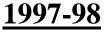


Page 1 of 21

Seniors' Housing: Report and Inventory





<u>Prepared for: Theresa Eichler, Community Planning Manager</u> <u>Prepared by: Juliet E. Anderton, Planning and Development Officer</u>



Page 2 of 21

_

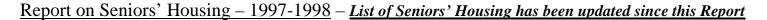
TABLE OF CONTENTS

BACKGROUND	
PART ONE: IDENTIFICATION OF HOUSING OPTIONS FOR SENIORS	4
PART TWO: POPULATION DATA SUMMARY	5
A. POPULATION BY AGE AND SEX	
B. MIGRATION	
Source: Statistics Canada (20% Data Set) 1976-1996	
Source: Statistics Canada (100% Data), 1986-91	
C. AGE OF RETIREMENT	
D. LIVING ARRANGEMENTS OF SENIORS	
E. POPULATION 65 YEARS AND OVER BY ENUMERATION AREA	
SEE MAP 1: Proportion of Persons 65 Years And Over	
PART THREE: INVENTORY OF "SENIORS' HOUSING"	
3.0 INTRODUCTION	
DEFINING "SENIORS" IN THE CONTEXT	
OF SENIORS' HOUSING	
3.1 DATA ON EXISTING SENIORS' HOUSING STOCK	
A. SENIORS' COMMUNITIES	
Location:	
B. SENIORS' APARTMENTS/ TOWNHOMES	
C. SENIORS' NURSING HOMES	
D. ROOM AND BOARD HOMES	
E. SUMMARY	
SENIORS' HOUSING ARRANGEMENTS Distribution Among Seniors' Housing	
Housing Cost	
Location of Seniors' Housing	
REFRENCES	
INFORMATION COMPILED INTO A DATABASE OF SENIORS' HOUSING	20



Page 3 of 21

1 Figure 1 Population by Age & Sex, City of Kelowna, 1996	5
Figure 2: Population by Age, B.C., CORD, City of Kelowna, 1996	
Figure 3 - Projected Age Distribution 1996-2031	
Figure 4 – Population Distribution by Age, Kelowna, 1986-1996	
Figure 5 - New Retirement Pensions Paid by Age, 1987-1996	
Figure 6 – Distribution of Persons 65+ by Living Arrangement – Kelowna, 1996	





Page 4 of 21

BACKGROUND

The City of Kelowna has recently received a number of development applications involving various forms of housing for seniors. Proposals have ranged from housing with no physical or medical care components or on-site services, to housing that provides multiple levels of care on the same site. Both non-profit housing societies and market housing developers have submitted applications, and some proposals have brought forward financing options that address seniors' housing needs that fall somewhere between market and non-profit housing.

In order to ensure that the City of Kelowna's Zoning Bylaw could effectively accommodate further demands for specialized forms of seniors' housing, the first part of this study involved a literature review of the various forms of seniors' housing that may be brought to the City's Planning Department. This research has since been incorporated into a staff report recommending changes to the existing Zoning Bylaw (Zoning Bylaw 4500). Appendix One outlines the forms and definitions of seniors' housing identified through the literature review. Appendix Two outlines a bibliography of the literature reviewed and gives a brief abstract of each source. The second part of the study, forms the body of this report and outlines characteristics of the City of Kelowna's population as they relate to planning for the housing needs of seniors. The city currently has a large retirement base, and in just over a decade, the baby boom generation will begin to enter their senior years. The planning implications of an aging population make it imperative that we understand the magnitude and nature of changing demographics of the city.

The third part of the seniors' housing review inventories all existing housing in the City of Kelowna that is limited or specifically marketed to senior residents. Each seniors' housing form is divided into one of four categories: seniors' communities, seniors' apartments, seniors' room and board homes or seniors' nursing homes. Each housing complex has been evaluated based on the following dimensions: the scale, type of units, degree of care provided, tenure, market or non-profit nature, vacancies, provincial or municipal licensing, and the cost of the unit. A map of all the housing inventoried has also been produced. Knowledge of this data will assist in a number of aspects related to planning for specific needs of seniors, as well as the needs of the broader population.

PART ONE: IDENTIFICATION OF HOUSING OPTIONS FOR SENIORS

APPENDIX ONE: Identification of Housing Options for Seniors APPENDIX TWO: Bibliography of Seniors' Housing Literature



Page 5 of 21

PART TWO: POPULATION DATA SUMMARY

A. POPULATION BY AGE AND SEX

See Figures Below:

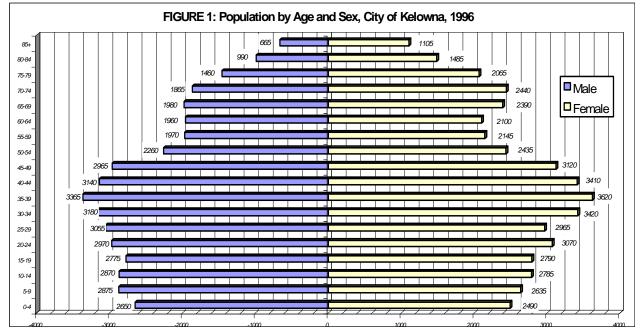
- Figure 1: Population by Age and Sex, City of Kelowna, 1996
- Figure 2: Population by Age, B.C., CORD, City of Kelowna, 1996

• Figure 3: Projected Age Distribution, City of Kelowna, 1996-2031 In 1996, the population in Kelowna 65 years of age and older was 16,445 people large - composing approximately 18% of the population. Another 8,175 people, or approximately 9% of the population, were between the ages of 55 and 64 years. These groups represent substantial proportions of the population, particularly when compared to their counterparts across the province as a whole. While senior residents in Kelowna represent approximately 18% of the population, only 13% of the population across the province are in their senior years. Despite a relatively large proportion of seniors in Kelowna, the baby boom generation - i.e. those born between 1946 and 1966 (Howe, Chapman, Bagget 1994) - continues to represent the largest 20-year age cohort. In 1996, there were 26,200 people between 30 and 50 years of age, representing just less than 30% of the population of Kelowna. The aging of this generation promises to increase the proportions of elderly not just in the Kelowna but right across North America.

The proportion of seniors in Kelowna is expected to continue to grow in total numbers but remain between 18% and 19% of the population until 2011, when the oldest baby boomers begin to turn 65 (City of Kelowna, 1997a). In the years following, it is estimated that those 65 and over in Kelowna, will increase as a proportion of the population to 21% in 2016, and to almost 30% by the year 2031 (when all the baby boomers are over the age of 65). If Kelowna is identified by migrants as a retirement destination, or as a centre for receiving specialized health care, the growth of the seniors population as a proportion of the population, will be magnified.

1 Figure 1 Population by Age & Sex, City of Kelowna, 1996

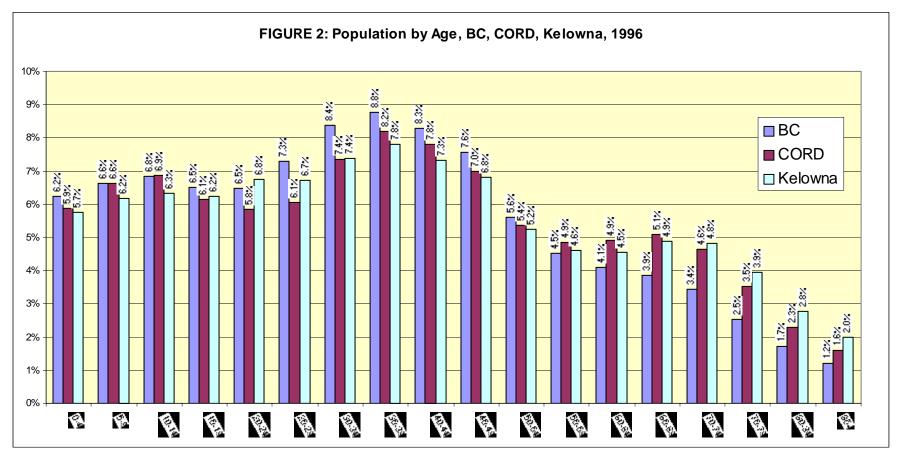
Source: Statistics Canada (100% Data Set). 1996





Page 6 of 21

Figure 2: Population by Age, B.C., CORD, City of Kelowna, 1996





Page 7 of 21

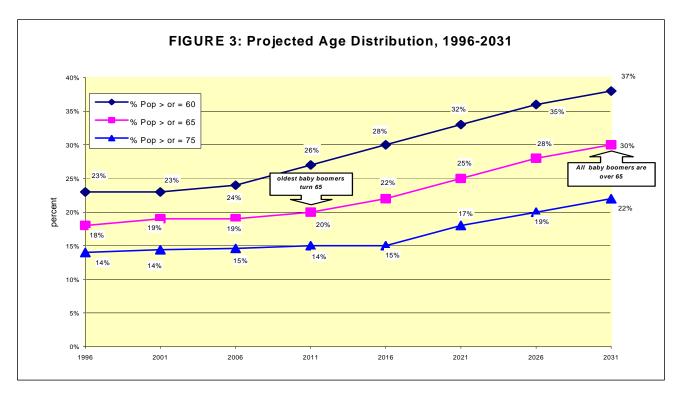


Figure 3 - Projected Age Distribution 1996-2031

Assumptions:

Source: City of Kelowna, 1996

This projection is based on the 1996 Census Data for the City of Kelowna.

An equal five year growth rate, before deaths are accounted for, is assumed for all age cohorts.

The five year growth rate set out in the 1998 OCP review was used as a base projection. Because this growth rate reflects after-death population growth, it has been adjusted across age categories to reflect differences in death rates by age.

Death rates in Kelowna are assumed to be equal to those of the province as a whole.

Provincial death rates by age cohort are derived from "Deaths by Age: Ministry of Health, Selected Vital Statistics and Health Status Indicators, 1997"

Migration patterns are assumed to reflect the distribution of people across age cohorts in 1996. No attempt has been made to predict increases or decreases in the distribution of in and out migration by age cohort from the 1996 distribution of age cohorts.

Sources: 1996 Statistics Canada Census Data, 1996 1997 Population: Statistics Canada: Vital Statistics 1997

Page 8 of 21

B. MIGRATION

It is difficult to get a sense of age specific changes to migration patterns in Kelowna; however, labour market indicators, and demographic changes do provide some insight. Labour market indicators suggest that a large majority of the in-migration to Kelowna over the last ten years has been made up of people who have intended to work as opposed to those who move here as an immediate retirement option. Between 1986 and 1996, there was an increase in the overall labour force participation rate¹ from 59.1% to 63.3% - despite a nation trend towards earlier retirement (see next section) - and an increase in the employment to population ratio² from 48.7% to 57.1%.

 TABLE 1: Labour Force Composition, City of Kelowna, 1976-1996

Labour Force	1976	1981	1986	1991	1996
Total in Labour Forc	21,610	27,530	29,215	37,765	45,665
Employed	19,265	25,570	24,740	33,210	41,225
Unemployed	2,355	1,965	4,475	4,555	4,435
Not in Labour Force	18,160	19,545	20,180	23,415	26,515
Unemployment Rate	10.9%	7.3%	15.3%	12.1%	9.7%
Participation Rate	54.3%	58.5%	59.1%	61.7%	63.3%

¹ The labour force participation rate is equal to the total number of people 15 years of age or older who are employed or actively looking for work (i.e. the Labour Force) \div the total number of people 15 years and over.

Source: Statistics Canada (20% Data Set) 1976-1996

Demographic changes also support these patterns. Between 1986 and 1996, there was a decline of 2% in the proportion of people between 55 and 64 years of age. During the same period, the proportion of people 65 years of age and over increased slightly in the first 5 years but then dropped again in 1996 to levels close to those of mid-80s. On the other hand, the proportion of person between 35 and 55 years of age saw an increase of 3.5% between 1986 and 1996.

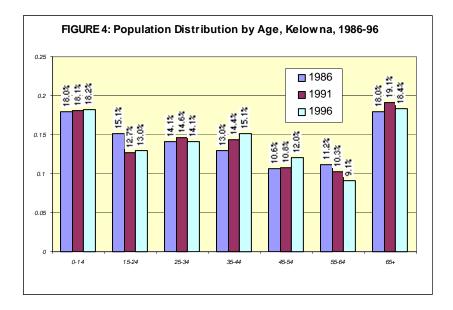
Source: Statistics Canada (100% Data), 1986-96 Figure 4 – Population Distribution by Age, Kelowna, 1986-1996



 $^{^{2}}$ The employment to population ratio is equal to the total number of employed people 15 years of age \div the total number of people number of people 15 years of age and over.

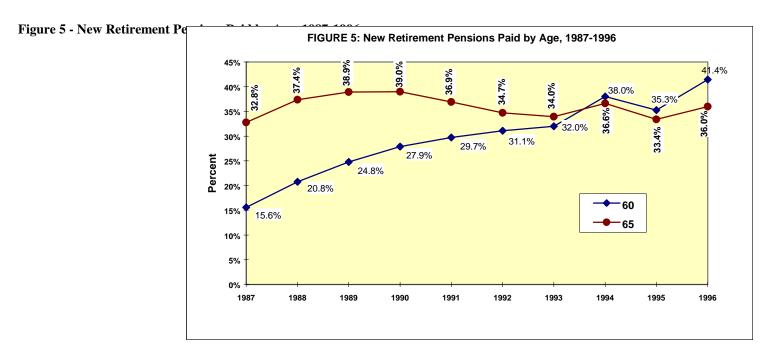


Page 9 of 21



C. AGE OF RETIREMENT

There is evidence to suggest that people are retiring at an earlier age than they have in the past. Of all new Canadian Retirement Pension Plans applied for, the proportion of the people who are taking their pension at 60 years of age (the earliest year of eligibility) has steadily increased across Canada from approximately 16% in 1987, to 41% in 1996. In 1994, the proportion of people who took their pension at 60 years of age, surpassed the proportion of people who took their pension at 65. This has occurred despite the fact that those who take their pension at 60 years of age receive a reduced pension compared to if they had waited until 65 years of age. In 1996, 36% of those applying for their pensions for the first time were 65 years of age verses 42% that were 60 years of age. Recessionary pressures and a national trend towards downsizing of large companies may provide a possible explanation for this trend. If the trend towards early retirement continues, the impact on the labour force and the retirement housing market resulting from the retirement of the baby boomers, may begin to be felt in Kelowna as early as the years following 2006 - as opposed to the years following 2011, when the youngest baby boomers begin to turn 65.





Page 10 of 21

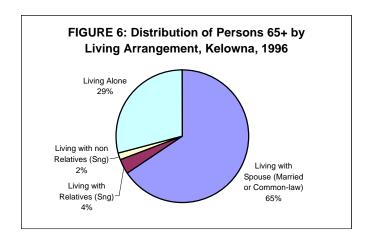


Page 11 of 21

D. LIVING ARRANGEMENTS OF SENIORS

In 1996, approximately 4,530 of the 15,600 senior residents of Kelowna, were living alone.³ Approximately 10,210 lived with a spouse or commonlaw partner and 550 live with a relative or non relative that is not their spouse or common-law partner.

Figure 6 – Distribution of Persons 65+ by Living Arrangement – Kelowna, 1996



³ This data is based on Statistics Canada's 20% data set. It does not include residents 65 and over that are living in institutions. This figure differs from the total 16,450 people 65 years and over given for Statistics Canada's 100% data set. The 100% data set includes those living in institutions. We can not combine the information to assume that 850 people, 65 years and

E. POPULATION 65 YEARS AND OVER BY ENUMERATION AREA

SEE MAP 1: Proportion of Persons 65 Years And Over⁴

Generally speaking, the neighbourhoods with the highest percent of senior residents are those at or near the following intersections:

- Gordon Drive and Bernard Avenue
- Gordon Drive and Sutherland / Springfield
- The north side of Lanfranco including Hawthorne Park
- Directly south of KSS
- The east side of Glenmore Road

100% of the residents in Three Links Manor, and Stillwaters Private Hospital are 65 or older, and 85% of residents in Cottonwoods are 65 or older. These nursing homes are technically their own Enumeration Areas and are identified on the map by an asterisk; however, they have been combined on the map with the EA that surrounds them to allow for a more representative map.

Rutland has some EAs with higher than average proportions of residents 65 years or over but generally the area has a low to average proportion of seniors.

Less than 10% of the residents of the outlining areas of the City are 65 years or over.

over are institutionalized when the data sets are based on different sample sizes.

⁴ See the Planning Department at the City for this Map.



Page 12 of 21

PART THREE: INVENTORY OF "SENIORS' HOUSING"

INTRODUCTION

DEFINING "SENIORS" IN THE CONTEXT OF SENIORS' HOUSING

Examples of definitions of "seniors"

- 65 Old Age Security pension (Human Resources Canada pamphlet)
- 65 unreduced Retirement Pension for Plan Member of the Municipal Pension Plan (60 for firefighters and police) with any length of service (Municipal Pension Plan Member Booklet)
- 65 unreduced Canadian Pension Plan Retirement Pension (ibid.).
- 60 reduced Canadian Pension Plan Retirement Pension (ibid.).
- 60 Shelter Aid For Elderly Renters (BC Housing pamphlet).
- 60 unreduced Retirement Pension for Plan Members of the Municipal Pension Plan (55 for firefighters and police) with at least 5 years of continuous employment (Municipal Pension Plan – Plan Member Booklet).
- 55 unreduced Retirement Pension for Plan Member of the Municipal Pension Plan (50 for firefighters and police) if your age plus years of contributory service add up to 90 (80 for firefighters and police) (ibid).
- 55 minimum age requirement for rental housing where the B.C. Human Rights Code allows discrimination against those younger where all the units are reserved for those over that age. No such limitation exists in the purchase of a dwelling unit, the acquisition of land, or in the terms and conditions of the purchase of a dwelling unit.
- The Housing Construction Elderly Citizens Act does set out certain regulations in relation to provincially sponsored non-profit housing for seniors but does not provide a definition for the age of seniors.

The age of "seniors" differs among the forms of housing restricted to "seniors". The majority of seniors' rental apartments specify that tenants must be 55 years of age or older, although very few residents of seniors' rental apartments are younger than 65 years of age. The Provincial Human Rights Code does not allow landlords to discriminate against tenants on the basis that they must be 65 years of age or older. Age discrimination as a condition of tenancy is only permitted against those younger than 55 years of age, where every rental unit in the building is reserved for rental to a person who is 55 years of age or older.

Provisions in the Provincial Human Rights Code dealing with the purchase of a dwelling unit, the acquisition of land, and the terms of conditions of the purchase of a dwelling unit, do not protect against age discrimination.⁶ Often minimum age requirements are established by a strata council that restrict the sale of a unit to any person younger than a specific age. The majority of owner-occupied seniors' apartments are occupied by those who are over 65 years of age while owner-occupied single family housing units within seniors' communities generally attract young retirees or those soon to be retired. Many have minimum age requirements of 40 or 50 years and older, with the exception of the manufactured home parks which require residents to be over 55 years of age. Nursing homes by nature generally house the old senior.

⁵ Where there are 2 or more persons, at least one must have reached 55 years of age.

⁶ Requests have recently been submitted to have this changed to reflect provisions that are similar to the rental provisions.



Page 13 of 21

DATA ON EXISTING SENIORS' HOUSING STOCK

SEE APPENDIX THREE: Complete Data on Seniors' Housing

SEE MAP 2: Seniors' Housing

The following information has been compiled from:

- a list of Provincially Licensed Adult Care Facilities
- existing housing inventories (informal in nature)
- survey of business licenses for the operation of seniors housing, group homes or apartment complexes
- search of B.C. Assessment Authority's Actual Use Codes for Nursing Homes, Congregate Care Facilities
- telephone discussions with developers (including Canadian Adult Communities, K West Homes, Jabs Construction)
- a search through the yellow pages under (community care facilitiesadult care, community services, home support services, retirement communities and homes, hospitals, nursing homes.
- site inspections of areas that are known to have a high proportion of residents' over 65 years of age.

Developers and building mangers were interviewed to determine the number and type of housing units, minimum age requirements, the services or care offered, the market or non profit nature, tenure of the residents, and monthly payments or average selling price where applicable. Some of this information was able to be verified through City of Kelowna Building Department Data. It should be noted that this inventory is considered to be complete as far as the researcher was able to determine from all the above sources.

A. SENIORS' COMMUNITIES

There are 24 "adult" or "seniors" communities in the City of Kelowna - 19 of the communities are composed of 2 and 3 bedroom, single-family detached homes or semi-detached town homes, and the remaining 5 are mobile home parks. Some of the single family home and town home communities have residency requirements of 40 or 50 years of age and older, but in some cases requirements simply specify that residents should be "adults." The mobile home parks require residents be 50 years of age or older. Census data at the Enumeration Area level indicate the majority of those living in seniors' or adult communities, some requiring an entrance code.

Together the 24 communities provide approximately 2310 units: 1180 single family detached homes, 270 town homes, and 860 mobile homes. Based on an average household size of 1.8 seniors per single family detached home, and 1.5 seniors per town home and trailer home; it is estimated that approximately 2125 seniors live in single family detached homes within retirement oriented communities, 400 live in town homes within retirement oriented communities, and 1290 seniors live in mobile homes in senior's communities.⁷ The total number of residents living in seniors' or adult communities is estimated to be 3810 people.

Housing prices for a single family home range from \$150-340,000. Town Homes range from \$135-165,000 and Mobile Homes range from \$26-135,000 dollars. The rental of mobile home pads ranges from approximately \$300-450. Neither the vacancy nor the number of persons attempting to sell their home was determined by this study.

⁷ Average household sizes were determined from knowledge of actual number of people that live in a number of seniors' communities. This information was available through Enumeration Area data and information given from managers of mobile home parks.



Page 14 of 21

Location:

The majority (20 of 24) of the communities are located within the South Pandosy / K.L.O. or Glenmore areas. Of the remaining four, a trailer park and town home complex are located in the Rutland Area, and two town home complexes are located in the Central City Sector Plan Area.

Zoning:

Low Density - Multi-Family Residential (R-3) - 8 communities

Single Family Residential - Bareland Strata Development (R-1d) - 5 communities Comprehensive Residential Development (R-2a) - 3 communities Rural Residential (A-1) but subject to a land use contract - 1 community Residential Mobile Home Park (R-8) - 3 of 4 mobile home parks Rural - Residential (A-4) - 1 mobile home park Single Family Residential - Low Density (R-1) - 1 community Comprehensive Development 4 (CD-4) and (R-1d) - 1 community

B. SENIORS' APARTMENTS/ TOWNHOMES

There are 50 apartment buildings that are limited to senior residents. Age requirements have generally been set at 55 years and over, although some have residency requirements of 50 or 60 years and over, or simply require residents to be "seniors".⁸ The vast majority of the apartment units include a

full kitchen. Those that offer a meal services (approximately 15 of 50 apartments) often include units with only minimal kitchen facilities. The majority offer laundry facilities, and a number of the apartments provide optional laundry and housekeeping services. No in house medical care is provided though a slight majority of the apartments offer a call bell system. Personal assistance is offered by only two of the residences - Lakeshore Place and Hawthorne Park (Hawthorne park also has a nursing home component that has been accounted for in the following section on Seniors' Nursing Homes).

The buildings range in size from 1 to 17 stories, and 20 to 180 units. Together the 50 buildings provide approximately 2625 dwelling units - 9% (220) are bachelor units, 50% (1330) are one bedrooms units, and 41% (1060) are two bedroom units, and less than 1% (15) are 3 bedroom units. Approximately fifty percent (1270) of the units are purpose built rental units and 50% (1360) of the units strata titled. Of the 1270 rental units only 15 units are currently vacant (vacancy rate of 1%). None of these vacancies are in non-profit buildings. The non profit buildings generally have waiting lists for units. It is estimated that the 50 apartment buildings house approximately 3500 seniors.⁹ Twelve of the 50 apartment buildings are managed by non profit housing societies. They provide 28% or 735 units, of the total 2625 seniors' apartment units. Ten of the non profit buildings provide rental units, while 2 are strata titled. The cost of non profit rental units is generally set at 30% of the resident's gross income and ranges between \$120 and \$300 per month, while the profit oriented rental units that do not provide extra services range from \$400 to \$700. Profit oriental rental units which provide meals and

⁸ Apartments that are not limited to seniors and are characterized or marketed as "adult oriented" (i.e. 40 years and over, or do not allow children) are <u>not</u>

included in this study as a substantial number of those living in them are not 65 years or over.

⁹ This number is estimates based on the following average household sizes (1 person per bachelor unit, 1.25 persons per 1 bedroom unit, and 1.6 persons per two bedroom unit, and 2 persons per three bedroom unit) and vacancy rates. The average household sizes were based on knowledge of specific seniors buildings provided by building managers.



Page 15 of 21

some additional services range between \$1200 and go up to \$2300. The 2 non profit condominiums are a minimum of \$69,000 while the 18 profit oriented condominiums start at \$81,000 and go up to \$150,000.

Location: The majority (39 of 50) of the seniors' apartments are within the Central City Sector Plan Area. Five are in the South Pandosy/ K.L.O. Sector Plan Area, 4 are in the Rutland Sector Plan Area and 2 are in the Glenmore/Clifton Dilworth Sector Plan Area.

Zoning: Medium Density - Multi-Family Residential (R-4) - 19 High Density Multi-Family Residential (R-5) - 11 Comprehensive Residential Community Institutional (R-13) - 10 Low Density - Multi-Family Residential (R-3) - 7 Institutional (P-2) - 3

Licensing: All but 2 of the non-profit rental apartments have a City of Kelowna Business License under 7320 (*Apartment owned and operated by non-profit societies providing rooms for rent for senior citizens and/ or low in come families*). One of the private rental units is licensed under 7306 (*Hotel, Motel, Auto Court*), two are licensed under 7325 (*Rooming house, private nursing home and rest home*) seven were licensed under 7310 *Apartment*). Three of the private rental units did not appear to have a license.

C. SENIORS' NURSING HOMES

The are 14 seniors' nursing homes in the City of Kelowna. Between the 14 homes, a total of 986 beds are provided.¹⁰ Given that there are currently no vacancies it is assumed that an equal number of seniors are residents of nursing homes. Beds are set in single, double or multiple occupancy rooms, and care ranges from *Specialized Residential* to *Intermediate* and *Extended Care*. Four of the nursing homes are non-profit and 10 are profit-oriented. Rents are set by the Continuing Care branch of the Ministry of Health starting

at 24.70 /day and increasing in relation to the range of services required by the patient.

Location: The seniors' nursing homes are dispersed throughout the City with 4 homes in the Central City Sector Plan Area, and 3 homes in each of the South Pandosy/ K.L.O. and Rutland Sector Plan Areas. In addition, 2 homes are in the Belgo/Black Mountain Sector Plan Area, and 1 is within the Southeast Kelowna Sector Plan Area.

Zoning: Institutional (P-2) - 7 homes

Two Family Residential (R-2) -2 homes *Rural (A-1) - 2* homes *Comprehensive Residential Community Institutional (R-13) - 1 Single Family Residential - Low Density (R-1) - 1* home

Homes within the R1 and R2 zones have less than 10 beds, and those in the A-1 zone are legal non conforming uses.

Licensing: Only 60% of the homes hold a municipal business license. Six of the homes with licenses hold a license under 7325 (*Rooming house, private nursing home and rest* home). One holds a license under 4000 (*Private Hospital*) and another holds a license under 7320 (*Apartment owned and operated by non-profit societies providing rooms for rent for senior citizens and/or low income families*). All of the homes are licensed by the Ministry of Health under the Community Care Facilities Act.

¹⁰ This count does not include any beds provided for nursing purposes at the Kelowna General Hospital although beds within the Cotton Woods Care Home are included.



Page 16 of 21

D. ROOM AND BOARD HOMES

This study found 12 room and board homes in Kelowna that limit their services to seniors.¹¹ Some of the homes have a minimum age requirement of 55 years or older, but other homes simply require residents to be "seniors." All the homes are two story and range in size from 2 to 10 rooms per home. Together the homes provide a total of 80 rooms and currently house 77 seniors. Meals are provided to residents and housekeeping is offered in some of the homes. Personal care is limited in most of the homes and no medical care is provided.

Fifty four rooms in 7 homes are provided by non profit housing societies and 25 rooms in the other 5 homes are privately run and profit oriented. Non-profit homes range in price from \$850 to \$1500 per month and private homes start at \$950 per month. Eight of the 80 rooms are currently vacant, and only one of those rooms is in a non profit home.

Location: Seven of the 10 room and board homes are within the Central City Sector Plan Area. Of the remaining three homes, one home is within each of the following Sector Plan Areas: the South Pandosy/K.L.O., the Belgo/Black Mountain, or the Rutland Sector Plan Areas.

Zoning: *Two Family Residential Zone* (*R*-2) - 9 homes

Residential Group Living Home (R-9a) -1 home *Single Family Residential Zone (R-1)* - 1 home (2 persons) *Rural (A-1)* - 1 home.

Licensing: All but three of the homes (Sinclair Home for Seniors, Borden Manor, and the Capri Home for Seniors) have a municipal license under 7320

(Apartment, owned or operated by non-profit societies providing rooms for rent for senior citizens and/or low income families) or 7325 (Rooming house, private nursing home and rest home).

¹¹ This study may not have identified some of the room and board homes for seniors where the home is not licensed or has not was has not advertised their services



Page 17 of 21

SUMMARY

SENIORS' HOUSING ARRANGEMENTS

Approximately 8,400 of the 16,450 residents 65 years of age and over in Kelowna, live in some form of housing limited to seniors'. Another 8,050 residents 65 years therefore live in single or multi-family housing, not restricted to senior residents.

Distribution Among Seniors' Housing

Of those 8,400 residents who living is some form of housing restricted to "seniors", approximately 45% live in 20 "adult" or "seniors" communities made up of single family homes, town homes or mobile homes, 42% live in seniors' apartments, 12% live in seniors' nursing homes and 1% live in seniors' room and board homes.

Housing Cost

There were significant differences in cost of housing depending on whether it was provided by a profit of non profit society, and depending on what services where provided. Of the seniors' rental housing options reviewed, the least expensive option was the non profit apartment, ranging from \$120-300 per month (rents are set at 30% of one's income). Profit oriented apartments were next in terms of affordability ranging from \$400-700 per month. Of the rental housing that provides meal services, non profit room and board units

ranged from \$900-1500 per month, slightly more expensive are profit oriented room and board units starting at \$950 per month. Significantly more expensive were the profit oriented apartments providing personal services (i.e. meals and/ or laundry) ranging from \$1225 to \$2320 per month.

The price of homes in seniors' and adult communities ranges widely from \$96-\$280,000 for single family homes and town homes, and from \$26-\$135,000 for a mobile home in a retirement mobile home park. Monthly rents for retirement parks range from \$300-350. Vacancies were limited in all forms of seniors' housing.

Location of Seniors' Housing

The majority of the adult or seniors' communities are generally located in the South Pandosy/KLO or Glenmore areas, while the seniors' apartments and room and board homes are predominantly within the Central City area. Nursing homes are distributed throughout the urban areas of the City and are in some rural locations.

The distribution of person 65 years of age and over in 1996, reflects the distribution of housing limited to seniors' housing in that the Central City and the South Pandosy/ KLO areas along Glenmore Road had the highest proportion of persons 65 years of age and over. Peripheral areas of the City had the lowest proportion of people between 65 years of age and over. The proportion of the total population in the North Mission/ Crawford area and Rutland area, 65 years and over was just less than the City's average.



Page 18 of 21

SENIORS' COMMUNITIES

Number of Communities: 24

Dwelling Units

Single Family Homes: 1180 Town Homes: 270 Mobile Homes: 860 Total Units: 2310

People

Single Family Homes: 2125 Town Homes: 400 Mobile Homes: 1290 Total People: 3815

Housing Price

Single Family: \$150-340,000 Town Homes: \$135-165,000 Mobile Homes: \$26-135,000 + pad rental charges

SENIORS' APARTMNTS

Number of Apt. bldgs: 50 **Dwelling Units** Batch: 220 1Bedroom: 1330 2 Bedroom: 1063 3 Bedroom: 15 Total Units: 2628

People 3,500

Units by Tenure Purpose Built Rental: 1242 Market Condos: 1386

Market or Non Market (#units) Market Rental: 654 Market Purchase: 1283 Non Profit Rental: 0/588 – 0% Total Rental: 15/1242 – 1.2%

Housing -No Care

Market Rental: \$400-700 Non Profit Rental: 30% of inc. Market Purchase: \$89-149,000 Non Market Purchase: \$69,000 +

Housing – With Care

Market Rental: \$1980-2395 Non Profit Rental: 588 Non Profit Purchase: 103 **Vacancy Rate** Market Rental: 15/654 – 2.3%

SENIORS' NURSING HOME

Number of Nursing Homes: 14

Dwelling Units and People 986 Beds and People

Market or Non Market Non Profit: 483 beds Private: 503 beds

Cost

Non Profit: 24.70/day + Private: \$2640-2991/month

Vacancy Rate 0%

070

ROOM AND BOARD

Number of Homes: 12

Profit Rooms: 26 Non Profit Rooms: 54 Total Rooms: 80 Number of People: 77

Housing Cost

Non Profit: \$900-1500 (level of care varies) Profit: \$950+ Vacancy: 8/80 - 10%



Page 19 of 21

REFRENCES

City of Kelowna (1997a) Population Projections By Age Cohort

Howe, Deborah, Nancy J. Chapman, and Sharon Baggett (1994). Planning for an Aging Society.

Human Resources Development Canada, Income Security Program, Planning and Strategic Studies (1997)

Statistics Canada Census Data 1976, 1981, 1986, 1991, 1996. 20% and 100% data sets.

Statistics Canada Vital Statistics (1997).



Page 20 of 21

INFORMATION COMPILED INTO A DATABASE OF SENIORS' HOUSING

BC Assessment Authority: Actual Use Codes Number of Nursing Homes Number of Congregate Care Facilities Actual Use Codes Number of nursing homes (285), congregate care facilities (286) Number of dwelling by type License By-Law Manual 7320 Number of rooming house, private nursing home and rest home (# of units and location) 7320 Apartment, owned and operated by non-profit societies providing rooms for rent for senior citizens and/or low income families. Developers Canadian Adult Communities K West Homes Ministry of Health List of licenses Adult Care Facilities **Directory of Community Services** Housing Project List (Aug. 1992) Southern Interior Senior Citizen Housing Projects Phone Book community care facilities-adult care community services home support services retirement communities and homes hospitals nursing homes senior citizen services and centers (see sources of data below) Multifamily Dwelling Index name, address, number of suites, yr built (up to 1990) Sources of Data

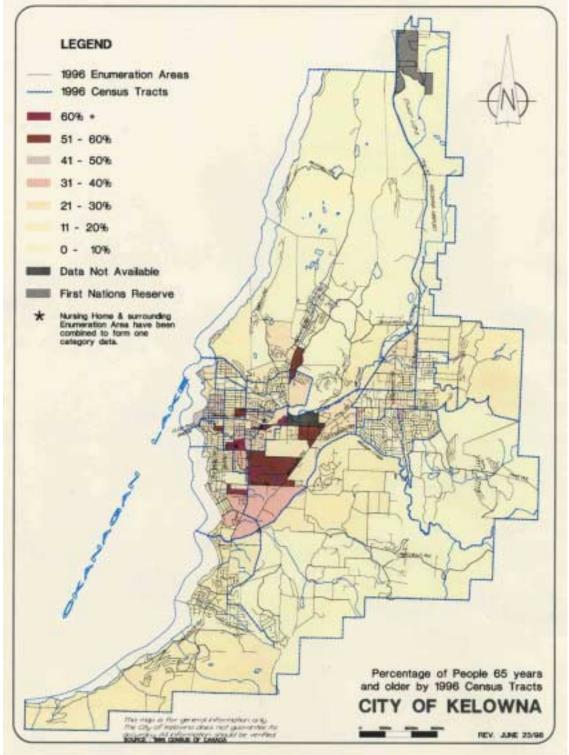
Mary Ann Clark Scott Simon Fraser University at Harbor Centre 604) 291-5180 Chairman of Abbyfield Society: Lynal Wace 762-2457, and Richard Hawcroft 768-2558 Housing Corp - Industrial and Provident Societies Kelowna Senior Citizen Club 76 - 770 Lawrence - 762-8139 Senior Citizens Assn. of BC Branch 17 - 1353 Richter - 762-5505 Seniors Outreach Services Society 201-1815 Kirschner 861-6180 Stats Can: Van. 666-3691 (1-800-263-1136) Ottawa 9518116 Stats Can: Van. 666-3691 (1-800-263-1136) Ottawa 9518116 Community Care Facilities 868-7700 Housing Management Commission B.C., Gerald Beedle, -provides information for seniors on government rebates for housing renovation. Low cost housing. 766-3023 City of Burnaby, Planning and Building D.G. Stenson, Director (Report 1996/Dec. on Community Based Group Living Options for Seniors 604-294-7724) Ministry of Health - Continuing Care Division Care and Share Agency Ltd. (604)-813-6011 - Peachland to Oyama (includes Kelowna, Summerland to Border, Oyama to Enderby Orchard Valley Senior Housing Society Edward Hall, Berry Johnson of Canadian Adult Communities

Report on Seniors' Housing - 1997-1998 - List of Seniors' Housing has



been updated since this Report





Map 1 Seniors Population by Census Tracts