASONS BELL LANE FOR THE REFRESHMENTS PROVIDED**