

Research Summary

Affordable Housing for Seniors on Denman Island

Prepared for the

Denman Community Land Trust Association

By

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Denman Island Seniors' Affordable Housing Project

Introduction

Denman Island, B.C. faces a pressing need for affordable and appropriate housing for its senior population. The total number of seniors on the island is expanding rapidly, and the age of individual seniors is growing. This trend is expected to continue for three or more decades.¹ Most of Denman's seniors say they want to continue to live on the island but they face numerous barriers to doing so. There are no dedicated seniors' or subsidized housing units; there are few rental accommodations and those that exist are inappropriate for people with mobility or health issues. There are limited options for downsizing to a more manageable home and yard or for "aging in place" as older people's needs change.²

In response to this need, the Denman Community Land Trust Association (DCLTA) proposes to develop secure, affordable housing designed and dedicated for the use of seniors. The DCLTA project will be located within the Denman village area and will include duplex units based on the architectural plans developed for the Hornby Island Elder Housing project. DCLTA's affordability criterion is established at or less than 120 per cent of the Statistics Canada's low-income cutoff.

The project represents a major step towards making Denman Island an age-friendly community as defined by the World Health Organization - that is, a community that offers affordable, appropriately located, well-built, well designed and secure housing.³ Doing so will improve the quality of life for Denman's senior population and enrich the community as a whole by preserving the diversity, experiences and stability of the island's population of older adults.⁴

¹ Age Friendly Communities Report, p 52

² Seniors Housing Strategy, Technical Analysis, p 6

³ Age Friendly Communities Report, p 10

⁴ Seniors Housing Strategy, p 9

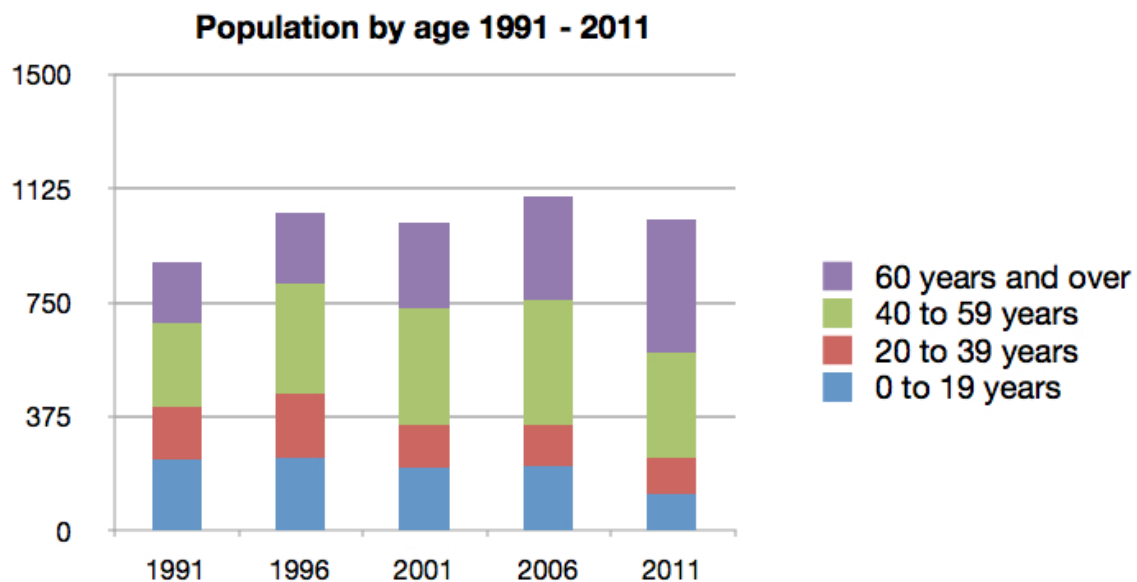
Denman Island Senior Population

Denman Island's senior population far exceeds those of British Columbia and Canada as a percentage of total population. In 2006, Denman's 220 seniors (those 65 and older) comprised 20.1% of the island's total numbers. By comparison, the share of seniors in B.C.'s population was 14.6% and in Canada's, 13.7%.⁵

BC Stats estimated that in 2014, nearly 17% of the province's population was age 65 or older (797,500 of a total population of 4,719,300) and that by 2024 that percentage would be 21%.⁶

In contrast, the Statistics Canada 2011 census shows that Denman Island's population of residents 65 and older is 28% of the population (285 of 1,025).⁷ Although the island's total population declined slightly (from 1,100 to 1,025), the population of residents age 65 and older grew from 220 to 285, an increase of eight percentage points since 2006. The number of residents age 50 and older grew from 600 in 2006 to 675 in 2011, an increase of nine percentage points.

Residents age 50 and older now make up 66% of the Denman Island population.



The Age Friendly Communities Report predicts the number of seniors aged 65-74 and those aged 85 and older will increase very quickly in the decade between 2011 and 2021. The report estimates that by 2016, the number of seniors on Denman Island age 65 and older will be 413 (compared to 285 in 2011), by 2021 it is estimated to be 519 and by 2026 it is estimated to be 647.⁸

⁵ Age Friendly Communities Report, p 12

⁶ BC Stats

⁷ Statistics Canada

⁸ Age Friendly Communities Report, p 13

Given this population projection, there is a growing need for governments, communities, families and the non-profit and private sectors to consider how the needs of seniors can be met in an effective and sustainable way. There will be significant changes in the housing needs of rural and island communities as more residents choose to age in place or decide to “downsize” to reduce their homeownership burdens and as more adults move or retire into these areas for the lifestyle they offer.⁹

Affordable Housing for Denman Island Seniors

Affordable housing is commonly defined as housing where mortgage/rent, taxes, and heat cost less than 30% of gross (before tax) household income. Households that spend more than this share of income on shelter may be unable to afford to pay for other necessities such as food and clothing.¹⁰

There is a perpetual challenge of providing sufficient affordable housing in rural communities and within the Islands Trust Area.¹¹ These communities face a unique situation when it comes to new housing targeted at meeting the needs of an aging population: high property values, higher than average age, swelling populations during the summer months¹² and less land available and suitable for development. Most rural and island communities do not have multi-unit dwelling options. Smaller dwellings and detached dwellings that appeal to seniors are not being built. With the escalation of housing prices over the past decades (despite recent, minor declines), fewer units, houses and land remain affordable to seniors.¹³ The renovation and modification of existing units can also be expensive.¹⁴

Each of these factors is present on Denman Island. The situation is exacerbated by the generally low annual incomes of Denman’s senior households. The most recent information from Statistics Canada (2005 income reported in the 2006 national census) showed that nearly half of Denman seniors’ households (46%) have incomes below \$40,000. A 2010 survey of seniors on Denman and Hornby islands had similar findings: nearly half of Denman seniors’ households (46%) reported incomes below \$40,000. 12% of the Denman survey respondents reported annual income of less than \$20,000.¹⁵

There are no subsidized housing units¹⁶ on Denman Island, where the median price for a home in 2006 was \$324,000, compared with a Comox Valley figure of \$273,000.

⁹ Seniors Housing Strategy, Technical Analysis, p 3

¹⁰ Housing Needs on Hornby and Denman Island, p 13

¹¹ Seniors Housing Strategy, p 12

¹² This creates demand for vacation accommodation, reducing the availability of year-round housing rentals for permanent residents.

¹³ Seniors Housing Strategy, Technical Analysis, p 5

¹⁴ Seniors Housing Strategy, p 26

¹⁵ Age Friendly Communities Report, p 25

¹⁶ Affordable and Convenient Housing Needs on Denman Island, p 6

In September 2013, the Comox Valley median was \$315,000, suggesting a value for Denman Island of about \$350,000.¹⁷

Affordability is a concern for both renters and buyers. The Affordable and Convenient Housing Needs on Denman Island study found that 64% of rental households are already paying more than 30% of their household income for rent and utilities.¹⁸

Rental and elder households (homes with one or more resident age 55 and up) were surveyed in 2008 for the report: Housing Needs on Denman and Hornby Island. It found that 42 elder households on Denman Island were unacceptable according to nationally established standards. Residents of these households tolerate housing that is substandard, insecure, unaffordable or overcrowded in order to stay in the community they consider home.¹⁹

Need for Appropriate Housing for Seniors

In surveys and focus groups with Denman and Hornby Island seniors, the authors of the Age Friendly Communities Report found that participants identified three main difficulties for continuing to live in their communities: 1) getting around in the community; 2) obtaining adequate care and support for them or their spouse; and 3) finding suitable housing should they choose or need to move.²⁰ Of the homeowners surveyed by the Denman Housing Association in 2013, a significant number of seniors indicated difficulty in maintaining their current home or garden; 75% expressed a preference for low-maintenance housing, while 50% said they would like a location near the Denman Island village and a smaller size home.²¹

Despite these widely expressed needs, there is currently no housing dedicated to seniors' use on the island, leaving little choice for seniors who wish to age-in-place in the community but who cannot do so in their current homes.

Seniors who live alone are more likely to require housing alternatives than those who live with one or more people. Statistics Canada reports the number of one-person households on Denman Island was 165 in 2011, down from 180 reported in 2006.

Anecdotal accounts say seniors living on their own often feel they have to move off the island to get the living accommodations they need as a result of age-related changes. This observation is supported by surveys in which seniors indicated they anticipate moving off the island despite living here for an average of 17 years and wanting to stay. Top reasons for anticipating a move cited by Denman residents age 55 and older are health care needs (41%), followed by financial reasons (23%) and a need for community/companionship (20%).²²

¹⁷ Affordable and Convenient Housing Needs on Denman Island, p 16

¹⁸ Affordable and Convenient Housing Needs on Denman Island, p 16

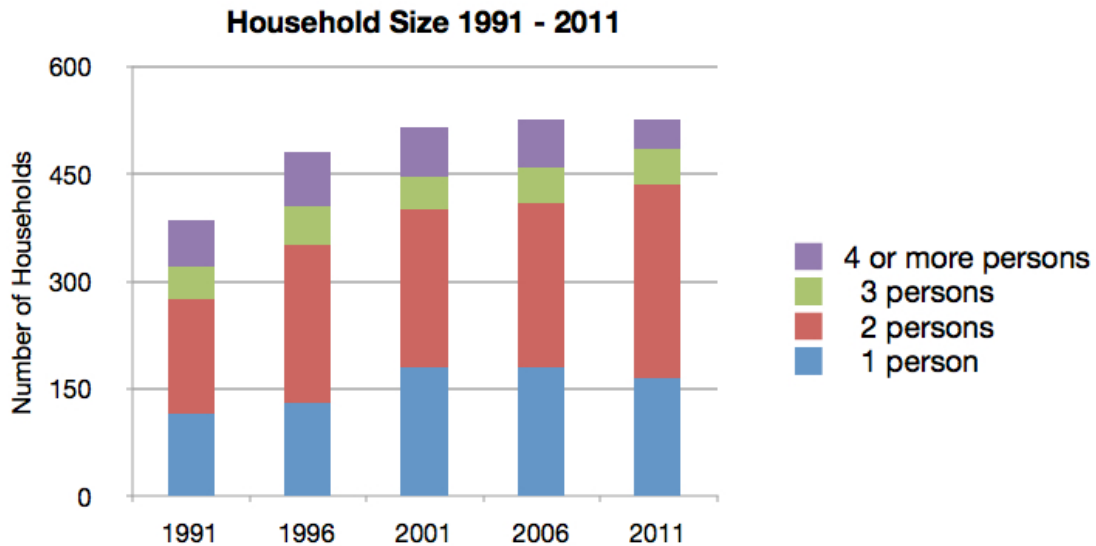
¹⁹ Housing Needs on Hornby and Denman Island, p ii

²⁰ Age Friendly Communities Report, p 15

²¹ Affordable and Convenient Housing Needs on Denman Island, p 1

²² Housing Needs on Hornby and Denman Island, p 39

Statistics Canada does not break down household size reports by age, however a 2010 survey conducted for the Age Friendly Communities Report found that 22.6% of Denman seniors live alone.²³



Benefits

Research conducted since 2008 (see Sources, page 6) demonstrates conclusively that more is needed in numbers of housing units and in alternative types of housing for seniors on Denman Island. Without these options, a growing number of seniors will be forced to move off the island. If these populations are lost, the community will lose a valued portion of its society; including community and family ties that fuel many volunteer programs and community advocacy groups. There would also be an important loss to the tax base and other assets derived from the diversity, experiences and stability of older adults.²⁴

An age-friendly community benefits people of all ages. Making communities age-friendly is one of the most effective policy approaches for responding to demographic aging.²⁵ With an aging demographic, it is imperative that B.C. communities adopt strategies to support seniors' needs. The seniors' affordable housing project proposed by the Denman Community Land Trust Association represents an important step in making Denman Island an age-friendly community. It will enhance the quality of life of the seniors who use it and support the community as a whole, who will benefit from the continued economic and social contributions of this valued population.

²³ Age Friendly Communities Report, p 23

²⁴ Seniors Housing Strategy, p 9

²⁵ Age Friendly Communities Report, pp 10-11

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