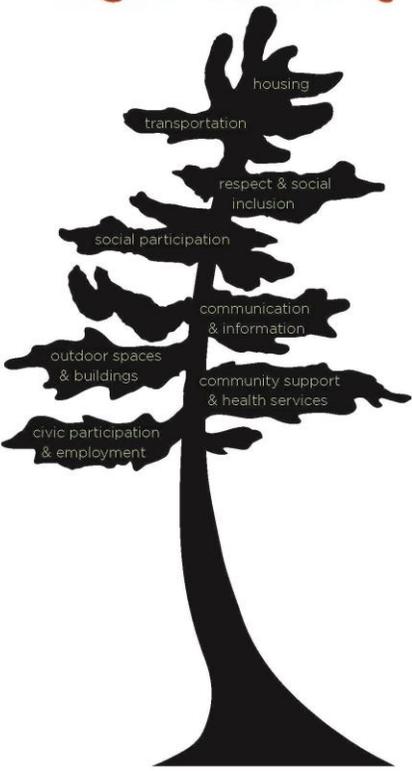


HOUSING KENORA'S SENIORS

Age-Friendly **KENORA**



2016

Introduction

Historically, elders lived within family units. Those without supportive families suffered. High birth rates were a cause for celebration because the lucky parents had increased odds of sufficient support as they aged. Times have changed.

We live longer. We are generally healthier but there are more of us around for a longer period of time. We live in a mobile world. The days of growing old alongside your childhood friends and close to your birthplace are gone for us and for our adult children and for their children. Families may want to provide support for their aging parents but there are increased distances separating them. We have greater expectations of independence than our grandparents. We are used to having our own space and we do not want our children taking care of us nor do we want to take care of their children. Our generation is different than in the past and housing us also needs to be different than in the past.

Retirement communities and senior housing complexes emerged mid century and have enjoyed some success but again, our increased life spans have pressured these housing models.

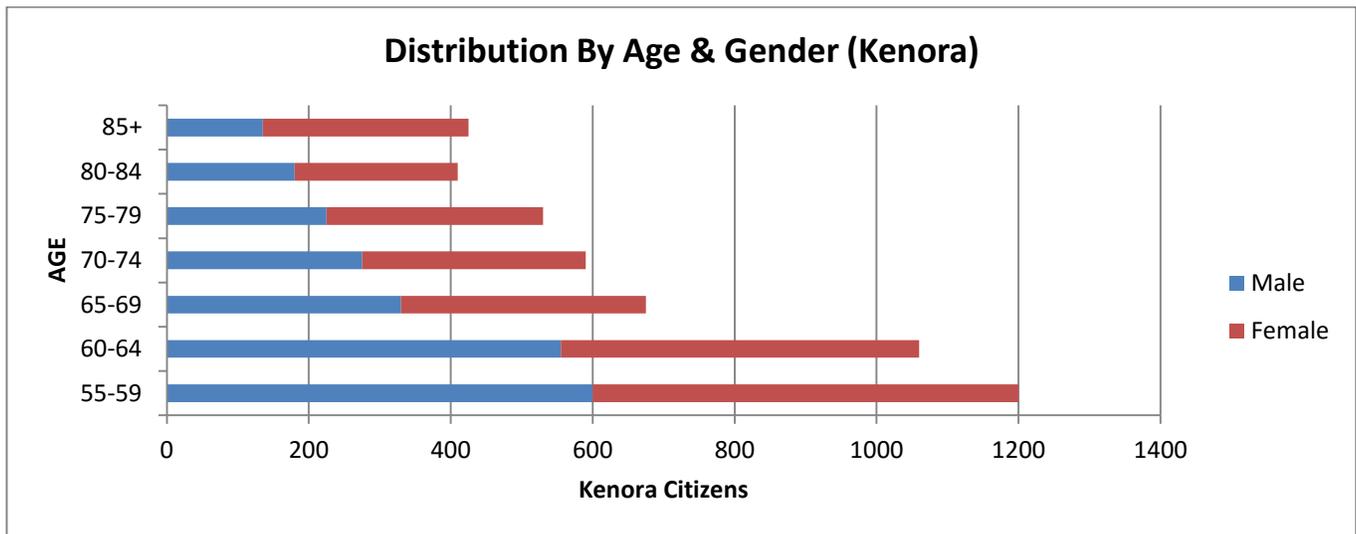
Life leases, assisted living and garden flats are some of the newer housing options. Seniors have diverse needs. As community planners we need to ensure that we can meet those needs within our housing spectrum. We also have to know where we are headed, anticipate the need and design effectively for the future.

Making Kenora Home advocates for affordable, accessible and appropriate housing for the citizens of our community.

Profiling Our Senior Citizens¹

Demographics

Kenora has a population of 1900 citizens age 65 years and older. Within 10 years another 2260 local citizens will have aged into retirement.



Beginning at age 65, the gender ratio becomes unbalanced because of the shorter male lifespan. By 85 years of age and older, women are 67% of the population. The gender income gap indicates that females will have lower incomes thus affordable housing needs increase as the population ages.

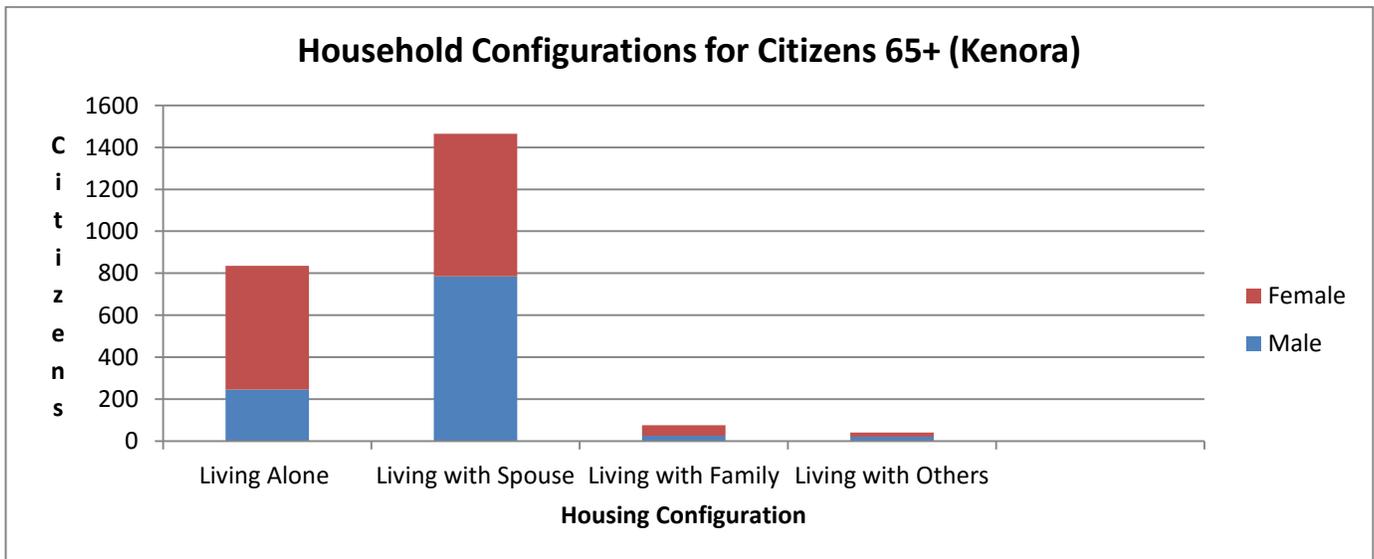
Family Status

Given that women generally outlive males, more women are living alone (71%) or with family (72%).

Although there has been media buzz over shared accommodation and/or communal living for aging citizens, less than 1.5% are in that type of household.

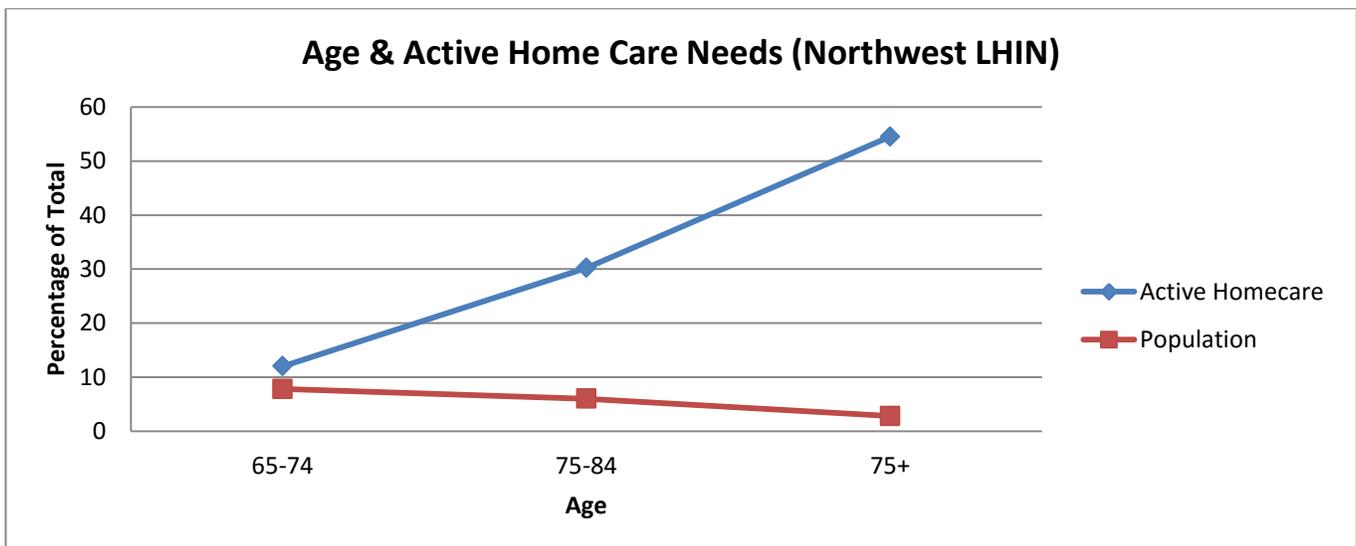
¹ All data originates from Statistics Canada (Kenora Census Agglomeration 2011)-Census Profile, National Household Survey with noted exceptions

This is a stark contrast to the general population in which 34% of citizens are sharing accommodations with persons other than family members.



It is indicative of the previously noted historical family dynamic that only 3 % of seniors are living with family members other than a spouse. Anecdotally, many these households reflect the growing number of grandparents who are raising their grandchildren. In Kenora, the number of children living with grandparents is estimated at 173 children who are 17 years of age or younger. This is a fairly new trend affecting senior housing.

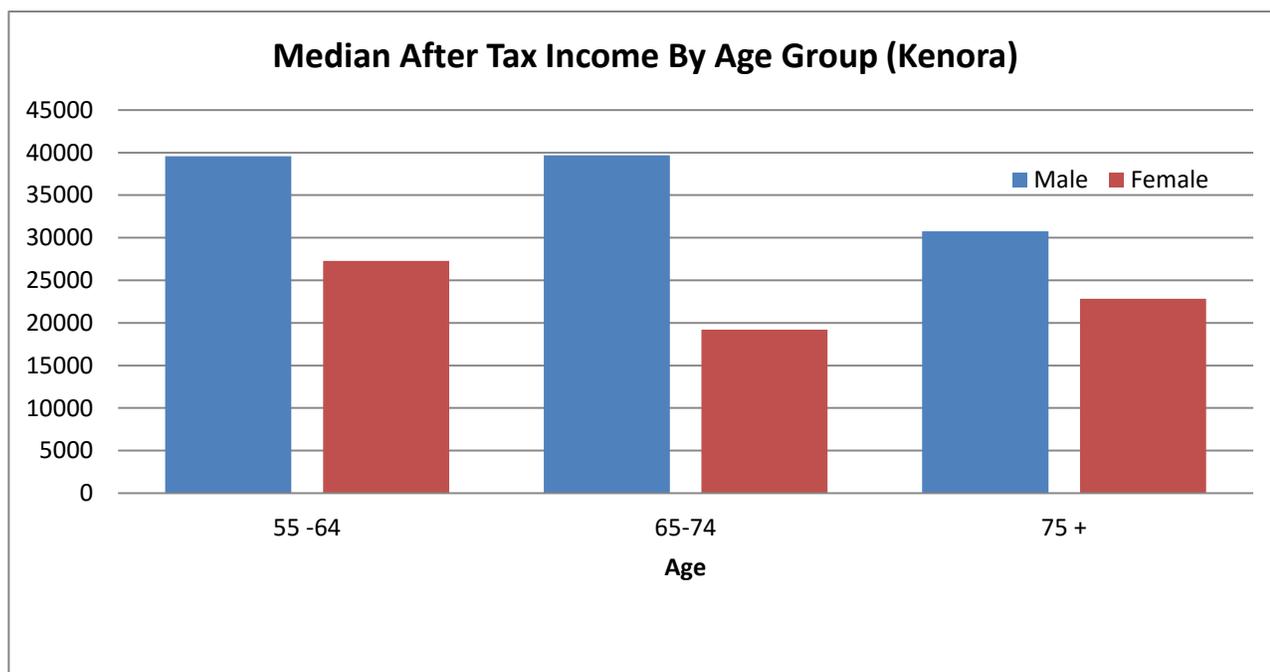
Health Status



Citizens over the age of 75 comprise 2.8% of the community's population but require 54.5% of the available homecare services². Community Care Access Centre, Northwest Independent Living Services and Community Support Services provide limited assistance with a mix of free and fee services. These organizations are serving at capacity so population increases will require program expansion to meet needs.

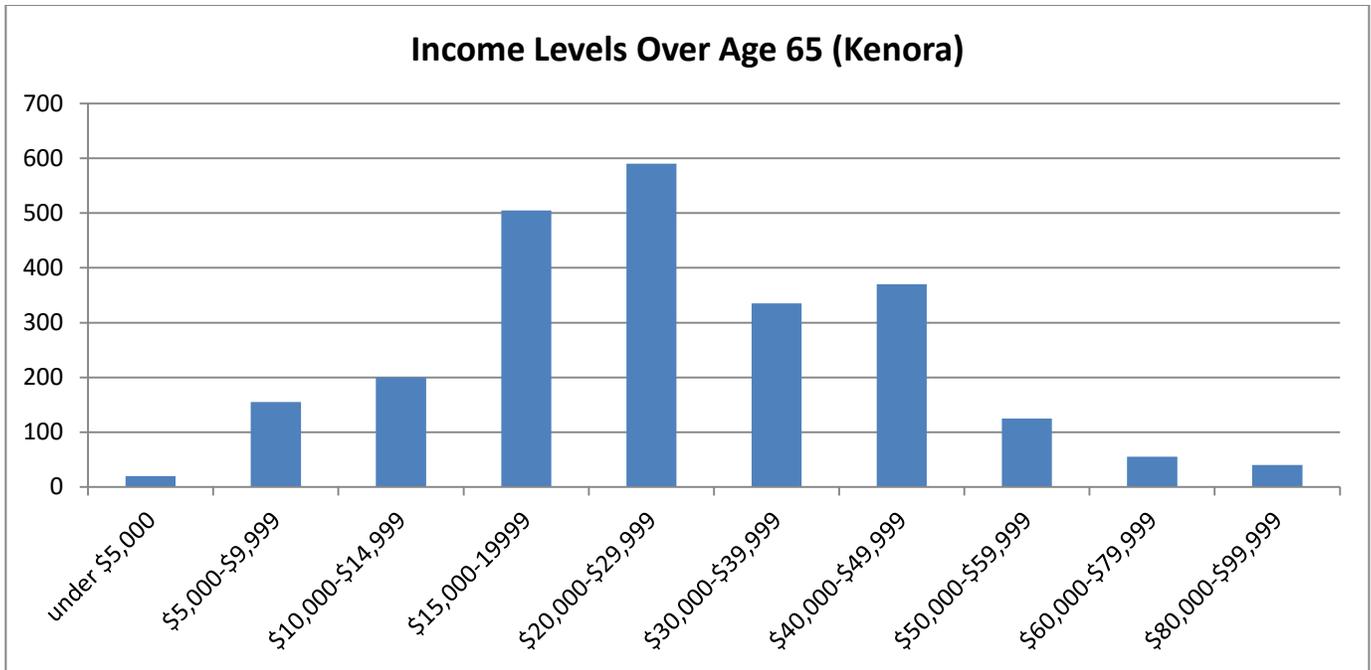
Income

The median after tax income for those over 65 years of age in Kenora is \$24,638 (male \$32,150; female \$21,557).



There is an increase in female income after age 75, which reflects the impact of the curtailed male life expectancy. Estates often leave incomes for widows that increases income beyond previous levels.

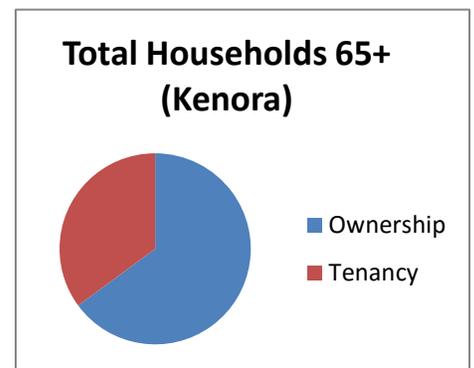
² North West LHIN Local Environmental Scan Spring 2013 page 31



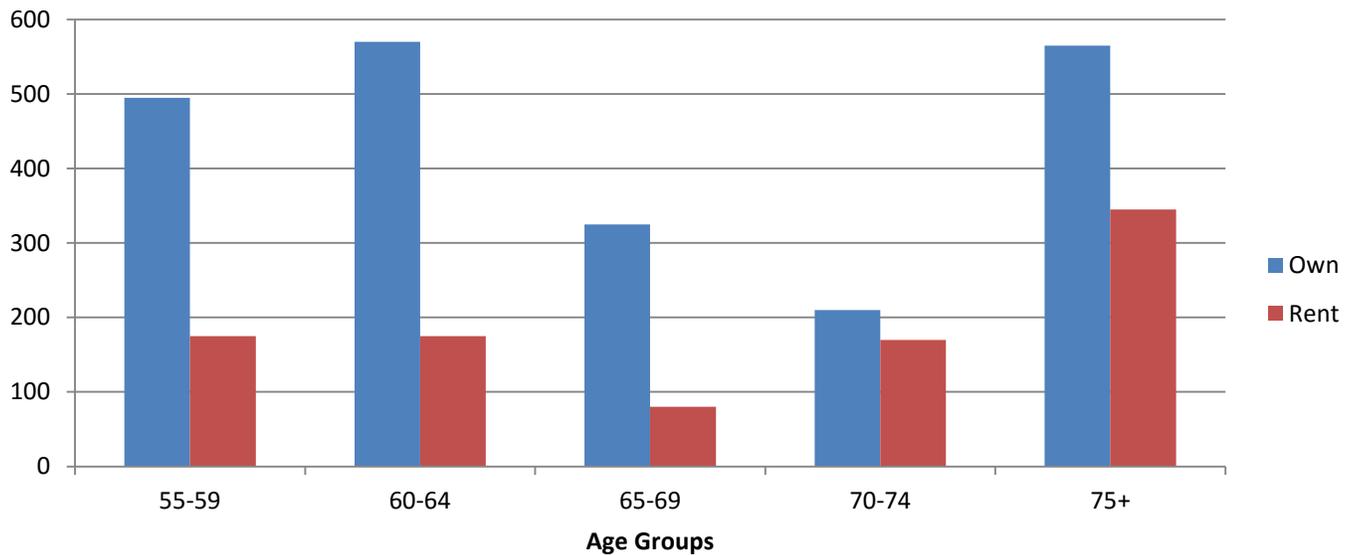
One quarter of Kenora’s seniors have an income of \$20,000-\$29,000 followed by \$15,000-\$19,000 (21%). Only 9% have incomes of \$50,000 or more.

Shelter

The average overall monthly shelter cost for an owned home in Kenora is \$976. For tenants, the cost is \$739. Although the average cost includes utilities within the National Housing Survey, since this data was collected, there has been a 77% increase to utilities within the province. Costs are currently higher in all categories. Twice as many tenants (43.4%) as homeowners (21%) are spending more than 30% of their income on shelter costs. Subsidization has ameliorated shelter costs for another 19.1% of tenants in Kenora.

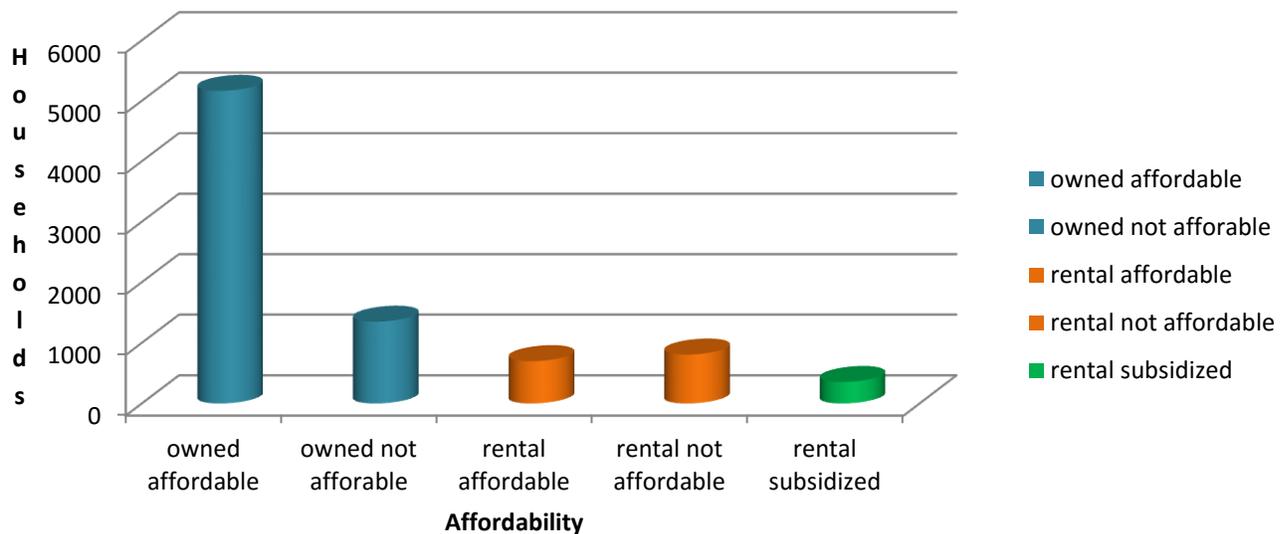


Home Ownership & Rental By Citizens 65+ (Kenora)



Canada Mortgage and Housing Corporation’s definition of affordable housing is when shelter costs do not exceed 30% of a household’s income. With an estimation of shelter costs at \$1,000 per month, the income affordability point is \$3,333 (\$39,996 annually). After age 65, only 22% of seniors have affordable shelter in Kenora.

Shelter Affordability Age 65+ (Kenora)



An internationally used measure of affordability is the LIM-AT (Low Income Measure-After Tax). Statistics Canada defines this measurement as “a fixed percentage (50%) of median adjusted after-tax income of households observed at the person level, where 'adjusted' indicates that a household's needs are taken into account.” The LIM-AT³ for an individual is \$19,460 and \$27,521 for a couple. In Kenora, 14.1% of all citizens over the age of 65 are below this low income level.

The housing issue becomes more problematic when assistance is required to maintain independent living. The average monthly cost of assisted living residences in Ontario is \$3,204⁴, which requires an income of \$96,120 to meet the affordability mark. Manitoba's average cost is \$2,378, which is affordable with an annual income of \$71,340.

A similar cost gap exists for those seeking Active Adult 55+ retirement communities. Ontario's average cost is \$2,789, which is significantly higher than Manitoba's monthly average of \$1,779. Kenora has two life lease retirement communities-Southward and Grandview. Between them there 60 units which are fully occupied and there is a waiting list.

Kenora does not have a full assistive living residence and seniors who can afford private assistive living are moving to Manitoba to meet their needs. Given that these are citizens on the higher end of the income spectrum, there is a related reduction in the median income locally as a result. The community has created a supportive living services package that is fee for service and can be accessed by residents of Parkview, Gardner and Benidickson. When these fees are added to the rental expenses, the cumulative costs are less than the cost of a full service residence.

Current & Future Needs

Rental

Overall, the number of seniors in rental housing more than doubles between the age groups of 65-69 and over 75 years of age. In 2010, this meant that 90 more households in Kenora hit the rental market. For community planners, the oncoming baby boom will rocket this market upwards. This is where the garden flat trend is growing from. Recent zoning changes in Kenora are opening up

³ 2010 measure

⁴ CMHC Senior Housing Report-Ontario (2015)

opportunities for development but individuals will have to commit to building these tiny homes for rent.

Kenora already has 270 senior designated non-profit units, which are a balance of market rent and geared to income subsidizations. Given the population of seniors whose incomes are below the LIM-AT, 109 more households require rental subsidization. Projecting local census trends, within 10 years there will be a further 9% increase in subsidized units to meet needs.

When the CMHC definition is used (30% of income), 464 households currently require rental subsidization with a projection of 659 within a decade.

The chasm between these two definitions illustrates the challenge of statistical analysis. The CMHC definition is appealing but not realistic. The LIM-AT is comparable internationally but not relative to Canadian expectations.

There's a third option that partners private enterprise and government funding. Affordability under the Rental Housing Component of the IAH (Investment Affordable Housing) was defined as rent at 80% of the market rent. Market rent doesn't often include energy costs, which can be problematic. For a 1 bedroom apartment the average monthly rent would be set at \$544. Even with utilities added in, shelter costs would be reduced by 20% for modest income seniors. This option only works when the government provides funding and private enterprise commits to this type of project.

Life Lease

Both Grandview and Southward are fully occupied and have significant wait lists for their 60 units. This type of housing is targeted to middle income adults (55+) who are downsizing from home ownership to a lifestyle community. Following national trends, there is a 63% decrease in home ownership between the ages of 65 and 75. This translated to a change of 115 households within Kenora (2010) who exited family home ownership and were able to apply assets to life lease, smaller home purchase or condominium investment. Our increasing population of older adults will increase the impact of this cohort on the housing market.

Ownership

Fifty-eight percent (58%) of Kenora citizens over the age of 65 own their own homes. As incomes decline, the cost of ownership increases and 26% of Kenora's seniors do not have affordable housing. Repair and renovation funding has eased maintenance costs for a few but others struggle with expenses and taxes.

There is a general decline in home ownership from age 60 onwards however opportunities exist within the local housing market that are propelled by the expansive baby boom impact.

Niche marketing is a grail for realtors. The older adult market is a group with housing needs and assets who are literally a booming population. As previously noted there is a decline in home ownership as the population ages but there is an identified transition stage between 60 and 70 years of age that presents an opportunity. Statistics Canada reports that those who downsize from family homes to smaller homes between the ages of 60 and 64 will remain homeowners longer than those who sell their homes between 65 and 70 years. If attractive and appropriate retirement housing is available, Kenora will retain their middle-income retirees as property owners.

Supported/Assisted Living

As our population ages the need for home care increases. By 2016, Kenora's senior population will have expanded significantly. In house supportive and assisted living programs require a specific population density to achieve economies of scale. Most seniors still live in their own detached residences and consequently mobile services best meet local needs. This mobility also works in reverse. Because most seniors still live on their own, transportation to medical appointments, shopping and social/recreational opportunities is required. Transportation such as Handi-Transit is essential to support seniors in activities of daily life.

Recommendations for Senior Housing

1. Offer tax incentives for garden flat construction for the construction of 20 garden flats throughout the community.
2. Expand the municipal property tax deferral option from taxation increases to full taxes for seniors.
3. Increase fully subsidized senior units by 20%.
4. Create 20 units that rent at 80% of market rent.
5. Convert land around local long term care home to create a campus of care that will house 20 households in semi-independent living residential units connecting to the nursing home.
6. Enhance community amenities through the Age Friendly community plan to attract mid income retirees to settle in Kenora.
7. Entice developers to invest in the senior niche market for expansion of local retirement housing options.
8. Develop further mobile housing support services (hospitality, personal care, house care, transportation) that are available on a sliding fee scale to augment services currently offered through the Community Care Access Centre, Northwest Independent Living Services and Community Support Services.