

COMMUNITY HOUSING STRATEGIES FOR AGING POPULATIONS



LUMINA SERVICES

Lumina Services is a leading provider in Canada of market intelligence focused on the seniors' housing and health care industry. The company, which specializes in all segments of seniors housing and health care — active adult, supportive housing, assisted living, and residential care — has four major divisions:

1. Development and Operational Consulting — market & feasibility studies, site selection, due diligence, advice on building & unit design, marketing, management, underperforming projects, conversions.
2. Community Housing Strategies — demographics, needs assessments, identification of alternative strategies to address current and emerging housing needs, life lease, virtual retirement communities, elder-friendly communities, sustainability, destination retirement communities.
3. Research and policy development — Lumina is often called upon by governments for policy research and advice. The company is a leading Canadian authority on life lease.
4. Presentations

Kate Mancer, MA, heads the company. Kate is an economist by training, with over 25 years of experience in the housing industry. She is a well-known and highly respected authority in the seniors' housing and health care industry and is a frequent presenter at industry events. She is the author of a forthcoming book tentatively titled "Seniors' Housing Companion".

Lumina is a member of the Mortgage Investment Association of BC, the Canadian Association on Gerontology, the American Gerontological Association, the BC Senior Living Association, and the BC Non-Profit Housing Association.



Fig. 1–2

Net Migration 2002 – 2008 Cowichan Valley Regional District			
	Interprovincial	Intraprovincial	Total
under 45	1,076	1,212	2,288
45 – 54	791	793	1,584
55 – 64	520	965	1,485
65 – 74	260	139	399
75+	149	-110	39

Net Migration 2002 – 2008 Sunshine Coast Regional District			
	Interprovincial	Intraprovincial	Total
under 45	515	643	1,158
45 – 54	263	604	867
55 – 64	170	551	721
65 – 74	78	99	177
75+	59	-108	-49

How Lumina Can Help Your Community

Lumina offers a full spectrum customized consultancy service designed to suit your needs. We know that no two communities are the same. We take the time to get to know the communities we are working in so that our analyses ask the right questions and provide the right answers. There are a number of ways we can help you.

Demographics:

Population, Migration, Households, Forecasts

Professor David Foot of the University of Toronto says that demographics explains two-thirds of everything.

We pay special attention to demographics. For example, *fig. 1 – 2* shows an analysis of **migration trends** over the six year period from 2002 to 2008 in two regional districts — the Cowichan Valley Regional District on Vancouver Island and the Sunshine Coast Regional District. The charts include interprovincial migration (people moving into and out of the regional districts from and to other provinces) and intraprovincial migration (people moving into and out of the regional districts from other places in BC).

What do these charts tell us?

For one thing, they tell us that the CVRD attracts twice the number of migrants as the SCRD. This is important from the perspective of demand for housing and for other services as well.

They also tell us that younger seniors, here defined as 55 – 74, are far more likely to move than older seniors (75+), which is an important piece of the housing demand puzzle — the two groups display completely different housing market behaviour.

What are the migration trends for your community? How will they affect the demand for housing?



Fig. 3 – 4

Population Forecast Quesnel Local Health Area							
	2008	2013	2018	2023	2028	2033	% chng
< 55	17,069	15,589	14,485	14,015	13,843	13,845	-18.8
55 - 64	3,336	3,861	4,086	3,620	3,017	2,671	-19.9
65 - 74	1,909	2,441	3,046	3,533	3,720	3,274	71.5
75 - 84	1,030	1,130	1,340	1,764	2,191	2,541	146.7
85+	331	454	545	624	758	992	199.7
Total	23,675	23,475	23,502	23,556	23,529	23,332	-1.4

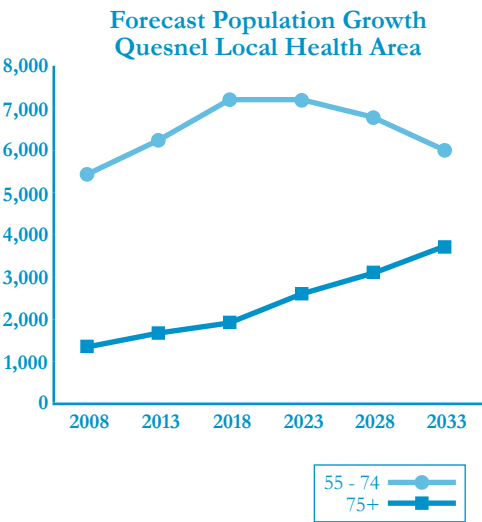


Fig. 5 – 6: Household Incomes Invermere

Family Households 65+			
Owners	Avg Inc	Renters	Avg Inc
120	\$54,579	0	na

Non-Family Households 65+			
Owners	Avg Inc	Renters	Avg Inc
75	\$25,517	45	\$22,275

Migration trends are also an important factor in forecasting future population growth. *fig. 3 – 4* shows the **population forecast** for the Quesnel Local Health Area between 2008 and 2033

If you were thinking about developing housing in Quesnel, you might be better advised to think about exploring the opportunities for service-enriched housing, which is of interest to the 75+ group, rather than active adult housing, of interest to younger seniors.

How many people will there be in your community in 2013, 2023, or 2033, and how will they be split between younger seniors and older seniors? Lumina can tell you.

Income Analysis

It's also important to know how much people in your community can afford to spend on housing, which in turn is based on three main factors — incomes, homeownership, and house prices. Lumina has purchased an extensive data base from Statistics Canada, based on results from the 2006 Census. We also have somewhat similar data from the 2001 and 1996 Censuses, although it is not nearly as detailed. As an example, *fig. 5 – 6* shows the 65+ population of Invermere. A household means all the people who live in the same dwelling unit.

Family households usually have higher incomes than non-family households, mainly because there are more people in family households. Owners usually have higher incomes than renters, although in the case of Invermere there is not a huge difference. But of course the main difference between owners and renters is that owners have a valuable asset that renters don't — their house.

Communities looking to develop seniors' housing need to look at data like this, so that they know how many households there are, how old they are (we have the same data for households aged 55 – 64, 65 – 74, 75 – 84, and 85+), whether they are owners or renters, how many family and non-family households there are (this is important for service-enriched forms of housing, which attract mostly non-family households), and what community income levels are like — not just averages, but medians and detailed ranges as well.

Economic Conditions & Housing Market Imperatives

If a new seniors' housing project were to be built in your community, how readily would the housing market absorb the sale of houses that would hit the market all at the same time? Would sale prices be high enough to help people afford the higher cost of new accommodation? The answers to these questions are rooted in overall economic conditions. Understanding those conditions is key to a thorough understanding of housing market dynamics.

What is the Supply of Senior-Appropriate Housing in your Community?

It's not just a matter of identifying the local Lions housing project or long term care facility. In our travels throughout the province we ask people this question: if you had to use a mobility aid such as a walker or a wheelchair, how easy would it be for you to stay where you live now? In most communities the majority of people say it would be difficult or impossible.

And yet in many cases there are few or no housing options for people to consider. Either there are no apartments, or the apartments that do exist don't have elevators. There aren't any single storey, accessible housing units. Access to stores and services may be challenging without a car. Seniors may be living in houses that are far too big for them but that would suit a younger, larger family perfectly.

These are all important dimensions of the supply of senior-appropriate housing in communities.





Fig. 7: Housing Needs vs Housing Supply

Is there a mismatch?	Terrace	Williams Lake
Yes	92%	100%
No	8%	0%

Those are pretty dramatic comparisons.

What do Consumers in Your Community Think?

Lumina has undertaken consumer research in dozens of communities throughout the province. In addition, thanks to a joint research project with the BC Senior Living Association, Kate Mancer has interviewed more than 160 seniors on an individual, in-depth basis about everything from why they moved into a retirement community to the desirability of washers and dryers in each apartment. Lumina knows what seniors are looking for in their own specific housing environments and in their communities as well.

Fig. 7 is a good example of that. We held focus groups in Terrace and Williams Lake and asked participants first to describe what kind of housing they would want if they decided to move. Then we asked them if that kind of housing existed in Terrace and Williams Lake. Fig. 7 shows what they said in response to the question: “Is there a mismatch between seniors’ housing needs and what is available to meet those needs?”

Tying it all Together: Needs Assessments

A good needs assessment answers the questions: what is the current housing situation of seniors in our community? Are they under-housed? Over-housed? Is the available housing accessible for people who use mobility aids? Is there enough affordable housing for lower income households? Are there suitable options in the community so people can age in place? And what about tomorrow’s seniors who may move to your community from elsewhere? Will they find somewhere suitable to live?

Housing Solutions

It's vital to know what community housing needs are before communities themselves or local not-for-profit organizations or developers set out to meet them. Lumina can help with that process too. Here are a few of the ways seniors' housing needs have been addressed in communities in BC and elsewhere:

- Life lease (municipalities in Ontario have sponsored life leases)
- Abbeyfields
- Virtual retirement communities
- Supportive housing
- Patio homes
- House sharing
- Garden apartments

Our Services In Support of Identified Solutions

- Planning & zoning
- Sustainability : green building designs, energy efficiency
- Funding Sources: BC Housing, CMHC, foundations, partnerships, fund raising

Community Infrastructure in Support of Aging Populations

What steps should your community take to make aging in place easier for existing residents?

Destination Retirement Communities

“The preponderance of research has found positive economic impacts for receiving communities from the in-migration of older people.” (*Brown and Glasgow, Rural Retirement Migration, 2008*)

If you are interested in attracting retirees to your community, Lumina can help you strategize about how best to do that.





To be seventy years young is
sometimes far more cheerful and
hopeful than to be forty years old.



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