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Housing for Seniors with Disabilities

VISIONS FOR CHANGE POLICY CHALLENGE 2018-2019

ANN MARIE CORRADO



Executive Summary

Nationally, the number of older adults is increasing¹⁻³ and by 2036 approximately one in four Canadians will be 65 years of age or older.⁴ According to Statistics Canada, around one third of seniors report having a disability.⁵ Despite the majority of seniors wanting to age in place,^{1,3,6} individuals with disabilities face a myriad of challenges that impact their ability to age independently in their current home or community.⁷

The purpose of this policy report is to identify housing options that can support seniors with disabilities to age in place and live independently for as long as possible. The report included looking at housing information relating to seniors and individuals with disabilities from websites such as the Canadian Mortgage and Housing Corporation (CMHC) and the Government of Canada. The search identified three themes - affordable housing, funding for accessible housing and lifelong homes - that capture related housing options that would support seniors with disabilities to care for themselves in their home or community as they age. To begin, seniors with disabilities can benefit from an increase in new affordable housing that is being built across the country as well as federal, provincial, and territorial funding assistance to support accessible housing. In addition, seniors with disabilities can benefit from lifelong homes, which include housing that is accessible, adaptable and/or built using the principles of universal design.

Overall, this report identified a gap in housing options that are specifically designed for seniors with disabilities as seniors and individuals with disabilities are often viewed as separate and distinct groups. As such, it is recommended that *Canada's National Housing Strategy*⁷ has an additional focus on meeting the needs of seniors with disabilities, through the development and implementation of innovative housing options that enable seniors with disabilities to independently age in place.

Policy Question

The research question that guided this report was: “What housing options would support seniors with disabilities to age in place and live independently for as long as possible?”.

Below are key definitions for the terms being used in this report:

- **Housing options** include physical housing, government funding for housing modifications and builds as well as design approaches for housing.
- **Seniors** are defined as the population of individuals aged 65 and over.⁴
- A **disability** is defined as a physical or mental impairment that interferes with a person's full participation in society.^{5,8,9}
- **Aging in place** is defined as “the ability to live in the same home or community safely, independently, and comfortably, as you age”.¹⁰
- **Living independently** is defined as “looking after yourself in your own place”.¹¹ Although individuals living independently may still purchase services such as meals and/or hire someone to help them with household tasks as well as activities of daily living, the place they live (whether it be a house, condominium, rental property, etc.) does not provide this assistance for them.¹¹ As such, living independently is different than living in supportive housing or an assisted living facility where support services are included in an individual's residential package.^{11,12}
- **Accessible housing** is defined as “the construction or modification of housing to enable independent living for persons with disabilities”.¹³
- **Universal design** is defined as “the design of products and environments to be usable by all people to the greatest extent possible, without the need for adaptation or specialized design”.¹⁴

Background

Across the country, the number of seniors is quickly increasing.¹⁻³ In fact, for the first time in Canadian history, a greater proportion of individuals are 65 years of age and older, compared to children under 15.⁴ By 2036, the number of older adults could reach approximately 10.4 million, representing 24% of the total population.⁴ Of note, the prevalence of disability increases as individuals age^{5,15} with 33.2% of older adults reporting that they have a disability.⁵ The most common disabilities among older adults are related to pain, mobility and flexibility.⁵

The increase in the older adult population is important to understand as it has implications for many sectors including housing.^{3,16,17} Although approximately 85% of older adults want to age in place,¹⁸ individuals with disabilities face obstacles including inadequate social support, insufficient financial assistance and inaccessibility of housing that impact their ability to access affordable and appropriate housing.⁷ Unfortunately, when individuals with a disability are unable to live in an accessible home that accommodates their needs, it is detrimental to their quality of life.^{3,19} In particular, when seniors with disabilities cannot age in place, they become forced to leave their homes for more accessible living arrangements. This can cause stress, negatively impacting both seniors' physical and mental health.³

To date, many governments have produced policy documents that acknowledge the importance of increasing the supply of housing and increasing affordable housing. For example, the federal government's *Action Plan for Seniors Report* highlights the importance of affordable housing and describes some of the government's monetary commitments to assist low-income Canadians with their housing needs.²⁰ Similarly, *Canada's National Housing Strategy* aims to create more homes for Canadians while increasing the affordability for individuals who are low-income, over the next 10 years.⁷ At the provincial level, the Ontario government recently announced that it is developing a *Housing Supply Action Plan* with the goal of creating more housing so that owning or renting a home can be more affordable.²¹ Although seniors with disabilities have benefited and may continue to benefit from the increase in housing that is more affordable, less attention has been given to housing options for seniors with disabilities in policy reports.

Research Approach

In conducting this research, resources relating to seniors housing and accessible and adaptable housing were reviewed from the CMHC.²² The *Benefits Finder* on the Government of Canada's website was also used to determine the housing benefits (from federal, provincial and territorial governments) that seniors with disabilities may be eligible for.²³ Finally, housing resources on federal, provincial and territorial government websites were reviewed to gather further information on the housing benefits found on the Government of Canada's website and/or new information on additional housing options that would support seniors with disabilities to age in place and live independently for as long as possible.

Due to resource and time constraints, stakeholder meetings were not conducted with older adults with disabilities, the CMHC, or federal, provincial and territorial government representatives that have seniors, accessibility and/or housing portfolios. Furthermore, municipal housing options in each province and territory were out of scope for this report.

Of note, the key findings presented here are not meant to be an exhaustive list of all of the housing options found during the research process that could support seniors with disabilities to age in place and live independently for as long as possible. Instead, similar housing options have been grouped into three larger themes - affordable housing, funding for accessible housing and lifelong homes - that encompass their underlying goals of enabling seniors with disabilities to care for themselves in their home or community as they age.

Key Findings

Affordable Housing

Seniors with disabilities can benefit from an increase in new affordable housing builds in Canada. For example, the federal government is working with provincial and territorial governments (who cost-match the federal investment), through the CMHC, to provide access to affordable housing through the *Investment in Affordable Housing Program*.²⁴ Although these affordable housing builds are not targeted specifically to seniors or individuals with disabilities, some of the homes that have been built for seniors are fully accessible,²⁵⁻³⁰ while others have some units that are accessible.^{31,32}

In addition, the *National Housing Co-investment Fund* supports the construction, repair and renewal of housing units for all Canadians, including seniors, which is expected to alleviate the affordable housing demand among low-income individuals.^{7,33} Of note, the projects that are funded through the *National Housing Co-Investment Fund* promote accessibility and universal design, thus improving the accessibility of housing for individuals with disabilities.³³

Funding for Accessible Housing

To begin, Canadian seniors can benefit from non-refundable tax credits provided by the federal government under the *Home Accessibility Expenses Credit*.³⁴ These tax credits support seniors in completing home renovations that enable them to gain access to, or to be mobile or functional within, their home; or reduce their risk of harm within their home.³⁴ Moreover, First Nations seniors with disabilities can benefit from federal government funding that provides low-cost loans and/or financial contributions to support accessible housing. First Nations individuals living on reserve who have a disability can apply for financial assistance through the *Residential Rehabilitation Assistance Program for Persons with Disabilities*, in order to make modifications to their current home so that their home is more accessible.³⁵ These modifications include the addition of ramps, handrails and lifts that may support independent aging in place for older adults with disabilities.³⁵ First Nation older adults living on reserve can also apply for financial assistance through the *Home Adaptations for Seniors' Independence Program*, to support minor home adaptations that will help them live independently in their current home.³⁶ These minor home adaptations include assistance installing handrails as well as bathtub grab bars and seats that may also support aging in place for older adults with disabilities.³⁶

Furthermore, seniors with disabilities in almost all provinces and territories can access either tax credits or grants to complete modifications to their homes, in order to make them more accessible. For example, in Newfoundland and Labrador, the *Home Modification Program* provides funding assistance to individuals with low-to-moderate incomes who need accessibility modifications in their homes.³⁷ Accessibility modifications include the installation of a ramp, widened halls and doorways and bathtub grab bars.³⁷ In Nova Scotia, the *Access-A-Home Program* provides funding for individuals with long-term disabilities who are limited to a wheelchair.³⁸ The funding is meant to be used to support adaptations that will make one's home wheelchair accessible.³⁸ Similarly, in Alberta, the *Residential Access Modification Program* provides funding assistance for individuals of any age who use a wheelchair or a senior who continuously uses a four-wheel walker.³⁹ Funding assistance must be used to enable individuals to enter and move within their home.³⁹ In Quebec, the *Residential Adaptations Assistance Program* provides funding assistance to individuals with disabilities to complete essential, functional and cost-effective home adaptations including installing an outdoor access ramp and widening a door.⁴⁰ Finally, in British Columbia, the *Home Renovation Tax Credit* provides funding assistance to seniors and individuals with disabilities to complete certain permanent home renovations, such as the installation of walk-in bathtubs and grab bars, that will improve accessibility.⁴¹

Lifelong homes

Seniors with disabilities can benefit from design approaches that allow individuals to age in place.³ Lifelong homes include housing that is accessible, adaptable and/or designed using the concept of universal design. Accessible homes are built with features, such as large kitchens, bathrooms and bedrooms as well as wider doors and entrances without steps,^{14,42} that can

accommodate all individuals regardless of their age or needs.^{3,14} The CMHC and the March of Dimes have identified low cost and no-cost modifications for individuals who are hoping to make their home more accessible.⁴³ These modifications include ideas to improve the accessibility of entrances and stairs as well as suggestions for modifying kitchens and bathrooms and making home layouts safer for residents.⁴³

Adaptable homes are often standard-looking homes with “features that can be tailored to the specific needs of residents as their particular needs evolve, without costly renovations or structural changes”.⁴² An example of adaptable housing is FlexHousing™, which incorporates options at the design and construction phase that enable homeowners to make future changes to their house as their needs change.^{3,42} For example, the design of the plumbing system in FlexHousing™ would allow the homeowner to convert a room into a bathroom if they become less mobile and could only be situated on one floor of their house.⁴²

Furthermore, some homes are being designed and constructed to reflect the principles of universal design,^{3,14,44} which encourage flexibility, adaptability, safety, and efficiency.⁴⁵ Universal design is beneficial as it creates spaces that can be used by all individuals including children and older adults with disabilities.^{14,44,46} Of note, universal design is different than accessible homes as it provides a solution that is permanent, attractive and acceptable to individuals of all ages.⁴⁶

Additional Resources

For more information, including eligibility, on the *Investment in Affordable Housing Program*, the *National Housing Co-Investment Fund*, the *Home Accessibility Expenses Credit*, the *Residential Rehabilitation Assistance Program for Persons with Disabilities*, the *Home Adaptations for Seniors' Independence Program*, the *Home Modification Program*, the *Access-A-Home Program*, the *Residential Access Modification Program*, the *Residential Adaptations Assistance Program*, and/or the *Home Renovation Tax Credit*, please visit the CMHC's website at www.cmhc.ca and/or the respective federal or provincial government website.

For more information on lifelong homes, including housing that is accessible, adaptable and/or designed using the concept of universal design, please visit the CMHC's website at www.cmhc.ca.

Policy Recommendations

Based on the findings presented in this report, it is evident that a significant opportunity exists to create new and innovative housing options for seniors with disabilities so that they are able to age in place and live independently for as long as possible. Although this report identified lifelong homes, more affordable housing, as well as funding assistance from the government to support accessible housing, there was a lack of housing options that were tailored specifically to seniors with disabilities, as seniors and individuals with disabilities are often categorized as vulnerable segments of the population that are separate and distinct.

Main Policy Recommendation

Canada's National Housing Strategy, which is a 10-year plan that was launched in 2018, should have an additional focus on meeting the needs of seniors with disabilities, through the

development and implementation of innovative housing options that allow seniors with disabilities to age in place.⁷ Although the current strategy promises more affordable homes for vulnerable populations including seniors and people with disabilities, an overt commitment to creating innovative housing options that are accessible for seniors with disabilities has not been made.⁷ As a first step, the individuals who conducted the initial 21 focus groups with people with lived experience of housing need⁷ should conduct an additional focus group with seniors who have disabilities. This focus group is essential as it will ensure that the housing needs of seniors with disabilities are captured, so that their feedback can inform the implementation of the strategy moving forward. This policy option is advantageous as it is tied to an existing strategy that is already underway. In addition, the strategy is in its early stages of implementation, allowing for more flexibility in what it aims to achieve.

Alternative Policy Recommendation #1

The Federal/Provincial/Territorial Ministers Responsible for Seniors Forum, which is an intergovernmental body that was created to share information, discuss new and emerging concerns related to seniors, and work collaboratively on important projects,⁴⁷ should tackle the lack of innovative housing options for seniors with disabilities as its next key project. This policy option is advantageous as the Seniors Forum already has a group of key stakeholders with a vested interest and commitment to improving the lives of seniors. As such, they will be able to work quickly and collaboratively to develop and implement innovative housing options to support seniors with disabilities.

Alternative Policy Recommendation #2

The federal government should create and release guidelines that encourage builders in each province and territory to build more homes using the principles of universal design. Moreover, the federal government should provide monetary incentives for builders, in order to increase the likelihood that behaviour change will occur. This option is advantageous as it would ensure that more individuals could age in place as more homes are built using the principles of universal design. However, the development of these guidelines would require significant buy-in from stakeholders and the implementation of the guidelines would require financial resources from the federal government. Furthermore, the development and implementation of these guidelines would make it less likely that stakeholders would create new and innovative housing options specifically tailored for seniors with disabilities.

Alternative Policy Recommendation #3

Each province and territory should form a multidisciplinary team of individuals that includes seniors with disabilities, policy makers, researchers, urban planners, architects, builders and advocates, in order to work towards innovative housing options that recognize the diversity of seniors with disabilities. Of note, it is critical that older adults with disabilities are engaged as partners as it will allow other stakeholders to better understand their needs and preferences as well as learn from their lived experience. This policy option is advantageous as it will ensure that key stakeholders have the opportunity to provide feedback in the design, development, implementation, and evaluation phase of each housing option to support seniors with disabilities. However, it must be acknowledged that this option will require a significant amount of time, coordination and financial resources, in order to make sure that everyone is able to meaningfully contribute and that tangible results are achieved. Furthermore, the implementation

of a large group of stakeholders would benefit from a skilled facilitator to outline ground rules and mitigate challenging conversation as they arise.

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