

**The Council
on Aging
of Ottawa**



**Le Conseil sur
le vieillissement
d'Ottawa**

A National Housing Strategy: What's good and what's not for seniors



**Submitted by the Age-Friendly Housing Committee
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Our Vision: Respected, informed and engaged seniors living in an Age-Friendly city

Our Mission: The Council on Aging of Ottawa serves as a leading community voice in both official languages for Ottawa's seniors. Our aim is to help Ottawa become more Age-Friendly by identifying and addressing issues and services that impact the lives of seniors.



Acknowledgements: We would like to thank the members of the Age Friendly Housing Committee for drafting this response, especially John Anderson.

For more information: Go to <http://www.coaottawa.ca/housing> or email coa@coaottawa.ca.

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The Honourable Jean-Yves Duclos
Minister of Families, Children and Social Development

Dear Minister Duclos:

We are writing you from the Age-Friendly Housing Committee of the Council on Aging of Ottawa to send you our comments on the National Housing Strategy. First, we want to say that we think that the launch of the NHS is positive. Canada has not had a housing strategy for a very long time. We like many of the measures in the strategy including the plan to promote the political infrastructure around housing-- as outlined in our comments. But we think Canada can do better in meeting bigger housing targets, and targets that would come directly from more federal spending, as has been done in the past. We think also that Canada needs a specific seniors' housing strategy, which would include measures to:

1. Increase the number of new seniors' units to match seniors demographic place in Canadian society. This means targeting 17% of new units right now and moving to 25% by 2036.
2. Fund new co-housing and co-op housing projects.
3. Assure that seniors housing is a part of all new forms of housing development.
4. Plan for housing to include services to provide care "closer to home" when seniors need support to remain independent in their own home and socially connected.

We need to return to the ambitious and successful programs of the post war era and the 1970s when Canada showed housing could be built on a large scale, and, now serve seniors, as well as other groups, which have been missed in the past. This includes specific programs for women, indigenous communities, racialized populations and the homeless. I look forward to your response and to talking with you and your department on this issue, and to help in any way we can in the development of a seniors' housing strategy component in the national plan.

Sincerely,

Kimberley Peterson
President, Board of Directors

National Housing Strategy:

What's good and what's not for seniors

Canada's new housing strategy *A place to call home* is a positive step forward. Canada has been for many years one of the few G7 countries without a national housing strategy. The declaration in the strategy that "housing is a human right" is a welcome statement from the federal government.¹

Also important is the recognition of the dire state of housing in Canada. "But for too many Canadian families, a decent home is simply not affordable. Across Canada, 1.7 million people are in housing need, living in homes that are inadequate or unaffordable. Another 25,000 Canadians are chronically homeless. This needs to change."

The main goals of "removing 530,000 Canadian families from housing need and reducing chronic homelessness by half over the next decade" are worthy goals but are far too modest for a rich country like Canada. The goals of building 100,000 new housing units and 300,000 repaired or renewed housing units over 12 years is far too modest when there are over 36 million Canadians now, and in seven years the population is predicted to reach to between roughly 38 and almost 41 million.²

In the strategy, the largest part of the housing funding over the next 12 years will be from a \$15.9-billion federally managed **National Housing Co-Investment Fund**. "The Fund will consist of nearly \$4.7 billion in financial contributions and \$11.2 billion in low interest loans." This fund will integrate the recently announced **Rental Construction Financing Initiative** and the **Affordable Rental Innovation Fund**. "The **National Housing Co-Investment Fund** will attract partnerships with and investments from the provinces and territories, municipalities, non-profits and co-operatives, and the private sector, to focus on new construction and the preservation and renewal of the existing affordable housing supply."

This 10-year, \$40-billion plan sounds good on paper but is only \$20 billion in federal funds over a 12-year period which amounts to only about \$1.7 billion per year for the whole country. Also, the entire rest of the \$40 billion package relies on \$20 billion being contributed from the provinces and territories. And while some provinces are sure to match the federal funds, there is no guarantee that all provinces will match the federal funding. As well, the strategy has no clear role for cities, even though cities are where most people live and where most new housing will be built.

¹ Government of Canada. (2017). [Canada's National Housing Strategy: A place to call home](#).

² Statistics Canada. (2016). [Age and sex, and type of dwelling data: Key results from the 2016 Census](#).

The other major problem with the federal program is that it is back-end loaded and not much happens until 2020. For example, there is an urgent need to address homelessness. Yet, the key new program, the **Canada Housing Benefit**, which will go to some 300,000 households by 2028 to help end homelessness, will amount to only a maximum of \$2,500 per year per family, and that benefit does not start until 2020. This would only mean about \$208 per month per family which is not much help in Canada's big cities. And an important unanswered question is: will families get this money, or will it go directly to property owners?

Housing for older people is a very weak part of the strategy. The Strategy does note that seniors and senior women are particularly hard hit: "Low-income seniors and senior women living alone are populations with high incidences of core housing need. About a third of households that live in community housing are seniors. Senior women living alone are more likely than senior men to live in core housing need (27% compared to 21%)." But, little is proposed to help this group.

Only 12,000 new housing units for seniors in total over 12 years are proposed, with 5,000 already promised from the last budget, and thus only 7,000 new to be built through the National Housing Strategy (NHS). Here again 1,000 units a year across Canada will do little to meet the needs of seniors who will soon form a quarter of the population. Statistics Canada noted that by 2030 the proportion of the total population aged 65 and over would increase to between 22.2% and 23.6%.³ In 2016, seniors were already 16.9% of the population.⁴ In the NHS, only 12% of total new units are targeted for seniors. As well there are no monies set aside for moderate and middle-income seniors projects such as co-operatives and co-housing.

Perhaps, the most positive part of the NHS is not the money part but rather **the new political infrastructure** around housing which could act more as a check and an assurance that the housing plan will be carried out. This infrastructure includes:

- **New Legislation** which will be introduced, and a detailed **National Housing Strategy** report will be tabled every three years, starting in early 2020. The legislative approach will ensure that the National Housing Strategy is here to stay and grow.
- **A New Federal Housing Advocate** to help "vulnerable groups, low-income Canadians, and people with lived experience of housing need" and "provide advice to Canada Mortgage and

³ Statistics Canada. (2015). [Population Projections for Canada \(2013 to 2063\), Provinces and Territories \(2013 to 2038\)](#). Catalogue no. 91-520-X.

⁴ Grant, T. and Agius, J. (May 3, 2017). [Census 2016: The growing age gap, gender ratios and other key takeaways](#), *The Globe and Mail*.

Housing Corporation and the responsible Minister, identifying potential corrective actions to these systemic barriers.”⁵

- **A New National Housing Council** starting in 2018 “will be established to promote participatory and evidence-based analysis to support the National Housing Strategy” with “representatives from the federal government, provinces and territories, municipalities, the housing sector, the research community and people with lived experience of housing need to provide ongoing input on the National Housing Strategy.”
- **A New Community-Based Tenant Initiative** “will provide funding to local organizations that assist people in housing need.” As a result of the proposed initiative, those in housing need will be better represented and able to participate in housing policy and housing project decision making.
- **A New Public Engagement Campaign** against discrimination and stigmatization of low-income households will be a “multi-year public engagement campaign focused on better informing public views on different housing types and tenures. The campaign will support the successful development of socially inclusive housing projects in vibrant neighbourhoods.”
- **Gender based framework** using a gender-based analysis going forward. There are promises to provide affordable housing for senior women and women fleeing domestic abuse with 25% of investments under the strategy targeted towards women and girls. “55% of Canadian households in core housing need are female-led, as are 63% of households living in subsidized housing.”

But while these measures are all good, Canada can do better in meeting bigger housing targets, and targets that would come directly from more federal spending, as has been done in the past. From 1939-46, Wartime Housing Corporation, a Crown corporation, built 45,930 units which cost \$253 million and aided in the repair and modernization of existing houses.⁶ The population of Canada in 1946 was only 12.3 million, compared to 36 million today. And later, between 1974 and 1986, “governments shifted to funding non-profit groups such as churches, co-operatives and municipalities in order to provide affordable housing. More than 220,000 units of non-profit and cooperative housing were provided to house families (50%), seniors (40%) and others (10%).”⁷ Note that 40% of the new units built then were for seniors, while in the NHS, the percentage target is only 12%!

⁵ Government of Canada. (2017). [Canada's National Housing Strategy: A place to call home.](#)

⁶ McAfee, A. (2015). [Housing and Housing Policy](#), *The Canadian Encyclopedia*.

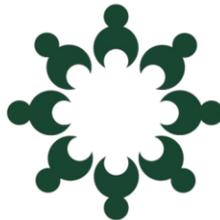
⁷ Ibid.

A real housing strategy for seniors is needed. A seniors' strategy would:

1. Increase the number of new seniors' units to match seniors place in Canadian society. This means targeting 17% of new units right now and moving to 25% by 2036.
2. Fund new co-housing and co-op housing projects.
3. Assure that seniors housing is a part of all new forms of housing development.
4. Plan for housing to include services to provide care "closer to home" when seniors need support to remain independent in their own home and socially connected.

We need to return to the ardour of the post war era and the seventies when Canada showed housing could be built on a massive scale and serve seniors, as well as other groups which have been missed in the past. Today, this includes programs for women, indigenous communities, racialized populations and the homeless.

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