

AGING GRACEFULLY: A CASE STUDY OF SENIORS IN  
KELOWNA'S HOUSING MARKET

by

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## **Abstract**

This thesis explores the most salient housing issues experienced by seniors as homeowners and renters living in the city of Kelowna, British Columbia, known as one of the most expensive housing markets in Canada. Barriers and challenges in obtaining and maintaining their housing, housing affordability, and aging-in-place are the primary issues discussed. Avenues for further research are also addressed.

Data for this study were collected between June and October 2011, based on a survey of 45 senior homeowners and 34 senior renters as well as semi-structured interviews conducted with 12 key informants. The sample was drawn from the population of seniors (aged 65 or older) who have a primary residence in the city of Kelowna. All participants were required to be Canadian citizens and living independently at the time the research was conducted.

Results from the case study point out those seniors in Kelowna's housing market, both homeowners and renters, face challenges and barriers with affordability, accessibility, adaptability and aging-in-place. Empirical data indicate that both senior homeowners and senior renters in Kelowna have major concerns in their search for adequate, accessible and affordable housing.

This exploratory case study adds to the existing literature by highlighting the importance of understanding seniors' housing experiences in the city of Kelowna. Significant issues such as accessibility, adaptability and aging-in-place are thoroughly discussed in this study

Recommendations from this study include a need for more government support in the form of affordable housing, as well as possible policy initiatives addressing future housing construction in the city of Kelowna.

## **Preface**

This research was conducted with approval from the Behavioural Research Ethics Board at the University of British Columbia on May 27, 2011 (UBC BREB Number H11-01166).

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## Dedication

*To my parents, Norval and Catherine*

*To my husband, Gary*

*To my children, Matthew and Catherine*

# Chapter 1: Introduction

## 1.1 Introduction

Kelowna, the largest city in the Okanagan Valley, is one of the fastest growing cities in Canada. The city of Kelowna evolved from a farming and orchard town of the late 1800s into a tourist destination that today attracts travelers from around the world (Kelowna Culture & History, 2011). Known as a retirement community, Kelowna's lifestyle continues to attract seniors from various cities and towns throughout British Columbia and Alberta as well as from the rest of Canada. As a result, its population is rapidly aging. Kelowna's lifestyle, encompassing golf, wine tours, outstanding scenery, beautiful weather, and numerous recreational amenities, has created a 'pull' factor for seniors. Ongoing growth and development have allowed Kelowna to become the economic engine of the Okanagan Valley (McEwan, 2010).

As a result of technological changes and resource shortfalls, Kelowna's economy has evolved from a focus on resource exploitation to service delivery. Tourism, retirement services, recreation, health care, and education (including Okanagan College, UBC-Okanagan, and several private post-secondary institutions) are at the forefront of Kelowna's service industry today.

The city of Kelowna and the Okanagan Valley as a whole has always been known as a fruit growing area. Over the years, as many orchardists switched from growing apples to growing grapes, the area began developing a wine industry, with wineries becoming populous throughout the valley (Hessing, 2010, p. 86).

With several long-standing orchards being replaced by subdivisions and urban sprawl, Kelowna's scenery has changed significantly over the last few decades.

The city of Kelowna is strategically located in the centre of the Okanagan Valley, on the shores of Okanagan Lake, in British Columbia, Canada's western-most province (see Figure 1). Located approximately 150 kilometres north of the United States border and 400 kilometres east of Vancouver, Kelowna is the largest of four major Okanagan centres, the others being Vernon, Penticton, and Salmon Arm (City of Kelowna, 2012a). The Regional District of the Central Okanagan, with a population of 184,411 (Central Okanagan Development Commission, 2010b), includes the city of Kelowna and its surrounding bedroom municipalities of Lake Country, West Kelowna, and Peachland.

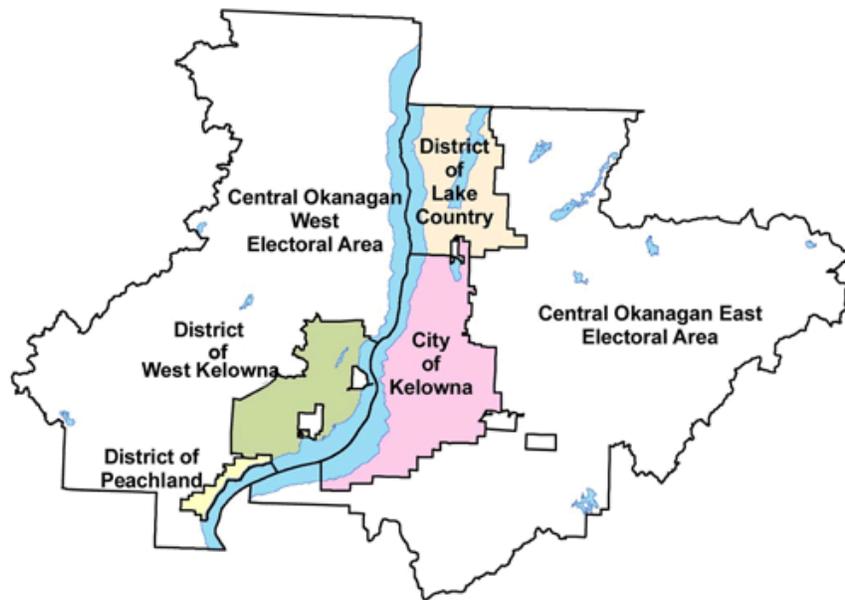


Figure 1. Location of the City of Kelowna (within the Central Okanagan) (Source: City of Kelowna, 2011)

When the City of Kelowna was incorporated in 1905, the population was just 600 people. The city of Kelowna has experienced significant growth during

the last 100 years and is considered to be one of the most liveable cities in Canada, especially for seniors (City of Kelowna, 2010) (see Table 1).

Table 1. City of Kelowna Age Distribution – 2011 Census

	<b>Male</b>	<b>Female</b>	<b>Total</b>	<b>Percent</b>
All ages	56,287	61,025	117,312	
- 0 - 14	8,510	8,350	16,860	14.37%
15 - 24	7,950	7,725	15,675	13.36%
25 - 44	14,417	14,615	29,032	24.75%
45 - 64	15,680	17,650	33,330	28.41%
65 +	9,730	12,685	22,415	19.11%
				100.00%

(Source: Statistics Canada, 2012a)

In 2011, the city of Kelowna’s seniors accounted for 19% of the population (Statistics Canada, 2012a), considerably higher than the national average of seniors in all of Canada’s 33 Census Metropolitan Areas at just over 14% (see Figure 2).

As life expectancy in Canada increases, many issues relating to housing will need to be addressed, including social support in the home or homecare, adequacy of retirement income, geriatric health care, and safety. A steadily increasing, aging population has brought with it greater demand for affordable, suitable, and adequate housing for seniors, an issue that will need to be addressed by all levels of government as well as city planners.

Kelowna is today one of the most unaffordable places in the entire country (Demographia, 2012; Teixeira, 2011). Purchasing a dwelling in the city of Kelowna remains a viable option for financially well-off seniors. However, low-income seniors and seniors on fixed incomes may encounter major barriers and challenges in searching for and affording adequate, suitable housing there.

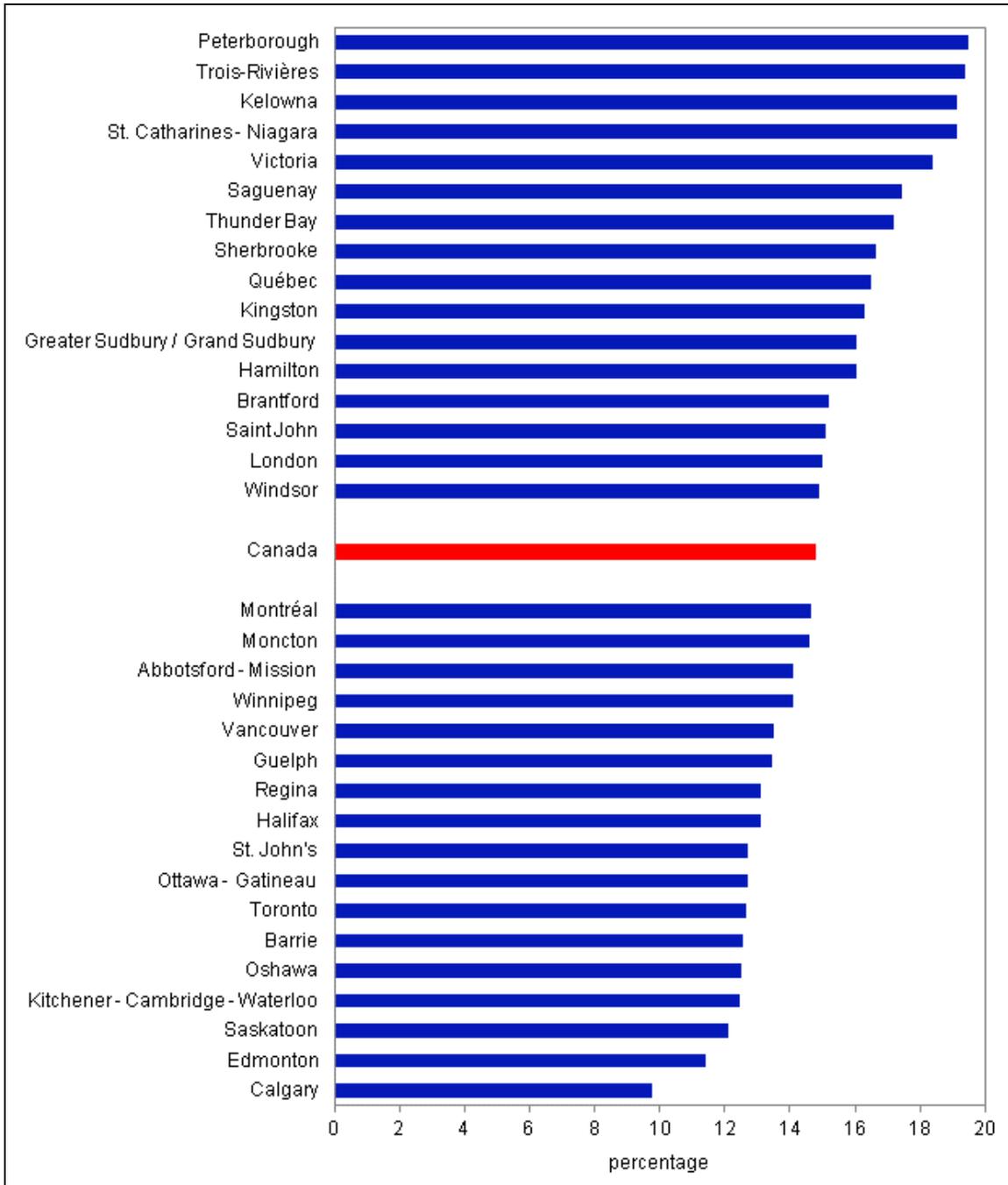


Figure 2. Percentage of the Population 65 years and Over, Canada, Census Metropolitan Areas, 2011  
(Source: Statistics Canada, 2011)

Very few studies exist regarding barriers of affordability, suitability, and availability in the rental and homeownership markets in small and mid-size cities.

A 2010 news article referred to Kelowna as a bellwether for an aging world. The article stated that Kelowna is now the oldest community in Canada and has the lowest fertility rate (J. Smith, 2010). It is estimated that by 2036, there will be about seven dependents for every ten people of working age and that most of these dependents will be seniors. Also, Kelowna's economy recorded stronger growth in 2010 and 2011, supporting the demand for housing. With housing starts predicted to increase, the residential construction sector is expected to see a modest increase in employment (Central Okanagan Economic Development Commission, 2010a).

The city of Kelowna is thus the ideal study area in which to look at seniors' housing needs, preferences, and the barriers in the context of the expensive rental and homeownership housing markets.

Figure 3 shows the percentage distribution of the population of Kelowna's CMA aged 65 years and older. Seniors living in Kelowna are heavily concentrated in the central/downtown area and along the Highway 97 corridor (see Figure 3).

Where seniors choose to reside is extremely important to them. Living in Kelowna's central/downtown area and along the Highway 97 corridor provides seniors with easy access to transportation, grocery stores, shopping centres, and community activities, as well as proximity to medical offices and the Kelowna General Hospital.

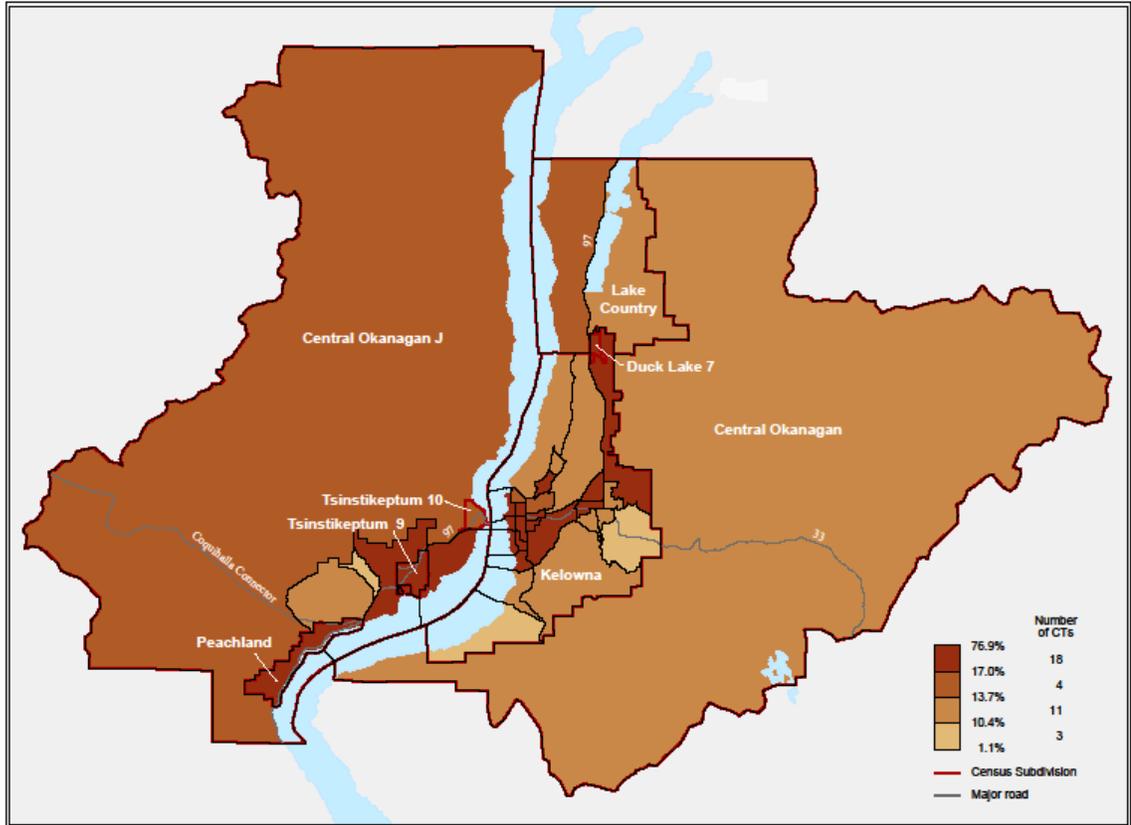


Figure 3. Kelowna CMA – Percentage of Population Aged 65 years and Over (Source: Statistics Canada, 2006a)

Partly as a consequence of rapid population increases in the last two decades or so, Kelowna is now the fifth most expensive housing market in Canada, behind Toronto, Calgary, Vancouver, and Victoria (Kelowna Cost of Living, 2010). The high cost of housing in Kelowna may force some households—including seniors—to settle for inadequate, unsuitable, and unaffordable housing, or leave the city of Kelowna altogether (McEwan and Teixeira, 2012; Teixeira, 2011). As noted by Hessing (2010):

The Central Okanagan, including Kelowna, has experienced the most dramatic growth in recent decades ... The cumulative effect of this growth has been to place significant demands on services, housing, and land (Hessing, 2010, pg 85).

The cost of housing has increased to a point where accommodation is unaffordable for some segments of the city's population, including seniors, youth, and immigrants (McEwan and Teixeira, 2012). Housing affordability may even determine who can afford to move to the city (Teixeira, 2009).

At the time the study was conducted, Kelowna had a 6.6% vacancy rate, a median house price of \$385,100 and a median household income of \$58,100; it is ranked as a severely unaffordable market (Demographia, 2012). The Kelowna CMA vacancy rate increased to 6.6 percent in April 2011 from 3.7 percent in April 2010. It is expected that the addition of new buildings to the housing stock as well as competition from investor-owned condominiums will keep vacancy rates high (Canada Mortgage and Housing Corporation, 2011). In line with this, Kelowna's real estate prices showed a slight decrease in the average price for a single family home between December 2011 and a year earlier, down by 2.63% (Kelowna Real Estate, 2011). In October 2011, the apartment vacancy rate in Kelowna was 3.0%; it was 3.5% in 2010. In response to the slight reduction in vacancy rates, rents in Kelowna increased slightly in 2011 when the average monthly rent for a one-bedroom apartment was \$745 and \$910 for a two-bedroom apartment. It is projected that the cost of homes for the affluent will drive up real estate prices, dragging down the cost of mid-range homes. Seniors with fixed income and low wage earners will continue to need more affordable housing, which may not readily be available (Official Community Plan, 2011).

According to a 2009 report by the National Seniors Council on low income seniors, the highest incidence of low income is among single women who live alone:

The unattached have the highest incidence of low income of any group, with 15.5% of unattached seniors living below LICO in 2006, a rate 11 times higher than that of senior couples (1.4%). Given their greater longevity, women are far more likely to be unattached in later life and at greater risk of experiencing low income. Indeed, women represented about three-quarters of the 179,000 unattached low-income seniors in 2006. The low-income rate for unattached senior men was 14%, compared to 16.1% for unattached senior women (Government of Canada, 2009).

Many of the seniors who have lived their entire lives in the city of Kelowna or who resettled here during their retirement years are facing barriers and challenges that come with living in one of Canada's most unaffordable cities.

Health care and housing stand as two of the most critical concerns cited by Canadian seniors. In addition to addressing the second of these concerns, this study also considers the need for and benefits of "aging-in-place." For instance, most urban planning rarely considers the need to have residential and commercial spaces within walking distance (Bookman, 2008 p. 422). With an aging population requiring ease of accessibility, these planning issues will need to be taken into consideration.

Little research has been done on the housing experiences of seniors in small and midsize cities in Canada. This study will aim to fill this gap in the literature by focusing on a mid-size city – Kelowna and its expensive housing market. It focuses in particular on the main housing barriers seniors face and the coping strategies they use in Kelowna's expensive housing market.

The main research questions guiding this case study are:

- 1) What housing barriers/challenges do seniors face in Kelowna's homeownership and rental housing markets?
- 2) What coping strategies do seniors use in Kelowna's homeownership and rental housing markets?
- 3) How important is "aging-in-place" to Kelowna's seniors and should the city of Kelowna address this in future housing developments?
- 4) What future housing recommendations can be made to better address seniors' housing needs, preferences, and barriers?

## **1.2 The Structure of the Thesis**

This thesis is divided into seven sections. Following the introduction, Chapter 2 provides a general review and discussion of the literature pertaining to seniors and housing. The research design is outlined in Chapter 3. Chapters 4, 5, and 6 are devoted to empirical evidence supporting the information provided by the senior homeowners and renters. Chapter 4 is concerned with the housing experiences of senior homeowners while Chapter 5 addresses the housing experiences of senior renters. These latter two chapters cover a number of topics pertaining to Kelowna's seniors, including their housing history, their settlement in the city, their experiences, barriers and challenges, with regard to housing affordability, "aging-in-place," and recommendations for policy makers. Chapter 6 presents recommendations to improve the situation for seniors in both Kelowna's homeownership and rental markets. Finally, Chapter 7 consists of a brief summary of the findings and includes some recommendations for further study.

## **Chapter 2: Literature Review**

### **2.1 Introduction**

The purpose of this chapter is to identify major trends in the literature dealing with the geography of housing, primarily those focusing on senior homeowners and senior renters. This chapter discusses seniors' housing situations and experiences in Canada and abroad, the importance of "aging-in-place" for seniors, and concludes with a discussion of housing policy with regard to seniors in Canada.

### **2.2 Seniors' Housing Experiences (Canada, British Columbia, Kelowna)**

Many seniors who have lived their entire lives in the city of Kelowna or who resettled there during their retirement years are facing barriers and challenges that come with living in one of Canada's most unaffordable cities.

Non-peer reviewed articles as well as media and government reports provided important background information with regard to what seniors are experiencing in Kelowna's homeownership and rental markets. As a starting point, non-peer reviewed literature was used in this literature review. Publications from BC Housing, Canada Mortgage and Housing Corporation (CMHC), government reports, Okanagan Mainline Real Estate Board, various newspaper articles as well as studies from Demographia and the World Health Organization provided the basis for identifying the main characteristics of Kelowna's housing markets and the housing situation of its population.

### ***2.2.1 Importance of Studying the Seniors Population***

By 2061, seniors are projected to be 25.5% of Canada's population, and one out of every 10 Canadians will be 80 years or older, compared to the present figure of one out of every 30 (Human Resources and Skills Development Canada, 2012). With almost one quarter of the country's population over the age of 65, many considerations will have to be taken into account when municipalities are building new housing in communities throughout the country. The city has recently had significant growth in three areas: the addition of a new post-secondary institution (University of British Columbia – Okanagan), the expansion of the city's airport, and the expansion of the city's hospital. As Kelowna continues to become an attractive city in which to reside, the recent addition/expansions will put pressure on the local housing markets.

The University of British Columbia – Okanagan campus, created in 2005, has brought direct and spin-off employment, substantial capital expenditure, industry partnerships, research dollars, and demand for housing. The Kelowna International Airport, now ranked as Canada's tenth busiest, is one of the area's largest employers. The Kelowna General Hospital expansion will see the implementation of health care services previously available no closer than in Vancouver. This is an important concern for retirees seeking to relocate to this region since they will have easier access to required health care.

### ***2.2.2 Cost of Housing***

Housing Matters BC, a housing strategy integrating housing and homelessness services, was begun in 2006 and is the province's major housing

initiative (Snow, 2008). In the same year, the province introduced two programs to address the need for rental assistance in the private market: the Rental Assistance Program (RAP) for families with children under 18, and the Shelter Aid for Elderly Renters (SAFER) program for seniors aged 60 years and over (Klein & Copas, 2010).

According to BC Housing, 15,960 low-income seniors (and 10,330 low-income families) currently receive assistance through the RAP and SAFER programs in BC. The maximum grant allowable under the RAP program is currently \$700 per month. The SAFER program reimburses between 35% and 90% of the difference between 30% of an individual's total income and his or her rent. This program provides the largest subsidy to people with the lowest incomes (Klein and Copas, 2010, p. 8).

In a 2008 report on seniors' housing, Canada Mortgage and Housing Corporation advised that the next 25 years will bring profound change to the Canadian population. These changes not only will transform our communities but also have a significant effect on housing. An aging population will have a momentous effect on housing needs, demand for services, transportation requirements, neighbourhood design, and community planning practices:

Research suggests that communities need to give more thought to the implications of an aging society for housing and on the way our communities perform (Canada Mortgage and Housing Corporation, 2008, p. 1).

The Government of Canada plays an important role in housing. Funds are given to provinces, territories, and industries to improve housing outcomes for Canadians whose housing needs cannot be met in the marketplace. In 2008, the

Canadian Government agreed to invest \$1.9 billion in housing over a five-year period to alleviate homelessness. In addition to this investment, in January 2010, the governments of Canada and British Columbia announced that \$15.5 million would be allocated for the construction of 322 modular housing units for seniors and persons with disabilities so they can access affordable housing in their communities, while remaining close to family and friends (Canada Mortgage and Housing Corporation, 2010, p. 30). In January 2008, the real estate markets of Kelowna, Vancouver, and Victoria made international headlines. These three cities were the only Canadian locations to be included on the list of the 50 most expensive cities in the world (in relation to median income) in which to purchase real estate (Curran and Wake, 2008). Housing prices in British Columbia have been escalating for almost a decade. In 2007, BC's Housing affordability measure showed that the amount of pre-tax annual household income needed for the cost of owning a home stood at 65% for a standard two-storey home, 46.5% for a townhouse, and 33% for a condo. In the past two years alone housing prices in BC have increased by 30%. Driving these figures are a strong economy and an influx of seniors from across the country. Many baby boomers have converted some of their existing real estate equity into second homes for investment purposes (Curran & Wake, 2008). Canada's senior population is the fastest growing sector of the population and the cost of housing is escalating to a level that many individuals and families can no longer afford. Another important factor that needs to be taken into consideration is the high incidence of low-income households receiving social assistance. Low-income families are often

marginalized by the rest of society, and there does not seem to be any promising solutions to the issues of poverty in Kelowna or elsewhere.

According to the Rental Market Report for Kelowna CMA published by Canada Mortgage and Housing Corporation, apartment rents in 2011 had minimal variation for the second straight year (see Figure 4).

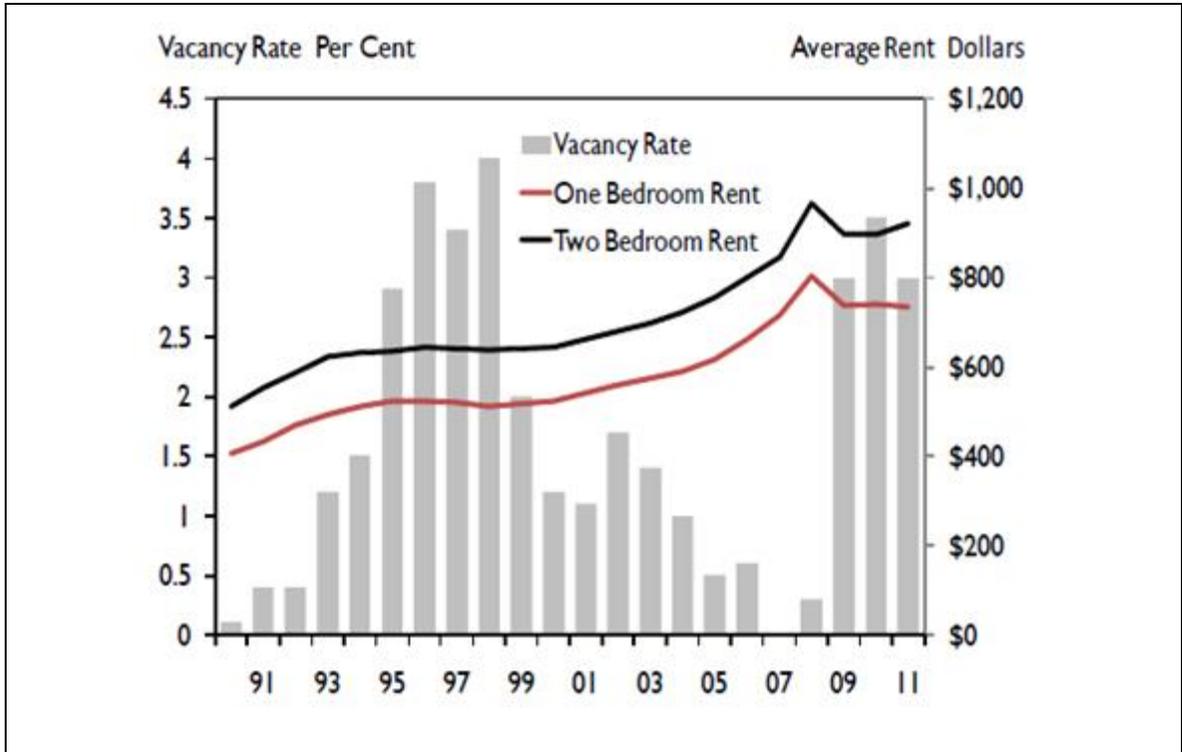


Figure 4. Rental Prices in Kelowna 1991 to 2011  
(Source: Canada Mortgage and Housing Corporation, 2012a)

In 2011, the median cost of rental housing in the Kelowna region was \$10,920 a year – or \$910 a month (Canada Mortgage and Housing Corporation, 2011). BC has the worst record of housing affordability in Canada, with almost one out of three renter households spending 30% or more of their gross household income on housing costs (Klein & Copas, 2010, p. 2). Given the high and ever-increasing cost of living in the city of Kelowna, seniors who are

struggling financially now will only see their financial situation worsen (Teixeira, 2011).

The conventional benchmark for determining housing affordability is to compare the portion of a household's income to the amount that it spends on housing. Housing is deemed unaffordable if 30% or more of a household's annual income (before taxes) is spent on accommodation. In this case, the household is considered to be in core housing need<sup>1</sup> (see Figure 5).

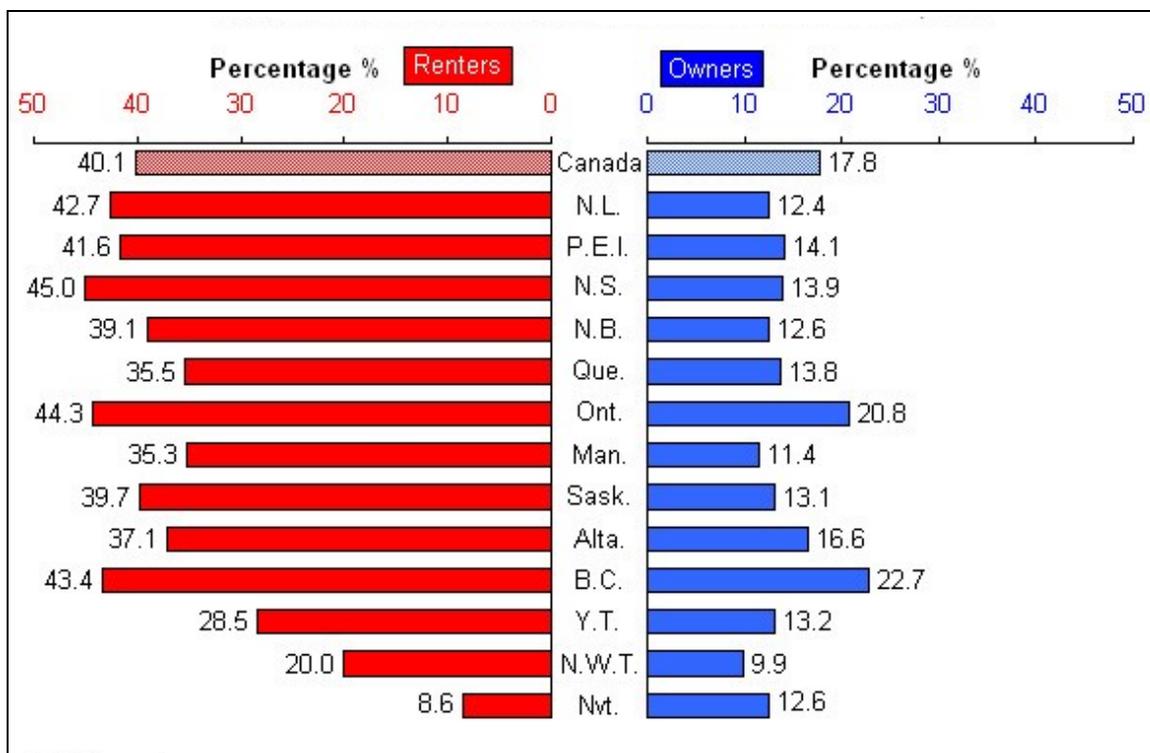


Figure 5. Percentage of Renters and Owners Spending Over 30% on Shelter Costs, Canada and Provinces/Territories, 2006 (Source: Statistics Canada, 2010)

<sup>1</sup> Core Housing Need ~ A household is said to be in core housing need if its housing falls below at least one of the adequacy, affordability, or suitability standards and if it spends 30% or more of its total before-tax income on the median rent of alternative local housing considered acceptable (BC Housing, 2011a).

When comparing the housing situation of homeowners in Kelowna with homeowners in British Columbia and Canada in 2006 (see Table 2), the data shows that 50.3% of Kelowna's households are in severe core housing need (spending 50% or more on shelter) compared to 45.7% in British Columbia and 43.7% in Canada.

Table 2. Households Spending 50% or More on Shelter

		Total Households		Households in Core Housing Need				
		As % of All Households	Households Spending 50% or More on Shelter	All Households in Core Housing Need		Households Spending 50% or More on Shelter (In Severe Housing Need)		
					As % of All Households		As % of All Households	As % of Households in Need
		(#)	(#)	(#)	(%)	(#)	(%)	(%)
Canada	Total	11,766,145	811,695	1,494,400	12.7	604,510	5.1	40.5
	Owners	8,158,115	358,185	512,645	6.3	223,900	2.7	43.7
	Renters	3,608,025	453,505	981,750	27.2	380,610	10.5	42.2
British Columbia	Total	1,520,135	128,185	221,475	14.6	94,505	6.2	42.7
	Owners	1,074,800	64,450	88,335	8.2	40,345	3.8	45.7
	Renters	445,340	63,730	133,140	29.9	54,165	12.2	40.7
<b>Kelowna</b>	Total	59,860	4,945	6,615	11.1	3,200	5.3	48.4
	<b>Owners</b>	<b>46,110</b>	<b>2,745</b>	<b>2,900</b>	<b>6.3</b>	<b>1,460</b>	<b>3.2</b>	<b>50.3</b>
	<b>Renters</b>	<b>13,745</b>	<b>2,200</b>	<b>3,715</b>	<b>27</b>	<b>1,740</b>	<b>12.7</b>	<b>46.8</b>

(Source: Canada Mortgage and Housing Corporation, 2006a)

Statistics Canada (2010c) reports that more than one in five homeowners living in Ontario and British Columbia had housing affordability issues. In addition, more than a third of renter households in almost every province faced high shelter costs. Percentages were particularly high in Nova Scotia (45%), Ontario (44%), and British Columbia (43%).

Over the years, BC Housing has demonstrated an ongoing commitment to providing housing for low-income seniors in conjunction with non-profit societies

across the province. In 2010 BC Housing announced, for example, that the Columbia Basin Trust in partnership with the Province of British Columbia would commit almost \$9 million toward 114 rental units under the Seniors' Rental Housing initiative to be managed by local non-profit societies.

In order to provide adequate provisions for future housing requirements, and to assist with investment decisions as well as directions regarding capital works and budgets for the 2011/12 social housing portfolio, BC Housing introduced the Facility Condition Index (FCI) measure in its service plan.

BC Housing has been developing long-term strategies for our housing assets, bringing a stronger focus and greater capacity to plans for the maintenance, capital improvement, redevelopment and environmental sustainability of the public housing stock (BC Housing, 2011c).

## **2.3 Housing Seniors**

### ***2.3.1 Aging-in-Place***

More seniors than ever before are living relatively healthy lives into their eighties and nineties. BC's Vital Statistics Agency reported that in 2011 life expectancy was 82 years (BC Vital Statistics Agency, 2011). Aging-in-place is a relatively new concept that allows seniors to live in their own homes and communities as they age. Communities will need to address the housing issues relating to the growing number of seniors over the age of 65 years. Where it is implemented as a comprehensive policy for future housing developments, aging-in-place could allow seniors to remain living in their own homes for a longer period of time and give them more options with regard to their living situations as they age.

Four major reports (Canada Mortgage and Housing Corporation, 2006b; Co-operative Housing Federation of Canada, 2006; Babin, 2011; World Health Organization, 2007) provide examples of communities creating housing situations that allow seniors to age-in-place. In 2006, a feasibility study was conducted in two Ottawa suburbs to determine whether the possibility of converting single-family housing—owned and occupied by seniors— into multiple units would allow these seniors to age-in-place. Findings from this study showed that close to 19% of senior homeowners showed a positive reaction to the creation of secondary suites in their home, and a high proportion of respondents had considered renovating their basements for potential occupancy (Canada Mortgage and Housing Corporation, 2006b).

Dixon Hall Supportive Housing Project for Seniors, operating in a co-op in downtown Toronto, is a good example of a facility that allows its tenants to age-in-place. The 142-unit building was established by the Older Women's Network, a group of farsighted activists who work to achieve a caring society in which both older and middle-aged women have the opportunity to live with both security and dignity. Dixon Hall staff provide support services to seniors in the co-op who require assistance to continue living independently (Co-operative Housing Federation of Canada, 2006).

A study cited in a Calgary Herald newspaper article cited that a diverse housing mix incorporating single family homes, condominiums, apartments, and

seniors' complexes can have a huge effect on the way communities grow, age, and regenerate:

By offering more options, people can stay in their community throughout their lives, without having to look elsewhere when they have kids, retire or move into assisted living facilities. A mix can also help shelter a community from the downsides of big demographic changes, such as when school enrolments fall or aging residents have difficulty maintaining amenities (Babin, B7, 2011).

A consultation project conducted in 33 cities in 22 countries produced a checklist summarizing the essential features of age-friendly cities. Four Canadian cities included in this study were: Halifax, Portage la Prairie, Saanich and Sherbrooke (World Health Organization, 2007). The project addressed availability in the following areas: sufficient, affordable housing in areas that are safe and close to services; sufficient, affordable home maintenance and support services; well-constructed, safe, and comfortable housing providing shelter from the weather; interior spaces and level surfaces allowing freedom of movement in all rooms and passageways; affordable home-modification options; well-maintained, clean, and safe public and commercial rental housing; and sufficient and affordable housing for frail and disabled older people, with appropriate services, provided locally. This comprehensive list addresses the basic needs of all seniors looking for adequate and affordable housing in the city of Kelowna or anywhere else in the world.

Although very few articles address aging-in-place in the city of Kelowna, the city is seen as a frontrunner in this area:

Because of Kelowna's attractiveness as a retirement destination, it experienced a significant and early interest in the development of

"aging-in-place" housing concepts. As Kelowna dealt with this demographic wave, it became clear the city needed to re-examine the way all housing was being zoned. (City of Kelowna, 2010, p. 1).

Many countries, including Canada, agree on the importance of resident support in later life. Aging-in-place is the best option economically, physically, socially and emotionally for seniors and for society. However, aging-in-place does not happen by itself, decisions must be made as to the best pathway for stabilizing lives of older adults in the community, and who will be responsible for ensuring the success of this process (Wacker and Roberto, 2010 p 121). Both provincial and municipal governments should be laying the groundwork for aging-in-place in the city of Kelowna.

An exploratory study (Danziger & Chaudhury, 2009) conducted in North Vancouver addresses adaptive design features in housing units that enable seniors to age-in-place and remain as independent as their ability allows. Common modifications such as replacing a faucet, lowering counters, adding grab bars in bathrooms, adding ramps for easy access can make homes substantially safer and more accessible.

A housing needs assessment study conducted in Peachland, British Columbia (Murphy et al, 2006) examined indicators for both current and future needs for residential care and aging-in-place strategies for seniors. The municipality used results from this study to pursue urban development plans to build a non-profit housing development for seniors that enabled them to remain in their own community and thus age-in-place.

Another study, conducted in the greater Boston area in Massachusetts, describes three innovative models for aging-in-place: naturally occurring retirement communities, villages, and campus-affiliated communities (Bookman, 2008). Naturally occurring retirement communities are housing developments that are not planned or designed for older people but that come to house older people over the course of time. An example in the villages category is the Beacon Hill Village model where members have access to social and cultural activities, health and fitness programs, household and home maintenance services as well as medical care. Campus-affiliated communities—the third model—connects seniors to post-secondary institutions. Approximately 80 colleges and universities in the United States include housing integrated with lifelong learning options for seniors (Beacon Hill Village, 2011).

Founded in Boston in 2002, Beacon Hill Village is a self-governing secular, non-profit organization created for the purpose of providing programs and services so members can lead vibrant, active and healthy lives in their own homes and neighbourhoods. There are now more than 60 similar villages throughout United States and many more are in progress around the globe. Seniors, who are members of Beacon Hill Village are confidently able to age-in-place (Beacon Hill Village, 2011):

We take pride in offering members a solution or helpful response whenever they call the Village office. We are skilled at locating and evaluating the best local resources and usually negotiate discounts and preferred service. Some services are offered by volunteers, others by professionals. We also have strategic partners, professional organizations that support our goals, including experts in home health care and geriatric medicine (Beacon Hill Village, 2011, para 6).

### **2.3.2 A Canadian Perspective**

Collins (2002) examined why seniors in Manitoba, relocate and the types of moves they make. This longitudinal study covered the years 1983, 1990, and 1996, and included 1,799 rural and urban seniors living in one community. Findings showed that the majority of seniors relocated within the same neighbourhood, community, or town, moved only once in the 13-year study period, and shifted from homeownership to renter status.

The percentage of older Canadians living alone has been steadily increasing. A huge proportion of these seniors are at risk of housing affordability problems, health complications, and social isolation. The real concern for seniors dealing with low incomes and the reality of increased living costs will limit their ability to stay in owner-occupied dwellings and speed up their transition to tenancy. (Haan & Perks, 2008). Equity in their homes is often the only asset Canadian households have at retirement. If seniors are faced with the decision to downsize, they know that their housing equity can be used for general consumption, especially if the rising cost of living presents a very real threat to their financial stability. Financial planning for retirement plays an important role in the realization that income decreases as seniors retire from the workforce:

The cornerstone of the life cycle theory that guides most of the economic research on the adequacy of retirement savings is the idea of consumption smoothing; individuals are presumed to be rational, forward-looking agents who plan for retirement and use the information available to them at the moment to prepare for the fall in income after retirement (Ostrovsky, 2004, p. S34).

Although most homes are not designed to meet our changing needs as we age, the vast majority of seniors wish to remain living in their own homes for as long as possible. Architects will need to consider increased life expectancy and a growing elderly population in the design of future housing projects (Demirkan, 2007). An article on universal product design discussed the importance of a participatory design model addressing the barriers and challenges experienced by seniors in their daily routines:

A wide spectrum of professions is concerned with life-span design (universal design) for an ageing population, design, engineering, gerontology, ergonomics and architecture. All try to support ageing in place so that independence, freedom of choice and life style are promoted. (Demirbilek & Demirkan, 2004, p. 361)

The oldest old (those over 80 years of age) are often vital members of society and should be supported in their decision to live out their lives in their own homes and the surroundings in which they are most comfortable (Richards & Rankaduwa, 2008). The increasing aging population plays a role in the stimulation of innovative solutions for lower income households, creating several non-profit co-operatives (Moskalyk, 2008).

Weeks & LeBlanc (2010) conducted a study of 84 vulnerable seniors (including Aboriginal seniors, those with disabilities, and ethnic minorities). They identified affordability, adequacy, and suitability as the three main housing concerns of the seniors.

Older seniors are often more likely than younger seniors to relocate to apartments instead of houses. One reason for this may be that older seniors trade their houses for apartments to reduce home maintenance costs or the

amount of work it takes to keep up a home with a driveway, backyard, and all their associated chores (Lin, 2005).

Burns et al. (2012) conducted a study of seniors living in two contrasting neighbourhoods in Montreal, analyzing the concepts of both social inclusion and attachment. The research explored aging-in-place of the participants and examined how gentrification<sup>2</sup> elicited social exclusion (such as feelings of strangeness and uncertainty) while social spaces in a disadvantaged neighbourhood raised the level of social inclusion. The study offers important insights of how older residents who are aging-in-place relate to ongoing changes in their neighbourhood.

A 2010 age-friendly zoning bylaw consultation conducted in Dawson Creek (a smaller city located in northeastern British Columbia) asked seniors to name the top three to five challenges/barriers they faced in terms of aging-in-place. The top four answers were: the need for more neighbourhood facilities; the need for greater participation in programs; the need for assistance in maintaining homes (e.g., single family homes) and associated expenses; and the need to have family nearby (Fix, 2010). Seniors often want to continue to live as active a lifestyle as in the years before their retirement. Accessibility to facilities, access to transportation, and the ability to remain living in their own homes for as long as possible are all important issues for seniors.

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<sup>2</sup> Gentrification: the buying and renovation of houses and stores in deteriorated urban neighborhoods by upper- or middle-income families or individuals, thus improving property values but often displacing low-income families and small businesses (Dictionary, 2012).

Demiris et al. (2006) conducted a study within the framework of aging-in-place where the benefits of “smart homes”—which enable seniors to remain independent at home for as long as possible—were discussed in depth. Smart homes are equipped with advanced electronics and automated devices designed to maximize residents’ safety and overall well-being:

In a paper written by the Institute for Life Course and Aging at the University of Toronto, research was conducted to determine predictors for the institutionalization of the elderly. Findings showed that lower vacancy rates and higher median rents were significantly associated with higher rates of institutionalization for both unmarried women and men. This suggests that a shortage of affordable housing may force many older adults into lower cost institutional living arrangements. Housing policies that encourage the creation of affordable, smaller unit rentals for older adults may thus support longer periods of independent living and postpone the possibility of institutionalization in future (McDonald et al, 2008).

A study by Richard, Laforest, Dufresne, & Sapinski (2005) looked at determinants of seniors’ health and quality of life in urban environments and compared older adults’ and professionals’ viewpoints on the subject. The most relevant themes were of this study were health and independence, financial security, social integration, health care services, housing, accessibility of community services, and decision-making privileges. The methodology consisted of 11 focus groups—eight involving older adults and three involving professionals. These groups gathered and discussed relevant themes and

shared their opinions. The resulting data showed that quality of life is not only related to health and psychological well-being, but is also the result of social, organizational, community, and political environments.

### ***2.3.3 An International Perspective***

The housing policies of other countries with aging populations (Holland, Sweden, United Kingdom, and the United States) may be of relevance in the Canadian context. Purnell and VanHilst (2006) compared social housing approaches in both Holland and the United States, showing the advantages and disadvantages of each. Social housing makes up 75% of the rental market and 36% of all housing in Holland, which is managed by private, non-profit entities known as social housing associations. Seniors are experiencing barriers and challenges when it comes to housing design in the Netherlands:

“There are significant challenges to housing the elderly in the Netherlands. For example, in some areas of the Netherlands, 90% of homes have what is known as a "trap": a steep, narrow, winding staircase” (Purnell and VanHilst, 2006, p. 34).

Revitalization efforts in the Netherlands have focused on infrastructure and urban planning in order to create jobs, fight crime, and create a mixed community. The local government, the Central Housing Fund, and local housing associations all provided funding for these revitalization projects. As a result of the project, unemployment and crime rates have decreased, residents moving into the neighbourhoods come from a variety of income brackets, and residents have a better perception of the area in which they live. The United States, on the other hand, has three approaches to housing for the elderly: aging-in-place with minimal services, life care facilities for those with adequate funds, and low-

income housing with support services. Most people miss out with this approach, however; many seniors are not rich enough to afford life care facilities while others are not poor enough to be eligible for subsidized housing (Purnell & VanHilst, 2006, p. 34).

There has been a general movement in Sweden's welfare state toward aging-in-place; this goes hand in hand with people's desire and natural wishes for a good life in their later years. Studies have shown that aging-in-place is much less costly than supportive institutional living. Sweden's senior population is also voicing their feelings: they want to remain in their own homes for as long as possible (Henning, Ahnby & Osterstrom, 2009).

Research in the United Kingdom has shown that the majority of those over 75 years of age prefer to stay at home and enjoy an independent lifestyle for as long as possible. Very old seniors spend a considerable amount of time at home as the home environment has the potential to play an extremely important part in their health and well-being (Sixsmith & Sixsmith, 2008).

The perspective of aging-in-place is becoming an important issue in redefining health and social policy for seniors throughout the world. In a 2008 article from the United Kingdom, the benefits of aging-in-place are noted:

“staying put” at home fundamentally and positively contributes to an increase in well-being, independence, social participation and healthy ageing amongst older people. (Sixsmith & Sixsmith, 2008, p. 233).

A poll on aging-in-place, commissioned by Clarity and the EAR Foundation in the United States, showed that seniors' two greatest fears are loss

of independence (26%) and moving out of their home into a nursing home (13%) (see Figure 6).

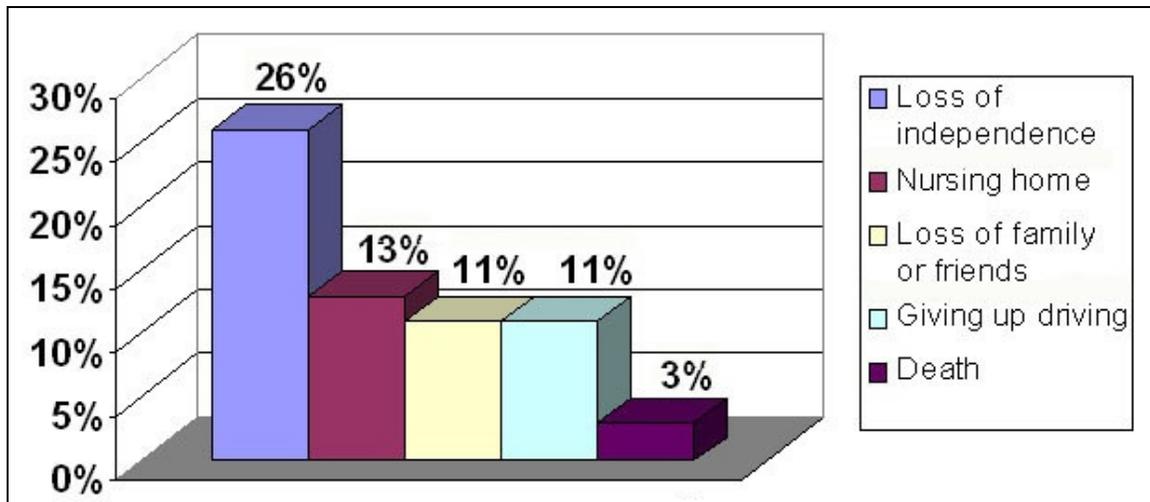


Figure 6. What Seniors Fear Most  
(Source: Aging-in-place in America, 2007)

Results from this study also show that most seniors are determined to maintain their independence and receive minimal support from their children and/or caregivers:

[The] vast majority of senior citizens (89%) want to age-in-place – or grow older without having to move from their homes -- and more than half (53%) are concerned about their ability to do so (Aging-in-place in America, 2007, p. 1).

Seniors in this study are receptive to the use of ambient technology in their homes, such as sensors that can be used to monitor their health and safety (Aging-in-place in America, 2007).

## 2.4 Housing Policies

Dalton (2008) compared the housing policies of Canada and Australia and described how government investment in non-profit housing has diminished over time. Housing policy retrenchment occurred during the same time in both

countries as the need for affordable housing grew as a result of increased house prices and rents and greater income inequality. The paper argues that Canadian and Australian housing policymakers, despite research showing housing need, have been unsuccessful in converting evidence into accepted policies.

A study by Burns (2010) delves into the lives of six older adults identified as socially isolated who reside in a rent-g geared-to-income complex in Montreal, Quebec. This study speaks to the importance of seniors engaging in purposeful activities with others and outlines potential policy and practice implications that would ensure seniors engage in low-risk social interactions with one another.

A report on affordable housing in British Columbia (Affordable Housing Policy Committee, 2005) describes the inter-related development principles necessary to promote housing and transportation choices, preserve environmental integrity, and enhance the economy. The term “affordable housing” implies that families and individuals of all income levels and lifestyles are able to find suitable dwellings in which they can enjoy a stable, secure place to call home. Although the British Columbia government has increased its support in the areas of rental assistance supplements, new emergency shelter beds, and the purchase of existing single room occupancy hotels (Klein & Copas, 2010), it has not created much needed new low-income housing units. The net decline of social housing stock has had a huge impact on low-income seniors:

Pending a policy change and an increase in the supply of units available, it is likely that many of those on BC Housing’s applicant registry, including low-income seniors ... will continue to languish there for a very long time (Klein & Copas, 2010, p. 8).

While housing affordability issues are nation-wide, an analysis by Snow (2008) shows that the problem is severe in Kelowna:

With the median residential house sale price over eight times the median household income (a measure of affordability referred to as the “median multiple”), Kelowna was deemed Canada’s “most unaffordable market,” ... Census data show that 28.8% of households spent more than 30% of their income on shelter. While the number was 22.8% for owners, it was 47.9% for renters—the highest of any city surveyed (Snow, 2008, p. 33).

Recent research provides a detailed discussion on both the successes and problems caused by decentralization and devolution of responsibility for Canada’s social housing onto lower levels of government:

What the case of housing policy in Canada will demonstrate is that, once decentralisation and devolution become entrenched features of a policy area, the possibility of recentralisation is remote. The flexibility of the political system may be overstated because decentralised provinces develop institutional mechanisms that make centralisation more and more impossible (Leone and Carroll, 2010, p. 393).

Findings from this study show that the provinces were able to manage housing funds disbursed from the federal government. The overall conclusion regarding centralization of the housing policy shows that it is extremely difficult to craft a federal program that focuses on housing when the need in each province is disproportional to one another.

## **2.5 Summary**

The major barriers and challenges facing seniors in Canada are rental costs and affordable housing, accessibility, quality of housing, and the ability to age-in-place. The literature review provides a context for understanding the

potential barriers and challenges seniors face in their experience of Kelowna's expensive homeownership and rental housing markets.

Seven major themes emerged in the reviewed literature. The first of these was the importance of the increasing senior population and the impact this will have on future housing needs throughout the country. The housing needs and preferences of seniors, due to their decreasing health limitations, will have to be taken into account in future housing design and locations.

The second theme is the cost of housing, especially for seniors living on a fixed income who struggle with managing their limited finances. Third, a look at the demographic characteristics shows that Kelowna is an aging city, with over 19% of its population over the age of 65. It is estimated that by 2036 there will be about seven dependents for every 10 people of working age and that most of these dependents will be seniors (Central Okanagan Economic Development Commission, 2009, 2010a and 2010b).

The fourth theme offers a Canadian perspective on seniors' housing experiences. The percentage of older Canadians living alone is on the rise. A huge proportion of these seniors are at risk of housing affordability problems, health complications, and social isolation. The increasing cost of living will limit their ability to stay in owner-occupied dwellings and speed up their transition to tenancy (Haan, & Perks, 2008).

The fifth major theme offers an international perspective of seniors' housing experiences. Seniors want to enjoy independent lifestyles for as long as

possible, and research conducted in countries such as the Netherlands, the United Kingdom, and the United States show significant progress in this area.

“Aging-in-place” is the sixth theme discussed in the literature review. Many studies have been conducted in both Canada and United States that describe how housing developments can allow seniors to remain living in their own homes for a longer period of time.

The seventh, and final, theme focuses on provincial housing policies. Although the BC government has increased support for low-income seniors with the RAP and SAFER programs, they have not created much needed new low-income housing units (Klein & Copas, 2010).

## **Chapter 3: Methodology**

### **3.1 Introduction**

The main objective of this study is to examine the housing experiences of seniors living in the city of Kelowna. Data for this study was gathered between June and October of 2011 through a survey of 45 senior homeowners and 34 senior renters, and interviews with 12 key informants. Key informants are a select group of people who are especially knowledgeable or experienced with regard to certain issues or problems and who are willing to share their knowledge of seniors' housing situations in Kelowna.

This chapter describes the study's research design, including the procedures and mechanisms used in the gathering of data and its analysis. It describes the study area and study population, the sample design, data collection, and data analysis processes, and provides a rationale for the research design choices.

### **3.2 Study Area**

The rationale for the city of Kelowna as the choice of study area included the following: (a) the city of Kelowna's population has grown significantly since the early 1980s; (b) the city has become an important destination for seniors living in other Canadian provinces (eg., Alberta, BC) over the last decade; (c) the city is currently the third oldest census metropolitan area (CMA) in Canada, with seniors over the age of 65 accounting for 19% of its population (Statistics Canada, 2012); (d) the real estate market in the city of Kelowna essentially doubled between 2001 and 2011 and Kelowna now has one of the most

expensive real estate markets in Canada; and (e) there is a lack of geographical studies dealing with the homeownership and rental experiences of seniors in a mid-size city like Kelowna.

### **3.3 Sample Design**

#### ***3.3.1 Target Population and Sample***

The target population of the study consists of two groups of seniors living in the city of Kelowna: (1) homeowners; and (2) renters. The study population is defined in more detail as follows: (a) seniors<sup>3</sup> aged 65 years and older representing various socio-economic backgrounds; and (b) seniors whose primary residence was in the city of Kelowna at the time of the interviews, and who live independently. Subjects excluded from this study included: (a) anyone under 65 years of age, (b) anyone not having a primary residence in the city of Kelowna (c) anyone who could not communicate in English, and (d) anyone who was incapacitated.

Focusing on this particular group of seniors—homeowners and renters—may introduce a potential bias into the research findings because it excludes other important segments of the ethnically diverse population of Kelowna. The following limitations of the data should be noted: (a) Kelowna residents from different ethnic backgrounds whose mother tongue was not English and who were not able to speak and understand English were excluded; (b) by sampling only within the city of Kelowna, areas with other important concentrations of

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<sup>3</sup> The definition of seniors used here is similar to that used in the 2006 Canadian Census Dictionary “seniors include all persons aged 65 years and over” (Statistics Canada, 2006b)

seniors outside the boundaries of the city (e.g., Kelowna CMA) were excluded from the study. No information is thus provided about the housing experiences of senior homeowners and renters who choose not to live within the boundaries of the city of Kelowna.

Semi-structured interviews were conducted with key informants – stakeholders engaged in economic development and/or business promotion (e.g., provincial and municipal officials, a realtor, business and professional associations, a banker). The face-to-face interviews were conducted in the office of each key informant, which was a relaxed, comfortable setting, enabling the participants to expand on their answers.

### ***3.3.2 Sampling Procedures***

Due to time and financial constraints, it was determined in advance that 30 senior homeowners and 30 senior renters was a sufficient number of participants for this study. However, the actual number of participants from each group was higher. An initial list of seniors in Kelowna was obtained from different sources: personal contacts developed by the author of this research, local community agencies, religious organizations, government organizations, social groups, the Internet, and seniors' organizations listed in the telephone directory. The following list was initially developed to enable a good cross section of organizations that provide services to seniors in Kelowna: Columbus Villa, Father Delestre Senior Citizens Housing Society, Mission Seniors' Centre, Rutland Seniors' Centre, Society of Hope, Water Street Seniors' Centre. Since government and community agencies, including service providers, do not have

lists of senior homeowners and renters in Kelowna, most of the seniors who participated in this study were recruited with the assistance of staff members from different organizations and through contacts developed by the author. Staff members at the various seniors' centres and housing complexes were asked to make the questionnaires available to all seniors (homeowners and renters) aged 65 years and over.

In total, forty five senior homeowners and 34 senior renters were also recruited by means of the "snowball technique," which is defined as follows:

Snowball samples begin from a core of known elements and are then increased by adding new elements given by members of the original sample. They are so called on the analogy of the increasing size of a snowball when rolled down a snow-covered slope (Marshall, 1998).

The senior homeowners and renters who were recruited to participate in the survey were considered as the prime beneficiaries. The ultimate positive outcome is in the direction of improved lifestyle and facilities for the growing senior population in the city of Kelowna. Seniors were sent a letter by mail that explained the objectives of the study, and invited them to participate in the study (see Appendix A and Appendix D). The researcher followed up with a telephone call. For those who agreed to participate, further information about the objectives of the study were provided over the telephone, and a time and date was scheduled at least one week later for the completion of either the Senior Homeowner Questionnaire or the Senior Renter Questionnaire designed for this study. The consent process was explained and the consent form was either hand delivered or emailed to the participant. In the case of seniors' organizations, the

consent form was attached to the questionnaire, and the administrator was asked to explain the process to both senior homeowners and senior renters and provide sufficient time (at least a week) for participants to return forms. All questionnaires were completed by the seniors who participated in this study without assistance from any other party.

Twelve key informants were recruited through the researcher's personal contacts as well as through the use of a "snowball" technique. The snowball technique has been widely used in qualitative research in Kelowna (Teixeira 2009), but has also been utilized in quantitative research in recent years as well (Lopes, Rodrigues, & Sichieri 1996). The technique allows the researcher to use referrals to contact respondents who share knowledge or experiences related to the research topic. A research participant refers a friend or colleague to the researcher for the purpose of participating in the study. The snowball technique was chosen as a secondary recruitment tool for this research because not all seniors who were approached at seniors' centres were willing to volunteer their time to complete a questionnaire, whereas seniors who felt a connection to either the researcher or another participant welcomed the idea of having their voice heard through the statements they made in the questionnaires. For the recruitment of "key" informants, the researcher contacted the potential participants first by e-mail for the purpose of introducing the study and inviting them to participate (see Appendix G). For those who agreed to participate, further information about the objectives of the study were provided over the telephone, and a time and date was scheduled for at least one week later for the

informal “key” informant interviews. The consent process was also explained and the consent form was emailed to the participant.

The key informants who participated in this research were individuals who had a succinct knowledge of the housing industry or of the issues and concerns that seniors face in the housing market in the city of Kelowna. The purpose of the interviews was to gain a broader understanding of both the housing market and the housing issues of seniors.

The initial set of key informants was obtained from two major sources: (a) the author’s own experiences and contacts in the local community; and (b) key members of local organizations that provide services to seniors in Kelowna. These informants suggested other key informants who, in turn, suggested others. In the research literature, this is known as “snowball sampling” (Marshall, 1998).

The individuals selected as key informants had a good knowledge of the community, its services, and its people (Cook, Levi, Hardin, 1994). Each of the 12 key informants was very interested in the study topic and was very accommodating with respect to arranging an interview time. The key informants included city officials, community leaders, a representative from BC Housing, a representative from Canada Mortgage and Housing Corporation, a representative from Interior Health, administrators from service organizations in Kelowna that provide social assistance or programs to seniors, a realtor, a bank manager and an architect.

### **3.4 Questionnaire Design**

#### **Study Variables**

The development and construction of the questionnaire that was distributed to senior homeowners and renters in Kelowna was a crucial aspect of the entire data collection process. The questionnaire was designed to collect information on the following broad categories of questions. The first group of questions elicited information on participants' housing history and current housing status in the city of Kelowna. The second group of questions enquired into the senior's settlement experiences in the city of Kelowna. The third set of questions addressed the housing search process respondents had undertaken. Seniors' housing experiences in the city of Kelowna covered the fourth group of questions. The fifth set of questions dealt with seniors' housing barriers/challenges in the city of Kelowna. "Aging-in-place" was the seventh category of questions asked of the seniors. In the eighth section, seniors were asked to provide recommendations for housing in the city of Kelowna. Finally, the ninth section of questions addressed the demographic information of the seniors participating in this study.

Two questionnaires (with open and closed-ended questions) were designed: one for homeowners and one for renters (see Appendix C and Appendix F). The questionnaires were developed in such a way that not all respondents had to answer all questions. Some of the questions used in the Senior Homeowner's Questionnaire (1, 2, 9, 15, 23, 48, 53 and 54) and in the Senior Renter's Questionnaire (1, 2, 9, 15, 23, 52, 55 and 56) were adapted from

a questionnaire used for the Peachland Seniors' Housing Needs Assessment and Market Analysis (Murphy et al, 2006).

The nine major sections of the questionnaires were prefaced by a consent form explaining the objectives of the study and the rights of the respondents. After reading through the consent form, all participants in this study signed and dated the form. All participants kept an extra copy of the consent form for their own records. Any participants who indicated at the end of the questionnaire that they were interested in receiving a copy of this research report will be provided one.

Given the exploratory nature of this study, which deals with an understudied population, an initial pre-test survey was conducted with a sample of five senior homeowners and five senior renters. In order to reduce measurement error, each of the pre-test participants provided feedback regarding how easy they found the questions as well as the length of time they took to complete the survey. The pre-tests determined that it would take participants approximately 45 minutes to complete the survey and also that a couple of the questions should be amended. Following this, the survey of seniors' housing experiences was conducted using the amended questionnaires. The questionnaires were self-administered by all participating seniors whose primary residence was located in the city of Kelowna. The questionnaires consisted mainly of close-ended questions, but also included some open-ended questions. This range of question types enabled the researcher to gain an in-depth perspective on the seniors' thoughts, housing experiences, the barriers they

encountered in the local housing markets, and their perspectives/recommendations relating to housing in the city of Kelowna.

Since little research has been conducted within the framework of seniors' housing experiences in Kelowna, a survey was the chosen method for three reasons. First, the questionnaires allowed for the gathering of information from a number of individuals – 45 senior homeowners and 34 senior renters; and second, this method contributed to consistency by promoting greater reliability attained through eliminating the discrepancy in questioning that can occur when a number of different interviews are used; and finally, the questionnaires reduced the potential of bias by eliminating the ability of the researcher to influence answers either deliberately or unintentionally.

### **3.5 Data Collection Procedures**

#### ***3.5.1 Senior Homeowners and Renters in Kelowna***

Questionnaires were hand delivered to both seniors' organizations and to seniors meeting the eligibility criteria established for this case study. Seniors were sent a letter by mail that explained the objectives of the study, and invited them to participate in the study (see Appendix A and Appendix D). After agreeing by telephone to participate in the survey, a time and location (usually the home of the participant) was arranged. The consent process was explained and the consent form mailed, e-mailed or hand delivered to the participant.

Administrators from the seniors' organizations assisted in the recruitment by speaking directly to senior homeowners and senior renters; they explained the objective of the study, and requested that interested participants read and sign

one of the consent forms and keep the other for their own file. Participants were asked to return a signed copy of the consent form, along with the completed questionnaire to the seniors' organization. The researcher maintained contact with administrators of the participating seniors' organizations and housing societies to arrange for pick-up of completed questionnaires. The duration of the questionnaire lasted approximately 45 minutes. The 45 senior homeowner and 34 senior renter questionnaires were completed during the months of June through October of 2011 in the city of Kelowna. Of the 45 senior homeowners who participated in this study, thirty-three were recruited through personal contacts and also by using the snowball technique. Twelve senior homeowners were recruited through senior centres. Of the 34 senior renters who agreed to participate, ten were recruited through personal contacts and also by using the snowball technique. Six senior renters were recruited through senior centres and 18 were recruited with the assistance of housing society administrators. The data from both the open-ended and closed-ended questions was assessed, organized by themes, and analyzed by the researcher by selecting significant quotes from the participants. The seniors involved with this exploratory study received no compensation for their participation.

### ***3.5.2 Key Informants***

Informal interviews with key informants were conducted to gain an understanding of the housing policy for seniors in the city of Kelowna. Key informants are defined here as:

a select group of individuals who are likely to provide needed information, ideas, and insights on a particular subject (Kumar, 1989, p 1).

Key informants are individuals assumed to have special knowledge about a population's goals and desires, as well as knowledge of current gaps in services affecting the population in question (Babbie, 1998). The research interviews were conducted using a semi-structured approach. Questions and topics for the interviews were predetermined and were asked in a systematic and consistent order for all participants. A semi-structured interview approach allowed for some flexibility in the process and allowed further exploration of the key informant's responses.

The informal interviews were designed: (a) to broaden the understanding of the research problems under study, and (b) to provide an "expert's" perspective on several dimensions of the housing barriers and challenges faced by senior homeowners and renters in Kelowna's expensive housing market. Data collected from informant interviews were also important in the analysis and interpretation of the survey results as reported in Chapters 4, 5 and 6.

The key informant interview questions were comprised of the following seven sections to be answered by the respondents:

- A. Introduction and history;
- B. Relationship with seniors in Kelowna;
- C. The housing search process;
- D. Housing barriers/challenges in the city of Kelowna;
- E. Housing affordability in the city of Kelowna;

F. Aging-in-place;

G. Recommendations for housing in the city of Kelowna

The seven major sections of the interview were prefaced by a cover letter explaining the objectives of the study and the rights of the respondent. This letter also served as the consent form for the respondent to participate in the study. Both the contact letter and the consent form that was signed at the start of the interview informed participants that they did not have to answer any questions that they preferred not to and could withdraw from the interview process at any time without explanation. Participants were each informed that the semi-structured interview would take approximately 45 minutes to one hour to complete.

The researcher first contacted key informants by e-mail for the purpose of introducing the study and to ask for their participation in the study. A contact letter was sent to each key informant explaining the study's research purpose, methodology and intended outcomes (see Appendix G). Once each key informant agreed to participate in the interview, a time and location was arranged at the discretion of the interviewee and took place at the office of the participant.

The data and information gathered through the semi-structured interviews are comprehensive and complete, and the transcribing proved to be very time-consuming. Semi-structured interviews lasted approximately 45 minutes to one hour. The 12 interviews were completed between June and October of 2011 in the city of Kelowna. Each transcribed interview was assessed, coded, organized

by theme, and analyzed by the researcher, who selected significant quotes from the participants.

The interviews with key informants were used to gain a broad understanding of both senior homeownership and senior rental issues in the city of Kelowna. Information provided by the key informants may lead to potential policy solutions for the ongoing problems of housing affordability in Kelowna. Key informants in this exploratory study did not receive any compensation for their participation.

### **3.6 Limitations of the Study**

There were several limitations to this study. The main limitation was the number of participants. The city of Kelowna's senior population is over 22,000, yet only a fragment of this age cohort participated in the research study. Respondents' willingness to divulge personal information, thoughts and feelings only became known following the actual completion of the interview and questionnaire process. Finally, the results are subject to a sampling bias since the sample was not random (the sample population was acquired from seniors who participate in seniors' centres, and also by use of a snowball technique) and thus was not equally balanced with seniors who either do not participate in seniors' centres or were not socially connected to other participants of the survey. In addition, seniors who could not communicate in English, or who were incapacitated were excluded, creating another potential bias in the results of this study.

### **3.7 Summary**

The purpose of this chapter was to review and discuss the methods used to collect data and the procedures taken in the sampling process. The discussion included an explanation of the sample and the study area. This chapter explained the semi-structured interview process with the key informants and the design of the questionnaire administered to senior homeowners and senior renters in the city of Kelowna.

The collection of the data for this study began in June 2011 and concluded in October 2011 with the survey and the semi-structured interviews occurring simultaneously. In total, 45 senior homeowners, 34 senior renters and 12 key informants, including community leaders, housing officials and community service providers participated in this study. There are significant benefits to the semi-structured interview process with the key informants and the design of the questionnaire that was distributed to seniors in the city of Kelowna. Each of these processes provided feedback from participants who actually deal with these barriers and challenges on a daily basis.

## **Chapter 4: The Housing Experiences of Senior Homeowners**

### **4.1 Introduction**

This chapter is broken down into eight major sections: a) the socio-demographic profile of senior homeowners in the city of Kelowna, b) housing history and current housing status of seniors, c) settlement in the city of Kelowna, d) the housing search process, e) housing experiences in the city of Kelowna, f) housing barriers and challenges, g) housing affordability in the city of Kelowna, and h) aging-in-place.

This chapter will also provide answers to the following key research questions:

- 1) What housing barriers/challenges are seniors facing in Kelowna's homeownership housing markets?
- 2) What coping strategies are seniors using in Kelowna's homeownership housing markets?
- 3) How important is aging-in-place to Kelowna's seniors and should this be addressed in future housing developments?

### **4.2 Socio-Demographic Profile of Senior Homeowners in Kelowna**

The socio-demographic variables examined were: (a) age, gender, marital status and ethnic origin, (b) education and occupation, and (c) source of income.

#### ***4.2.1 Age, Gender, Marital Status, and Ethnic Origin***

Among the 45 senior homeowners 28 (62%) were female and 17 (38%) were male. More than (25 or 56%) of the respondents indicated they were

married, 11 (24%) indicated they were widowed, 7 (16%) indicated they were divorced, and 2 (4%) answered that they had never been married. Respondents' ages ranged from 65 years to 91 years with an average of 74 years. Of the 25 spouses, the ages ranged from 50 to 84 years with an average of 73 years.

The senior homeowners came from a variety of ethnic origins, with German being the largest category at 9 (20%), followed by Canadian 8 (18%). British and Ukrainian ethnicities were both represented by 4 (9%) respondents, and French Canadian, Irish and Scottish each accounted for 3 (7%) respondents. The final 23% of the ethnicities were made up of American, Belgian, Caucasian, Dutch, Russian/South African, French, Irish/Dutch, Polish/Irish/Scottish, Romanian, Slovakian and Swedish (see Figure 7).

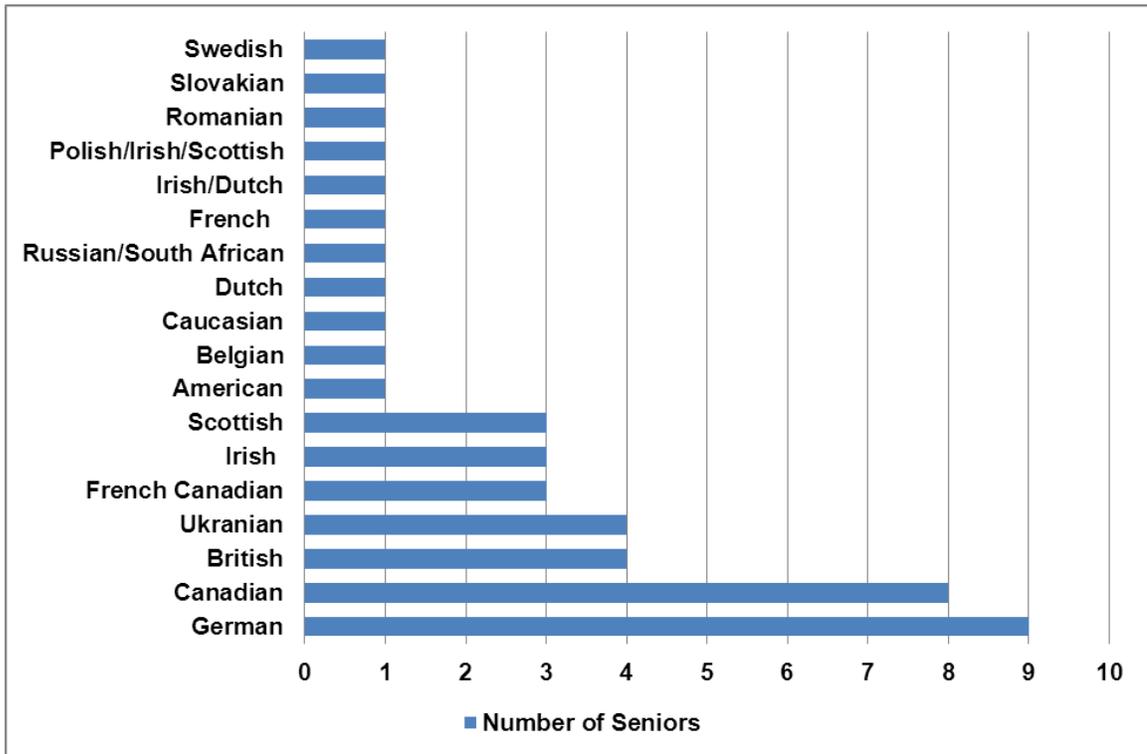


Figure 7. Ethnic Origins of Senior Homeowners  
(Source: Senior Homeowner Questionnaire Survey, 2011)

More than three-quarters (37 or 82%) of the senior homeowners in this study were born in Canada; the remaining 8 (18%) were born in Europe (England, Germany, Holland, Ireland, Scotland).

Of the 37 participants that were born in Canada, six provinces were represented in the demographic profiles: Saskatchewan 14 (38%); Alberta 12 (32%); British Columbia 5 (14%); Manitoba 2 (5%); Ontario 3 (8%); and Quebec 1 (3%).

#### **4.2.2 Education and Occupation**

The senior homeowners had education levels ranging from secondary school to a post-graduate degree. More than one-third (17 or 38%) of the respondents had completed a post-secondary certificate/degree, 13 (29%) stated that they completed secondary school, 8 (18%) had completed a post-graduate degree and 7 (15%) had completed a university degree. These responses demonstrate that the majority (32 or 71%) of the senior homeowners had attained a post-secondary education.

The senior homeowners reported a variety of occupations during their years of paid employment. One-quarter (11 or 25%) of the respondents stated educator as their occupation, 6 (13%) had worked in the accounting field, 6 (13%) worked in nursing, 5 (11%) previously worked as executive assistants, while of the others 3 (7%) worked in banking, 2 (5%) in broadcast news, 2 (5%) seamstresses, 2 (5%). The remaining seniors (2%) worked variously in trucking, as a cashier, computer consultant, forestry, fruit packer, management, pastor, plumber, and social worker.

### 4.2.3 Source of Income

Participants in this study were asked what their two largest sources of income were at the time of they completed the questionnaire/survey (see Table 3).

Table 3. Senior Homeowners Largest Sources of Income

	n = 45
Government Pension (CPP, OAS, GIS)	36 (80%)
Retirement Pension	29 (64%)
Investments/Other Assets	19 (42%)
Employment	1 (2%)
Other government sources (Employment Insurance or Disability Benefits)	1 (2%)

Note: Percentages do not total 100% because senior homeowners frequently checked more than one source of income in the question

(Source: Senior Homeowner Questionnaire Survey, 2011)

More than three-quarters (36 or 80%) of the senior homeowners indicated that their largest source of income was a government pension (CPP, OAS, GIS); 29 (64%) stated that they were receiving a retirement pension; and 19 (42%) indicated that their largest source of income was investments or other assets. It seems reasonable to conclude that seniors whose primary income source is a government pension and perhaps investments are unlikely to have the levels of income required to be able to afford Kelowna's expensive housing market.

Senior homeowners were asked how well their income and investments currently satisfied their needs (see Table 4). Over half (25 or 56%) indicated that they considered themselves moderately well off while 16 (36%) considered themselves as having limited resources.

Table 4. How Well Income and Investments Satisfy Needs

	n= 45
Moderately well off	25 (56%)
Having limited resources	16 (36%)
Wealthy	2 (4%)
Having very limited resources	2 (4%)

(Source: Senior Homeowner Questionnaire Survey, 2011)

### 4.3 Housing History and Current Housing Status

With regard to their housing history, seniors were asked how long they had lived in the city of Kelowna. Responses ranged from one to 80 years with an average of 32 years. The majority of senior participants (42 or 93%) indicated that they were born somewhere other than the city of Kelowna. Among the reasons senior homeowners gave for moving to the city of Kelowna almost one-third (12 or 29%) stated employment, followed by weather 11 (26%), family 9 (21%), and retirement 8 (19%). The most frequent reason respondents gave for relocating to Kelowna were related to employment or the search for “a nicer climate in which to spend retirement years” (see Table 5).

Table 5. Reasons Senior Homeowners Moved to Kelowna

	n= 42
Employment	12 (29%)
Weather	11 (26%)
Family	9 (21%)
Retirement	8 (19%)
Amenities	2 (5%)

(Source: Senior Homeowner Questionnaire Survey, 2011)

Given that the majority of seniors in the city of Kelowna are relying on a pension as their main source of income (see Table 3) and that their largest form of equity may be their home, participants were asked for the current approximate

value of their house/condo. Just over half (23 or 51%) of the seniors owned a home ranging from a low of \$249,000 to a high of \$800,000 with an average being \$451,318 (see Figure 8).

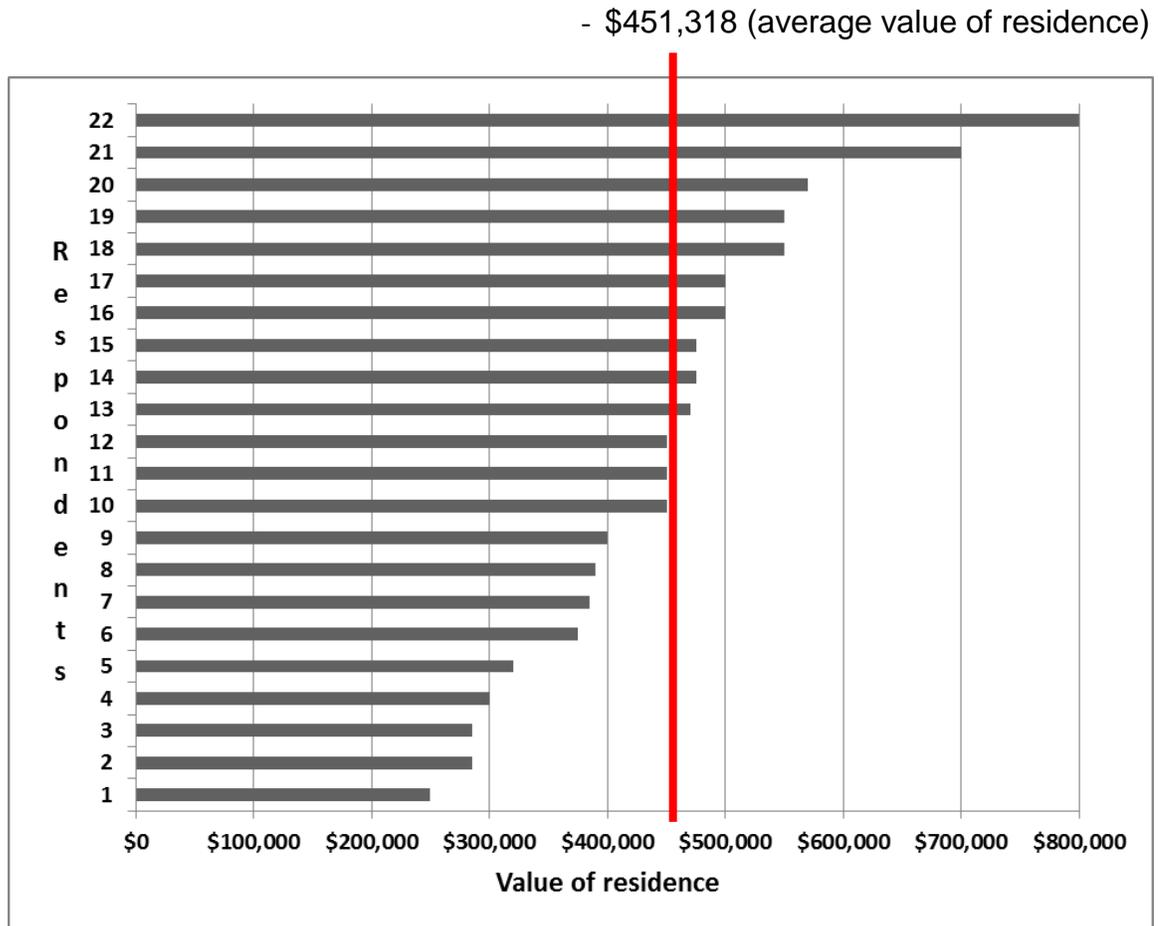


Figure 8. Current Approximate Value of Respondents' House  
(Source: Senior Homeowner Questionnaire Survey, 2011)

Out of 42 senior homeowner participants, 22 owned a house (see Figure 8) and 20 owned a condominium (see Figure 9). As shown in Figure 8, the average value of participants' homes (including single detached houses, townhouses, semi-detached houses and duplexes) was \$451,318, whereas the average cost of a house in the city of Kelowna in October 2011 was \$463,503, (Okanagan Mainline Real Estate Board, 2011). These figures indicate that the

average senior owning a house lives in a residence with a value that is comparable to the cost of the average house in the city of Kelowna.

Just less than half (22 or 49%) of the seniors owned a condominium in the city of Kelowna. They provided another perspective altogether on housing affordability. The current approximate value of participants' condominiums ranged from a low of \$116,000 to a high of \$750,000 with the average being \$267,500 (see Figure 9).

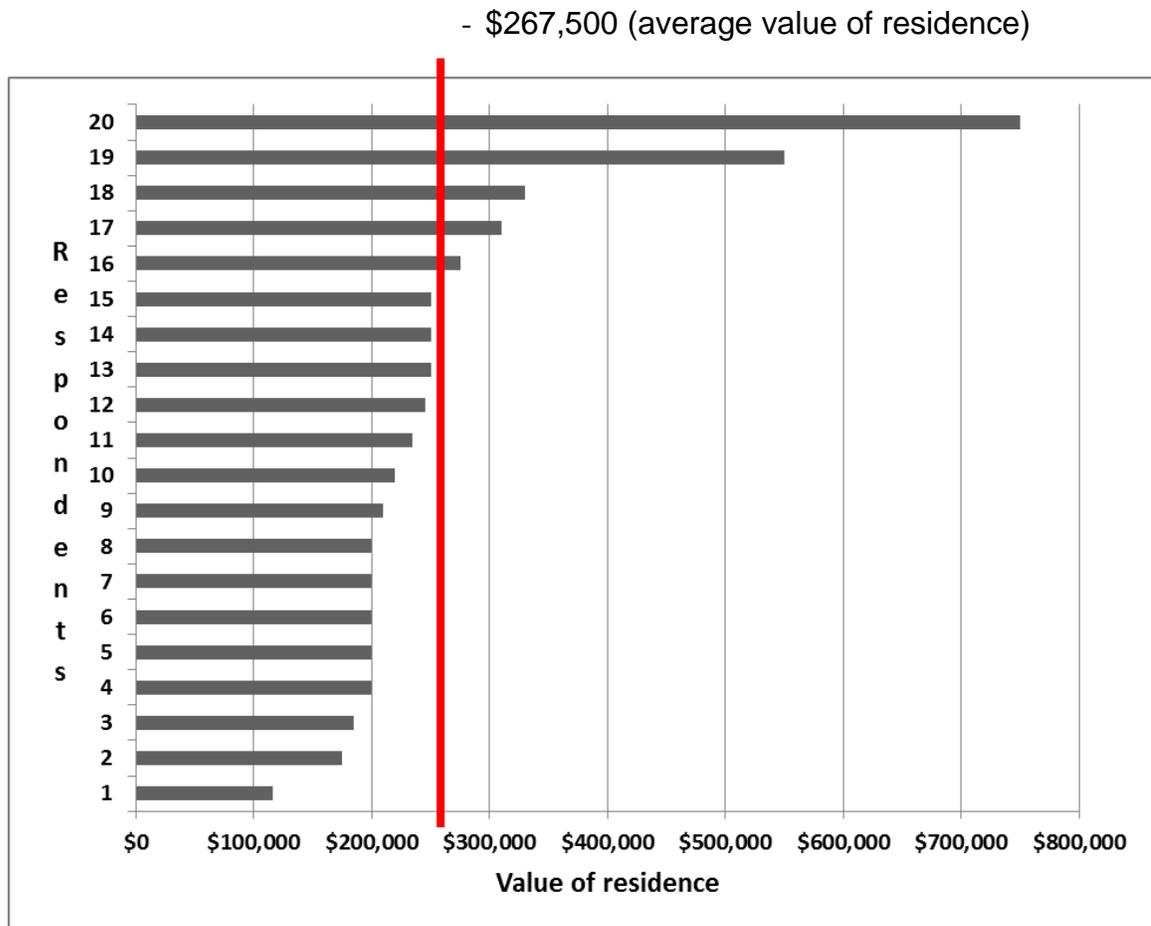


Figure 9. Current Approximate Value of Respondents' Condominiums (Source: Senior Homeowner Questionnaire Survey, 2011)

As shown in Figure 9, the average value of a participant's condominium was \$267,500—significantly less than the average cost of a house in the city of

Kelowna in October 2011, which was \$463,503, (Okanagan Mainline Real Estate Board, 2011). These figures indicate that the average senior owning a condominium may be living within their means and may not be able to afford a more expensive residence in the city of Kelowna.

With the majority of senior homeowners in this study relying on a pension as their largest source of income, housing affordability plays an important role in the location, size and type of residence seniors are able to buy. To be considered affordable<sup>4</sup>, the cost of housing must not be greater than 30% of a household's annual gross income (City of Kelowna, 2011). Less than one quarter (10 or 23%) of the senior homeowners who participated in this study indicated that they spend more than 30% of their total household income (before tax) on housing, while another 2 (5%) stated that they spend more than 50% of their total household income (before tax) on housing. In total, more than one-quarter of the participants in this study can be considered in core housing need.

More than one-half (24 or 53%) of the participants resided with another person while another 19 (42%) lived alone in their homes. The remaining 2 (5%) lived in a house/condo with two other people. The participants who were living alone may face more financial burdens or difficulty to meet the cost of housing in Kelowna.

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<sup>4</sup> Affordable housing costs less than 30% of before-tax household income. For renters, shelter costs include rent and any payments for electricity, fuel, water, and other municipal services. For owners, shelter costs include mortgage payments (principal and interest), property taxes, and any condominium fees, along with payments for electricity, fuel, water, and other municipal services (Canada Mortgage and Housing Corporation, 2011).

#### 4.4 Settlement in the City of Kelowna

When they move to a new place, individuals and families are presented with numerous choices. Considerations to be taken into account may include: location, size of residence, availability of transportation, proximity to amenities and most importantly the cost. Seniors were asked a variety of questions regarding their settlement in the city of Kelowna. When asked how many residences they had lived in since arriving in Kelowna, 17 (38%) indicated more than three, 14 (31%) of the participants had lived in only one residence, 8 (18%) had lived in three residences, while, 6 (13%) participants had lived in two residences.

When purchasing a home, buyers often have a wide variety of housing types to choose from. Just over one-third (17 or 38%) of the senior homeowners in this study lived in an apartment/condominium with less than four stories, 14 (31%) lived in a single-detached house, and 7 (16%) lived in a townhouse (see Table 6).

Table 6. Types of Residences

	n = 45
Apartment/Condominium with less than 4 stories	17 (38%)
Single-detached house	14 (31%)
Townhouse	7 (16%)
Apartment/Condominium with more than 4 stories	3 (7%)
Semi-detached house	1 (2%)
Duplex	1 (2%)
Other	2 (4%)

(Source: Senior Homeowner Questionnaire Survey, 2011)

With respect to participants' length of occupancy, almost half (19 or 42%) of the senior homeowners had lived in their current residence for more than 10 years,

8 (18%) between six and 10 years, and 15 (33%) between one and six years (see Table 7). The majority (27 or 60%) of participants had lived in their current residence for more than six years, while 18 (40%) had lived in their homes for less than six years.

Table 7. Length of Occupancy at Current Residence

	n = 45
more than 10 years	19 (42%)
6 years to 10 years	8 (18%)
1 year to less than 6 years	15 (33%)
less than 1 year	3 (7%)

(Source: Senior Homeowner Questionnaire Survey, 2011)

Gated or walled communities have proliferated in both the US and Canada over the last decade (Grant, Greene & Maxwell, 2004). Gated communities, a very common sight in the city of Kelowna, are spread throughout the city. Four (9%) of the senior homeowners participating in this survey lived in a gated community<sup>5</sup>. In regards to location, over half (25 or 56%) of the participants lived in the central/downtown area, 7 (15%) lived in the Glenmore area, 5 (11%) lived in the Mission area and 5 (11%) lived in the Rutland area (see Figure 10).

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<sup>5</sup> A gated community is a housing development on a private road closed to general traffic by a gate across the primary access. The development may be surrounded by fences, walls, or other natural barriers that further limit public access (Grant & Mittelsteadt, 2004, p. 913).

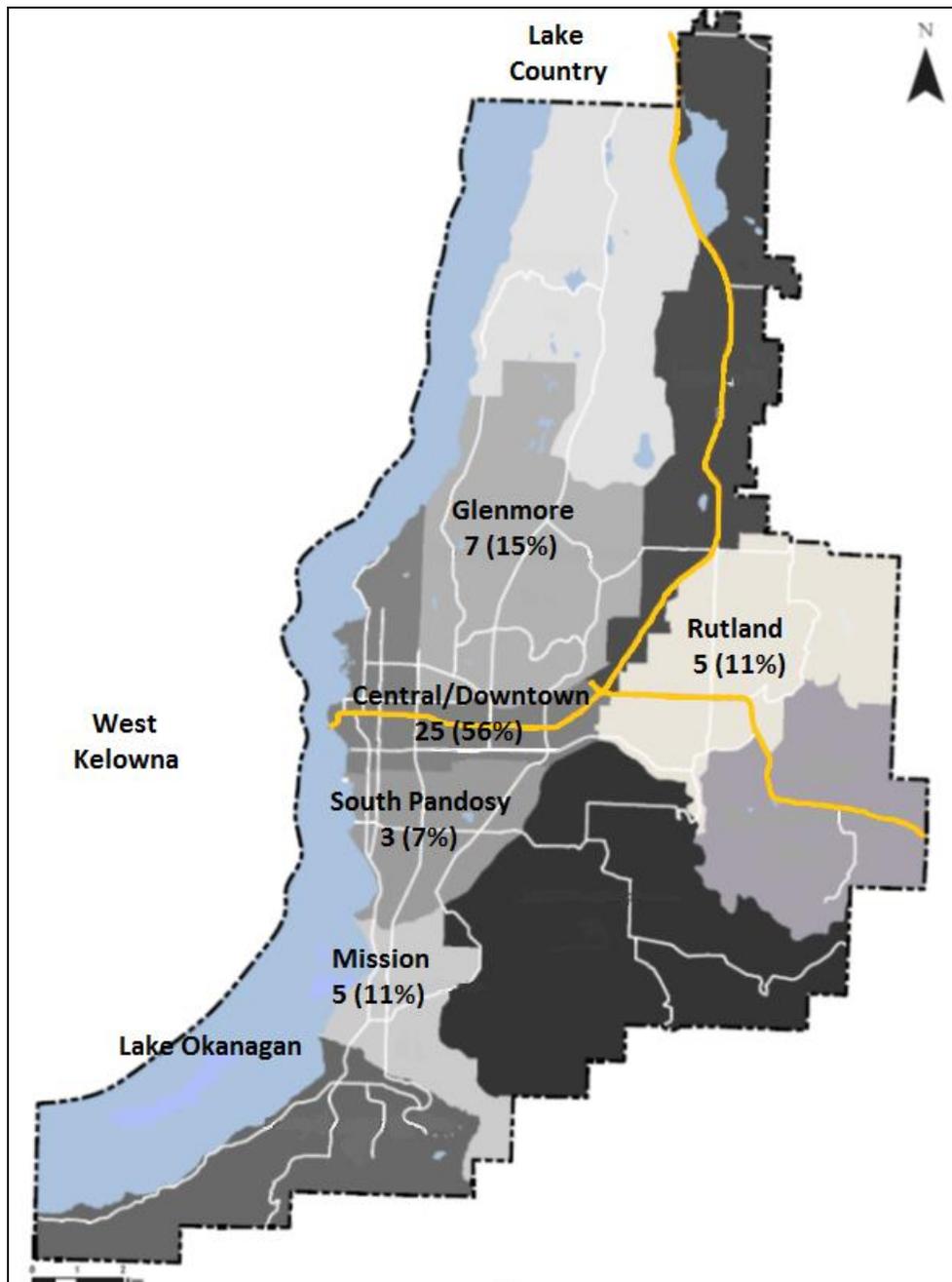


Figure 10. Senior Homeowners' Current Area of Residence in Kelowna (Source: Senior Homeowner Questionnaire Survey, 2011; and City of Kelowna, 2012b)

Seniors who reside in the central/downtown area of Kelowna have greater access to health care, hospitals, and transportation than do seniors living in Glenmore, Rutland, South Pandosy, or the Mission.

With regard to participants' degree of satisfaction with their current dwelling and neighbourhood, most indicated strong contentment with their living situation, almost three-quarters (33 or 73%) were very satisfied with their current dwelling, while 31 (69%) were very satisfied with their current neighbourhood (see Table 8).

Table 8. Satisfaction with Current Dwelling and Current Neighbourhood

Current dwelling:	n = 45
Very satisfied	33 (73%)
Somewhat satisfied	10 (22%)
Somewhat dissatisfied	2 (5%)
Current neighbourhood:	n = 45
Very satisfied	31 (69%)
Somewhat satisfied	12 (26%)
Somewhat dissatisfied	2 (5%)

(Source: Senior Homeowner Questionnaire Survey, 2011)

From this information, we can conclude that the majority of senior homeowners who participated in this study were quite pleased with their residence as well as the area of the city where they presently resided.

Throughout the study, seniors were able to voice their opinions on their likes and dislikes regarding all aspects of their housing situations.

In terms of future plans, more than three-quarters (35 or 78%) of the senior homeowners had no plans to move in the next five years. However, nearly one-quarter (10 or 22%) of the participants did plan to move for very specific reasons.

Of those with plans to move (10 out of 45), nearly half (4 or 40%) referred to their declining health as a determining factor, whereas 3 (30%) of the seniors stated that their age might become a hindrance to remaining in their current

residence. Two (20%) of the seniors foresaw a future decision to downsize, while one (10%) senior planned to upsize to a larger residence. Of those who planned to move, almost one-third (3 or 30%) planned to move to a townhouse, 2 (20%) planned to move to a single-detached house and 2 (20%) planned to move into an apartment/condominium with more than four stories (see Table 9).

Table 9. Type of Housing Senior Homeowners Plan to Move to in the Next Five Years

	n = 10
Townhouse	3 (30%)
Single-detached house	2 (20%)
Apartment/Condominium with more than 4 stories	2 (20%)
Semi-detached house	1 (10%)
Other	2 (20%)

(Source: Senior Homeowner Questionnaire Survey, 2011)

#### 4.5 The Housing Search Process

The housing search process can be a long and difficult one for senior homeowners. Senior homeowners in this study spent a minimum of two days to a maximum of 48 months searching for their current home. During the course of the search process, homeowners inspected a minimum of one house to a maximum of 80 houses. Realtors, friends from social networks, media (newspapers, magazines, the Internet), and relatives were cited as the most common sources of help for seniors looking for their current home (see Table 10).

When asked about the most helpful sources used for locating their current residence, over two-thirds (30 or 67%) of the senior homeowners used a realtor, 11 (24%) enlisted the help of friends from their social networks, while another 11 (24%) used advertisements in local newspapers, magazines, and conducted

internet searches. In 8 (18%) cases seniors welcomed the advice of relatives in their search.

Table 10. Most Helpful Sources Used to find Current Residence

	n = 45
Realtors	30 (67%)
Friends from respondents` social networks	11 (24%)
Media (newspapers, magazines, internet)	11 (24%)
Relatives	8 (18%)
Other (please specify)	4 (9%)

Note: Percentages do not total 100% because senior homeowners frequently checked more than one source

(Source: Senior Homeowner Questionnaire Survey, 2011)

The rest of the participants relied upon their own resources to find suitable housing that met their criteria. As one respondent stated:

This residence is within an area where we previously resided. We also loved walking & driving through this area. This residence is close to downtown, hospital, church.

When asked what advice participants could offer seniors currently searching for housing in Kelowna, seniors made several recommendations. For example, one senior cautioned new homeowners to be thorough:

Take ample time to look around - especially in quiet residential areas and where your neighbours are of your own, or near your age.

Another senior reinforced the observation and included some recommendations:

The housing situation and affordability have changed drastically since I purchased. If purchasing, see your banker to pre-qualify and ask for recommendations from your friends on choosing a realtor.

Both the location and cost of housing should be taken into account during the housing search process:

The prices are high - make sure you can afford it. Location to nearby bus stops for when you can't drive - closeness to activities you want to participate in.

Strata councils<sup>6</sup> may be a new concept to seniors relocating to Kelowna from other parts of Canada. Prospective condo owners may want to spend some time doing research. As one senior noted:

Talk to people about their building if going into an apartment building. Have knowledge of the strata council and how the corporation's business is conducted. Ask questions about the building, not just the unit in question.

#### 4.6 Housing Experiences in the City of Kelowna

Senior homeowners interviewed for this study were almost unanimous in their belief that there were more advantages to being a homeowner than a renter (see Table 11).

Table 11. Advantages to Being a Homeowner

	n = 43
Investment purposes	18 (42%)
Independence	13 (30%)
Security and stability	8 (19%)
Other	4 (9%)

(Source: Senior Homeowner Questionnaire Survey, 2011)

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<sup>6</sup> The strata council is an elected group of strata owners or, in some cases, tenants. It is the board of directors of the strata corporation. It manages the corporation on a daily basis. In larger developments, the strata council may hire a professional management company to manage the corporation. Depending on a strata corporation's bylaws, the strata council usually has 3 to 7 members. The words strata and condominium mean the same thing. British Columbia is the only place in North America that uses the word "strata" instead of "condominium" (The Canadian Bar Association, 2012).

Almost half (18 or 42%) of the participants stated that the equity in their home was a good investment. One senior homeowner observed:

If you can make the down payment, it's to your advantage, even with mortgage payments the rest of your life instead of throwing money away on rent, which you'll never see again.

Cognizant of housing affordability concerns, another senior echoed the same sentiment:

We chose to own because we're able [to] and it's a good capital investment but understand many seniors are not in our situation.

Independence was another important advantage of homeownership cited by close to one-third (13 or 30%) of the participants. One senior observed:

[There's] privacy, independence, peace of mind in owning. Your decisions are easier when you own!

Senior homeowners were also asked about their housing experiences in Kelowna (see Table 12). Many had a positive view of most aspects of their housing experience. Kelowna received high grades in three areas where participants "strongly agreed/agreed" that: 'Kelowna is a good place to retire' (43 or 98%), 'Kelowna is a safe place to live' (41 or 93%) and 'There are enough opportunities to meet other seniors and make new friends' (40 or 90%). The two areas in which Kelowna received the lowest grades were the following: 'There are enough affordable housing options for seniors' (29 or 66%), and 'The cost of living in Kelowna is reasonable' (23 or 52%). Over half of the senior homeowners interviewed felt that these were the two most important housing issues facing seniors in the city of Kelowna.

Table 12. Senior Homeowners Housing Experiences in Kelowna

	Strongly Agree	Agree	Disagree	Strongly disagree	N/A	n = 44
Kelowna is a good place to retire.	19 (43%)	24 (55%)	1 (2%)	0 (0%)	0 (0%)	44
Kelowna is a safe place to live.	6 (13%)	35 (80%)	0 (0%)	2 (5%)	1 (2%)	44
There are enough opportunities to meet other seniors and make new friends.	8 (18%)	32 (72%)	2 (5%)	0 (0%)	2 (5%)	44
Kelowna has adequate sidewalks and walking areas.	3 (7%)	34 (76%)	3 (7%)	2 (5%)	2 (5%)	44
Kelowna's sidewalks and walking paths are smooth and easy to walk on (no hazards).	1 (2%)	27 (61%)	14 (32%)	2 (5%)	0 (0%)	44
The health services needed by seniors are readily available.	6 (13%)	24 (55%)	11 (25%)	0 (0%)	3 (7%)	44
Streets and sidewalks are adequately cleared of snow.	1 (2%)	21 (48%)	17 (39%)	5 (11%)	0 (0%)	44
There is a lack of housing choice available in areas of the city that seniors would find acceptable.	3 (7%)	20 (45%)	13 (30%)	2 (5%)	6 (13%)	44
There are enough affordable housing options for seniors.	1 (2%)	8 (18%)	22 (50%)	7 (16%)	6 (14%)	44
The cost of living in Kelowna is reasonable	2 (5%)	16 (36%)	23 (52%)	3 (7%)	0 (0%)	44

(Source: Senior Homeowner Questionnaire Survey, 2011)

## 4.7 Housing Barriers and Challenges

The city of Kelowna is often seen as an attractive place to live, to work, to vacation and most of all – to retire. When seniors make the decision to retire to Kelowna they consider the beauty of the city as well as its favourable weather. One of the most challenging aspects of moving to this mid-size city is the cost of housing. With the city of Kelowna currently ranked as the fifth most expensive housing market in Canada (Kelowna Cost of Living, 2010), real estate should be a primary concern for anyone (especially low income seniors who live on a limited income) contemplating a move there.

In terms of housing barriers and challenges, more than three-quarters (34 or 77%) of the senior homeowners stated that they did not experience any difficulty in their search for affordable housing. However, nearly one-quarter (10 or 23%) of the participants did experience a variety of barriers or challenges, most (7 out of 10) related to financing.

For those seniors who cited barriers, affordability and financing were in general the most common. As one senior homeowner noted: “Prices are high - low-income families have trouble financing [a] house.”

Kelowna is known as one of the most expensive housing markets in Canada. One participant stated:

Affordability - the housing prices here are very high compared to most of the rest of Canada.

Another senior spoke about the transition from being a renter to a homeowner:

Since we moved here 39-and-a-half years ago, it was much easier to rent and build your own home, but [it] sure is not like that today.

One senior, who was happy with his housing experience, noted that affordability may still be an issue for others:

We have found Kelowna has everything we need for comfortable living for those who can afford it.

Many seniors felt housing in Kelowna was adequate, however, one senior expressed this concern:

If you have the money - there's no problem. But seniors on a low income (under \$35,000) have trouble finding adequate housing.

Seniors who are on limited incomes often have difficulty securing a mortgage:

Mortgage financing was difficult with no income, even with much equity.

While seniors are often assumed to be very experienced in the search for housing, they can frequently face significant barriers/challenges when looking for affordable housing in Kelowna (see Table 13).

Almost two thirds (26 or 65%) of the senior homeowners stated that their most significant barrier/challenge was affordability.

Table 13. Most Significant Barriers/Challenges in Search for Affordable Housing in Kelowna

	n = 40
Affordability	26 (65%)
Location	11 (28%)
Other	3 (7%)

(Source: Senior Homeowner Questionnaire Survey, 2011)

As one senior homeowner explained:

The senior residences are very costly. Who can afford their 'comfortable' [referring to Kelowna's expensive housing] living on a fixed income and not wealthy?

The cost of housing in Kelowna was addressed by another senior:

Buying is out of the question for many average- and low-income seniors because of the high cost of an average home.

One senior felt there was an obvious disparity in the income levels of seniors living in the city of Kelowna:

[There is a huge] difference between financially secure seniors and low income.

Close to one-third (11 or 28%) of the participants mentioned the importance of location when searching for affordable housing in Kelowna:

Location is in an area free of dangerous things and so "fear" will not cause stress - freedom to go in and out - feel comfortable in their home.

With the senior age cohort becoming the fastest growing segment of the population, the fact that seniors are facing substantial barriers in securing affordable housing in this urban area has policy implications of interest to both politicians and planners.

Senior homeowners were asked what amenities were important to them in their search for affordable housing in Kelowna (see Table 14). Participants "strongly agreed/agreed" with the following four statements: 'Access to grocery stores or shopping centres is important for me' (44 or 100%), 'Access to medical care is important for me' (43 or 98%), 'Access to transportation is important to me' (38 or 87%), and 'Access to community activities is important to me' (38 or 87%).

Table 14. Importance of Amenities to Seniors Looking for Affordable Housing

	Strongly Agree	Agree	Disagree	Strongly disagree	N/A	n = 44
Access to grocery stores or shopping centres is important for me.	21 (48%)	23 (52%)	0 (0%)	0 (0%)	0 (0%)	44
Access to medical care is important for me.	24 (55%)	19 (43%)	0 (0%)	0 (0%)	1 (2%)	44
Access to transportation is important for me.	13 (30%)	25 (57%)	1 (2%)	0 (0%)	5 (11%)	44
Access to community activities is important for me	11 (25%)	27 (62%)	2 (4%)	0 (0%)	4 (9%)	44
Access to church is important to me.	25 (57%)	10 (23%)	3 (7%)	2 (4%)	4 (9%)	44
Other: Please specify	5 (83%)	0 (0%)	0 (0%)	0 (0%)	1 (17%)	6

(Source: Senior Homeowner Questionnaire Survey, 2011)

#### 4.8 Housing Affordability in the City of Kelowna

Of the senior homeowners participating in this study, just over two-thirds (27 or 68%) said they felt that there is not enough affordable housing for seniors in Kelowna. As one senior stated:

As long as we have seniors sleeping outdoors we do not have enough affordable housing.

Kelowna has a reputation for building expensive homes and condominiums, which are seen as unaffordable to many seniors. One senior noted:

The lower income seniors cannot afford the more splendid 55+ developments.

With the increasing number of residential developments being built in the city of Kelowna, many residents choose to upsize, downsize or just purchase a

newer house. Senior homeowners are no different. If senior homeowners who participated in this study decide to search for a new house/condo in the city of Kelowna, the price they could afford (see Table 15) would range from less than \$200,000 to more than \$500,000. Close to one-third (13 or 30%) of the participants could afford a price of between \$200,000 and \$299,999; 10 (23%) could afford a price of \$200,000 or less; and 7 (16%) could afford a price of between \$300,000 and \$399,999. On housing prices, one senior noted: “Kelowna caters to the rich - anything under \$500,000 is fairly basic.” Addressing the reality of most seniors’ financial situations, another senior stated “Under \$200,000 would be nice” and further, speaking to Kelowna’s high cost of real estate: “In today's market, you do not get much for \$500,000”.

Table 15. Price Seniors Can Afford to Pay for Housing

	n = 44
\$500,000 +	6 (13%)
\$400,000 – \$499,999	6 (13%)
\$300,000 – \$399,999	7 (16%)
\$200,000 – \$299,999	13 (30%)
< \$200,000	10 (23%)
Other	2 (5%)

(Source: Senior Homeowner Questionnaire Survey, 2011)

Respondents were asked what coping strategies other seniors they knew were using to maintain their current living situation. Close to one-half (14 or 40%) of the senior homeowners participating in this study indicated that seniors they knew cut down on extras such as groceries, travel, and clothing in an effort to maintain their current living situation (see Table 16).

Table 16. Coping Strategies Seniors in Kelowna Use to Maintain Their Current Living Situation

	n = 36
Cut down on extras (e.g., groceries, clothing)	11 (31%)
Budget their finances and cut back on travel	10 (29%)
Downsize	3 (8%)
Sale of vehicle	3 (8%)
Dip into savings	2 (5%)
Look for extra work	2 (5%)
Move in with children/ Rely on family and friends	3 (8%)
Other	2 (6%)

(Source: Senior Homeowner Questionnaire Survey, 2011)

Most of the seniors in this study had lived through very hard times in the past and were ready to make the necessary adjustments to their lifestyle once again. Taking into account the increased cost of living in Kelowna, senior homeowners revealed their opinions on a variety of coping strategies other seniors they knew were using to maintain their current living situation. The following is a sample of their observations:

They are certainly cutting back on spending money on groceries, transportation. However, some rely on the food bank and relations.

Many seniors gave up luxury items and [learned to] live with less:

They sell their vehicle - too expensive, gas, insurance, etc. Home and community gardening for food helps.

Not all seniors were in a financial position to continue paying their annual property tax. One respondent noted:

[In order to keep their homes, some seniors] re-mortgage their home and defer their taxes.

Senior homeowners were asked to provide recommendations to the city of Kelowna to make housing more affordable. Not only did over half (18 or 58%) of

the participants involved in this study recommended that the city of Kelowna build more affordable housing (see Table 17) they also provided well-thought-out ideas for implementing their suggestions.

Table 17. Recommendations for More Affordable Housing in Kelowna

	n = 31
Build more affordable housing	18 (58%)
Government incentives	7 (23%)
Build multi-story condominiums	2 (6%)
Mix of demographics	1 (3%)
Other	3 (10%)

(Source: Senior Homeowner Questionnaire Survey, 2011)

Seniors, having lived through many profound experiences throughout their lives, tend to be pragmatic when it comes to issues relating to themselves and other seniors. As one senior homeowner suggested:

I mainly feel unless they are "rich" they would be best to locate in another more affordable area.

Since affordability is a huge concern with most seniors, one answer to the question was to create affordable housing for seniors:

[They could] provide a larger percentage of affordable condominiums/apartments in new apartment buildings. Cap the housing at \$150,000 (for example) & restrict it to seniors only.

Housing integration within the city of Kelowna can be seen as moving in a positive direction, as one senior mentioned:

[A possible solution to the housing issues is to create] a mix of demographics in any housing. Seniors do not need to be segregated. Most have something valuable they can still contribute to society.

The former Kelowna Secondary School property on Richter Street has remained vacant for several years; developing affordable properties for seniors there is seen by one respondent as a potential solution:

I would encourage city councillors to develop property between Hwy 97 and Sutherland Ave (old KSS property) into well-developed properties (some rental - some owned) with amenities for seniors. This property is close to downtown, to library, to waterfront, to theatre - convenient bus to Parkinson's and Prospera.

#### **4.9 Aging-in-Place**

“Aging-in-place” allows a senior to stay in his or her own home and community for as long as possible while making adaptations to prolong independence and mobility (e.g., sufficiently wide doorways, amenities on main floor – kitchen, full bath, sleeping quarters, laundry facilities, appropriate entrance and exit to home, etc.). Senior homeowners were asked how important aging-in-place was for them (see Table 18). Participants of this study “strongly agreed/agreed” with the following statements: ‘I'd really like to live in my current residence for as long as possible’ (43 or 96%), ‘Being able to remain independent as I get older will allow me to choose where I live’ (42 or 94%), ‘I want to have easy access to public transportation’ (39 or 87%), and ‘Finding trustworthy and competent people to hire or help is important for me to maintain my residence’ (36 or 80%).

Table 18. Aging-in-Place

	Strongly Agree	Agree	Disagree	Strongly disagree	N/A	n = 45
I'd really like to live in my current residence for as long as possible.	31 (69%)	12 (27%)	1 (2%)	0 (0%)	1 (2%)	45
Being able to remain independent as I get older will allow me to choose where I live.	18 (40%)	24 (54%)	2 (4%)	0 (0%)	1 (2%)	45
I want to have easy access to public transportation.	12 (27%)	27 (60%)	2 (4%)	1 (2%)	3 (7%)	45
Finding trustworthy and competent people to hire or help is important for me to maintain my residence.	13 (29%)	23 (51%)	2 (4%)	0 (0%)	7 (16%)	45
My finances dictate that I find affordable housekeeping services (cleaning or light maintenance).	9 (20%)	22 (48%)	7 (16%)	0 (%)	7 (16%)	45
Making changes to my home will enable me to stay there as I get older.	10 (22%)	18 (40%)	8 (18%)	0 (0%)	9 (20%)	45
I require affordable outdoor maintenance services, such as lawn work or snow removal.	5 (11%)	13 (29%)	5 (11%)	1 (2%)	21 (47%)	45
Other: Please specify	0 (0%)	1 (25%)	0 (0%)	0 (0%)	3 (75%)	4

(Source: Senior Homeowner Questionnaire Survey, 2011)

Senior homeowners saw many benefits to aging-in-place both for themselves and for other seniors (see Table 19).

Table 19. Benefits of Aging-in-Place

	n = 40
Peace and comfort of place	15 (38%)
Independence	15 (38%)
Less stressful	4 (10%)
More affordable and less of a drain on health care	3 (7%)
Other	3 (7%)

(Source: Senior Homeowner Questionnaire Survey, 2011)

The responses to this question were well thought out. Seniors pride themselves on being independent. They maintain their sense of self, they maintain their independency. They stay younger in mind and body. Seniors want to have a calm, stress-free existence:

Moving is very stressful - difficult for the elderly.

Everyone wants to be comfortable in their own home, seniors are no different:

The peace and comfort of place, no added stress, therefore, physical and mental health can be maintained for longer period.

The ability to age-in-place is a dream for many seniors:

Changes are difficult for seniors. To age-in-place helps to decrease the need for changing location and therefore reduces stress considerably.

Senior homeowners addressed the question “How important is aging-in-place to you?” (see Table 20).

Table 20. Importance of Aging-in-Place

	n = 45
Extremely important	21 (47%)
Important	22 (49%)
Of not particular concern	1 (2%)
Not important	1 (2%)

(Source: Senior Homeowner Questionnaire Survey, 2011)

Almost all of the participants (43 or 96%) said aging-in-place was 'extremely important/important' to them. Such an overwhelming majority provides a strong reason to conduct further research in this area of study. Over two-thirds (27 or 68%) of the participants' residences were built for aging-in-place.

As each of us age it is important to take into consideration future health concerns and try to address them while we are able. One senior added:

Yes, we've upgraded our residence to enable us to live here for a while. All things such as laundry are on one level - no stairs.

Making small home renovations can stave off more elaborate changes until they become necessary:

My home has two storeys. However, some years ago when facing surgery I had a shower installed in the utility room on the lower level.

Taking future health and mobility limitations into account when choosing where to purchase a home or condo can save the added stress of having to move again in the future. One senior noted:

I chose the Adderly [seniors' condominium] because of its proximity to May Bennett Wellness Centre. So when I'm too lazy to cook for myself, I have access to good meals at an affordable price.

Homes with multiple levels can become an issue for seniors as they age:

No - we have a staircase that may cause some difficulty in the future.

Kelowna is known as a transportation-dependent city. If a senior loses his/her ability to drive problems may arise in future:

We have everything we need on our main level, but there is no public transit if we could not drive.

Nearly three-quarters (27 or 72%) of the participants had support systems to accommodate them if they decide they want to age-in-place in the future.

With approximately half of the senior homeowners still living in their own homes, yard maintenance will most certainly become a concern in the future:

[As seniors age, more help is required to keep up with the maintenance] Yes, yard and home maintenance is available.

Government agencies may be called upon to provide some needed assistance for seniors. One senior noted:

Yes, the Department of Veterans Affairs already provides some of the services we require.

Many of the respondents were fortunate to have grown children living in the area, as one senior mentioned:

Family (live in Kelowna) and we can afford to hire help.

Outside paid help such as a housekeeper can be an invaluable source of help:

I presently have a lady to help with cleaning on a bi-weekly basis and will arrange more help as the need arises.

The reality of living in a condominium without an elevator can cause future accessibility issues for seniors:

I could live in this condo as long as I could walk up or down stairs in case of fire.

The majority of senior homeowners participating in this study did not require home modifications to allow them to age-in-place (see Table 21).

Responses from participants showed that each of the following items had already been addressed: 'Adding a bathroom for single-level living' (42 or 93%) 'Adding a bedroom for single-level living' (42 or 93%), 'Remodeling a kitchen' (38 or 84%)

and ‘Adding a railing to stairs’ (38 or 84%). Seniors listed a couple of home modifications that they might require at some point in the future such as a “Stair climber” to enable them to access different levels in the house and “Adding or exchanging conventional bathtub for a ‘walk-in’ (safety measure).”

Table 21. Home Modifications Enabling Seniors to Age-in-Place

	Yes	No	Not sure	n = 45
Adding a bathroom for single-level living	2 (5%)	42 (93%)	1 (2%)	45
Adding a bedroom for single-level living	1 (2%)	42 (93%)	2 (5%)	45
Remodeling a kitchen.	2 (5%)	38 (84%)	5 (11%)	45
Adding a railing to stairs.	4 (9%)	38 (84%)	3 (7%)	45
Remodeling a bathroom for single-level living.	7 (16%)	37 (82%)	1 (2%)	45
Relocating washer and dryer.	2 (5%)	37 (82%)	6 (13%)	45
Adding a security system.	9 (20%)	32 (71%)	4 (9%)	45
Adding a ramp for access from outdoors.	11 (24%)	31 (69%)	3 (7%)	45
Other: Please specify	4 (80%)	0 (0%)	1 (20%)	5

(Source: Senior Homeowner Questionnaire Survey, 2011)

Respondents were asked whether they thought Kelowna should build more affordable housing directly related to aging-in-place. Nearly three-quarters (25 or 72%) of the senior homeowners participating in this study answered in the affirmative. Many seniors relocate to Kelowna because of the beautiful climate that can be enjoyed year round. Once these seniors settle in to the Kelowna lifestyle, they are here to stay:

Yes, people are living longer and Kelowna attracts retirees because of the climate. Having good, suitable housing relieves the burden on our health care system.

The senior population is the fastest growing age cohort in Canada. With this growing sector of the population, the city of Kelowna may want to focus on more affordable housing directly related to aging-in-place:

As the aging population is increasing and will continue to increase, I feel that more affordable housing appropriate for aging-in-place would be very beneficial.

Many of the senior homeowners provided positive feedback, but some considered the financial impact of continually building new homes and condominiums. Not all participants in this study felt that the city of Kelowna should have an obligation to seniors who move to this city. One senior noted:

It is not the taxpayer's responsibility - locate where you can afford to live.

While over half (26 or 58%) of the participants in this study lived with one or more people, close to half (19 or 42%) live alone. Aging seniors living alone often have concerns directly relating to their overall health, house and yard maintenance as well as their safety and security. Seniors who indicated that they lived alone were asked what would concern them most about remaining in their own residence. One senior noted:

Assistance (I will use medical alert). I will pay for assistance with tasks like yard work, home care and transportation.

Participants are aware they may have to make alternate living arrangements should their health suddenly decline. As one senior added:

If I become disabled, physically or mentally, of course it may be impossible for me to live alone.

Seniors living in condominiums sometimes have a false sense of security because the entrances to the building are usually locked. On occasion, however, strangers do gain access to buildings, creating concerns for residents. As one senior observed:

[There is a] lack of security concerns by other members of strata - letting in people they don't know.

The three services senior homeowners “strongly agreed/agreed” were important to have in their neighbourhood: “Adequate street lighting” (42 or 93%); ‘Access to available transportation’ (40 or 89%); and ‘Nearby bus stop’ (39 or 86%) (see Table 22).

Table 22. Access to Neighbourhood Services

	Strongly Agree	Agree	Disagree	Strongly disagree	N/A	n = 45
Adequate street lighting.	23 (51%)	19 (42%)	1 (2%)	0 (0%)	2 (5%)	45
Access to available transportation	22 (49%)	18 (40%)	2 (5%)	1 (2%)	2 (4%)	45
Nearby bus stop	20 (44%)	19 (42%)	2 (5%)	1 (2%)	3 (7%)	45
Group meals, such as senior lunch programs	6 (13%)	20 (44%)	14 (31%)	3 (7%)	2 (5%)	45
Prescription drug delivery to your home.	11 (24%)	18 (40%)	12 (26%)	2 (5%)	2 (5%)	45
Grocery delivery to your home	7 (15%)	17 (38%)	16 (35%)	2 (5%)	3 (7%)	45
Other: Please specify	0 (0%)	0 (0%)	0 (0%)	0 (0%)	4 (100%)	4

(Source: Senior Homeowner Questionnaire Survey, 2011)

#### **4.10 Summary**

This chapter sought to provide answers to three of four key research questions:

- 1) What housing barriers/challenges are seniors facing in Kelowna's homeownership housing markets?

Senior homeowners in the city of Kelowna experienced barriers with both housing affordability and accessibility. Buying is out of the question for many average and low income seniors because of the high cost of an average home. Almost two-thirds (26 or 65%) of the senior homeowners in this study stated that the most significant barrier/challenge in their housing search was affordability. Eleven (28%) participants identified location as their most significant barrier/challenge. Location is key for seniors who require sufficient access to the amenities that are important to them. With regard to the importance of amenities to seniors looking for affordable housing, all of the senior homeowners who responded to this question strongly agreed/agreed that access to grocery stores or shopping centres was important to them; almost all of them strongly agreed/agreed that access to medical care was important to them; and most of them strongly agreed/agreed that access to transportation was important to them. It was important to all senior homeowners participating in this study to retain their current level of independence for as long as possible and the location of their current residence may enable them to do so.

- 2) What coping strategies are seniors using in Kelowna's homeownership housing markets?

We can all learn a great deal from observing how gracefully most seniors handle difficult situations in their lives. Many of the senior homeowners in this study experienced the profound devastation of the Depression era, when they learned to do without. Respondents were asked what coping strategies other seniors were using to maintain their current living situation. The most important coping strategy that seniors used to battle the increased cost of living in the city of Kelowna was cutting back on unnecessary expenses. Close to one-third of the homeowners knew other seniors who cut down on extras such as groceries, and clothing in an effort to maintain their current living situation. Additional coping strategies used by seniors in the city of Kelowna included budgeting their finances, cutting back on travel, downsizing, selling their vehicles (for savings on fuel, insurance, and upkeep), dipping into savings, finding a part-time job, moving in with grown children, relying on family and friends for assistance, re-mortgaging their homes and deferring their taxes, and turning down the thermostat during the colder months.

- 3) How important is aging-in-place to Kelowna's seniors and should the City address this in future housing developments?

Aging-in-place was very important to the senior homeowners who participated in this study. Most wanted to live in their current residence as long as possible and knew that remaining independent would allow them to be able to choose where they live. Public transportation was a concern for most of the senior homeowners, who knew it would grow in importance for them as they age. With regard to the importance of aging-in-place, nearly all (43 or 96%) of the

senior homeowners 'strongly agreed/agreed' that they would like to remain living in their current residence for as long as possible, whereas 42 or 94% 'strongly agreed/agreed' that being able to remain independent as they aged would allow them to choose where they live. A total of 39 or 87% 'strongly agreed/agreed' that they want easy access to public transportation. More than one-third (15 or 38%) of the respondents stated that the benefits of aging-in-place provided them with both peace and comfort and also with a sense of independence. Nearly all (43 or 96%) of the senior homeowners stated that aging-in-place was extremely important/important to them. Almost three-quarters of the participants thought that the city of Kelowna should build more affordable housing directly related to aging-in-place. In addition to aging-in-place, seniors addressed a strong desire for access to neighbourhood services such as adequate street lighting, accessible transportation, and a nearby bus stop.

The following chapter will address the above-mentioned objectives as they relate to senior renters' housing experiences in the city of Kelowna.

## **Chapter 5: The Housing Experiences of Senior Renters**

### **5.1 Introduction**

This chapter provides empirical evidence on the housing experiences of senior renters in the city of Kelowna. It is broken down into eight major sections: a) socio-demographic profile of senior renters in the city of Kelowna, b) senior renters housing history and current housing status, c) settlement in the city of Kelowna, d) the housing search process, e) housing experiences in the city of Kelowna, f) housing barriers and challenges, g) housing affordability in the city of Kelowna, and h) aging-in-place.

This chapter will also provide answers to three of the four key research questions:

- 1) What housing barriers/challenges are seniors facing in Kelowna's rental housing markets?
- 2) What coping strategies are seniors using in Kelowna's rental housing markets?
- 3) How important is aging-in-place to seniors and should the City of Kelowna address this in future housing development?

### **5.2 Socio-Demographic Profile of Senior Renters in Kelowna**

The socio-demographic variables collected were: (a) age, gender, marital status and ethnic origin, (b) education and occupation, and (c) source of income.

#### ***5.2.1 Age, Gender, Marital Status and Ethnic Origin***

Of the 34 renters, 18 (55%) were female and 15 (45%) were male. Almost one-half of them (14 or 43%) were married, eight (or 24%) indicated they were

divorced, seven (or 21%) were widowed, three (or 9%) had never been married, and one (or 3%) indicated s/he was separated. The respondent's ages ranged from 65 years to 90 years, with an average of 74 years. The ages of the 12 spouses ranged from 54 years to 84 years, with an average of 73 years.

The senior renters came from a variety of ethnic origins with the largest number (12 or 39%) being Canadian, followed by English (6 or 19%), Dutch (3 or 9%). British, Irish, and Ukrainian ethnicities were each represented by two (or 7%) respondents. The final 12% of ethnicities were made up of French, Hungarian, Russian, and Scottish participants (see Figure 11).

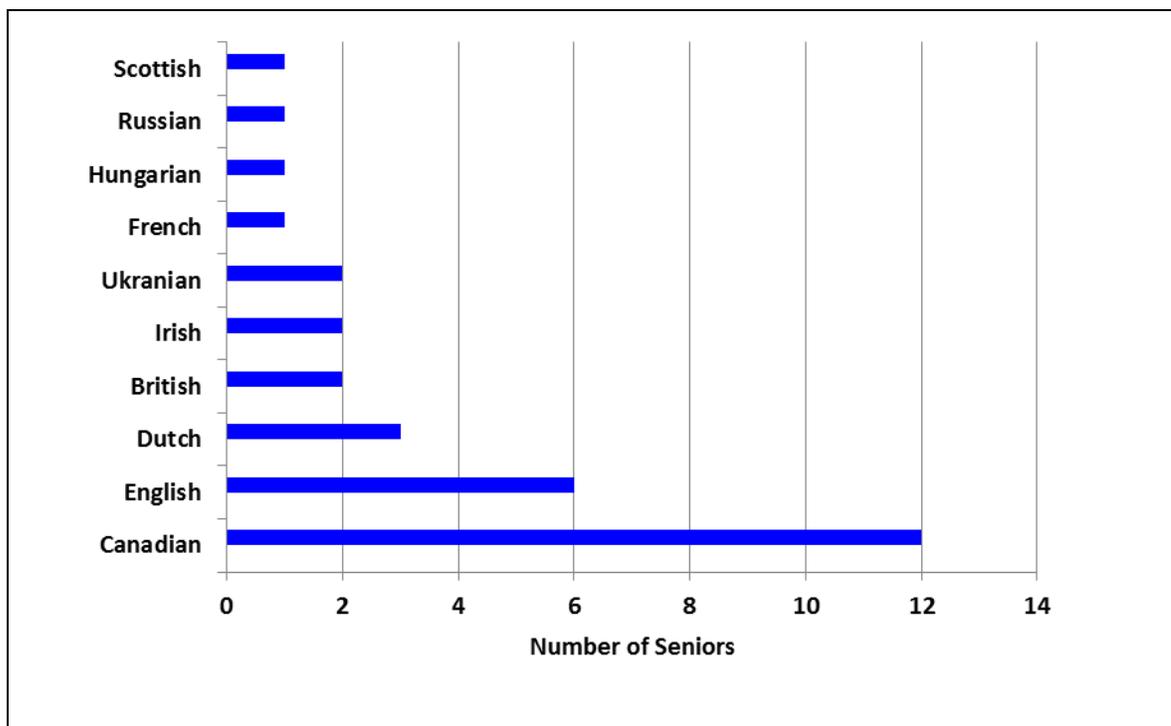


Figure 11. Ethnic Origins of Senior Renters  
(Source: Senior Renter Questionnaire Survey, 2011)

Three-quarters of the senior renters participating in this study (23 or 75%) were born in Canada; seven (22.6%) were born in Europe (England, Holland,

Hungary, Ireland, the Netherlands, and the United Kingdom). One (3.2%) was born in the United States.

Of the 23 respondents born in Canada, the following eight provinces were represented in their demographic profiles: British Columbia 6 (26%); Alberta 3 (13%); Saskatchewan 3 (13%); Manitoba 3 (13%); Ontario 3 (13%); Quebec 2 (9%); PEI 2 (9%); New Brunswick 1 (4%).

### ***5.2.2 Education and Occupation***

The senior renters who participated in this study had educations ranging from primary school to a post-graduate degree. Over one-third (11 or 37%) of the respondents had completed a post-secondary certificate/degree, 10 (or 33%) had completed secondary school, while five (or 17%) had completed a university degree. The final 13% had either a primary education or a post-graduate degree.

The renters reported having a variety of occupations during their years of paid employment. Less than one-fifth (5 or 17%) of the respondents indicated “educator” as their occupation. The same number identified “management” as their occupation, four (or 14%) worked in the clerical field, while banking, journalism, and sales were each represented by two (or 7%) of participants. The remaining 31% of the participants worked in one of the following fields during their years of paid employment: accounting, addiction specialist, cashier, executive assistant, fruit packer, housewife, nursing, pastor, and tailor.

### 5.2.3 Source of Income

When senior renters were asked what their two largest sources of income were at the time they participated in the questionnaire survey, most checked two of the eight options, while some selected only one option (see Table 23).

Table 23. Senior Renters' Largest Sources of Income

	n = 34
Government Pension (CPP, OAS, GIS)	31 (91%)
Retirement Pension	18 (53%)
Investments/Other Assets	3 (9%)
Income assistance	2 (6%)
Rent Subsidy (e.g., BC's SAFER Grant)	2 (6%)
Employment	1 (3%)
Other government sources (Employment Insurance/ Disability Benefits)	1 (3%)

Note: Percentages do not total 100% because senior homeowners frequently checked more than one source of income  
(Source: Senior Renter Questionnaire Survey, 2011)

The majority (31 or 91%) of senior participants indicated that their largest source of income was a government pension (CPP, OAS, GIS), 18 (53%) participants stated that they were receiving a retirement pension, while three (9%) participants' largest source of income was their investments/other assets. Over half (18 or 53%) of the senior renters participating in this survey considered themselves as having limited resources, eight (24%) considered themselves as having very limited resources, and six (18%) considered themselves moderately well-off. These responses indicate that the majority of the senior renters participating in this study are struggling financially and rely heavily on their government pension and/or retirement pension to make ends meet.

### 5.3 Housing History and Current Housing Status

When asked how long they had lived in the city of Kelowna, the renters' responses ranged from three to 85 years with an average of 21 years. None of them had been born in Kelowna. Among the key reasons senior renters chose to move to the city of Kelowna, just over one-third (11 or 34%) cited family reasons, 10 (30%) moved to Kelowna for the weather, 9 (27%) for employment purposes and three (9%) for retirement purposes (see Table 24). The majority of senior renters moved to Kelowna to be closer to family as well as the "temperate climate, wonderful scenery, and fresh fruit in the summer."

Table 24. Reasons Senior Renters Moved to Kelowna

	n= 33
Family	11 (34%)
Weather	10 (30%)
Employment	9 (27%)
Retirement	3 (9%)

(Source: Senior Renter Questionnaire Survey, 2011)

Thirty of the participants responded to a question asking how much they paid in monthly rent (including utilities). The answers from seniors who rented a house ranged from a low of \$694 to a high of \$1,305 with the average monthly rent being \$892.80 (see Figure 12).

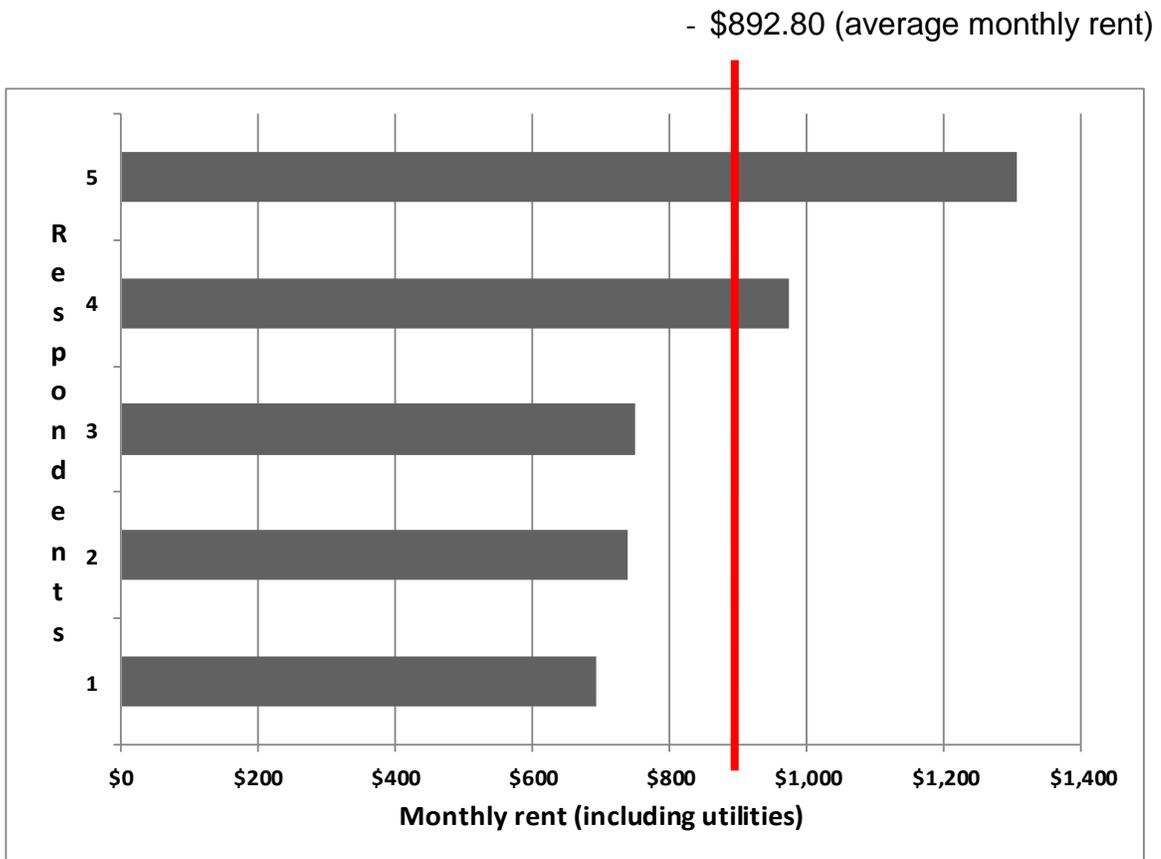


Figure 12. Respondents' Monthly Rent for House (including utilities)  
 (Source: Senior Renter Questionnaire Survey, 2011)

Out of 30 respondents, 5 rented a house and 25 rented a condominium.

The rent paid by seniors living in a condominium ranged from a low of \$253 to a high of \$1,650, with the average monthly rent being \$830.51 (see Figure 13).

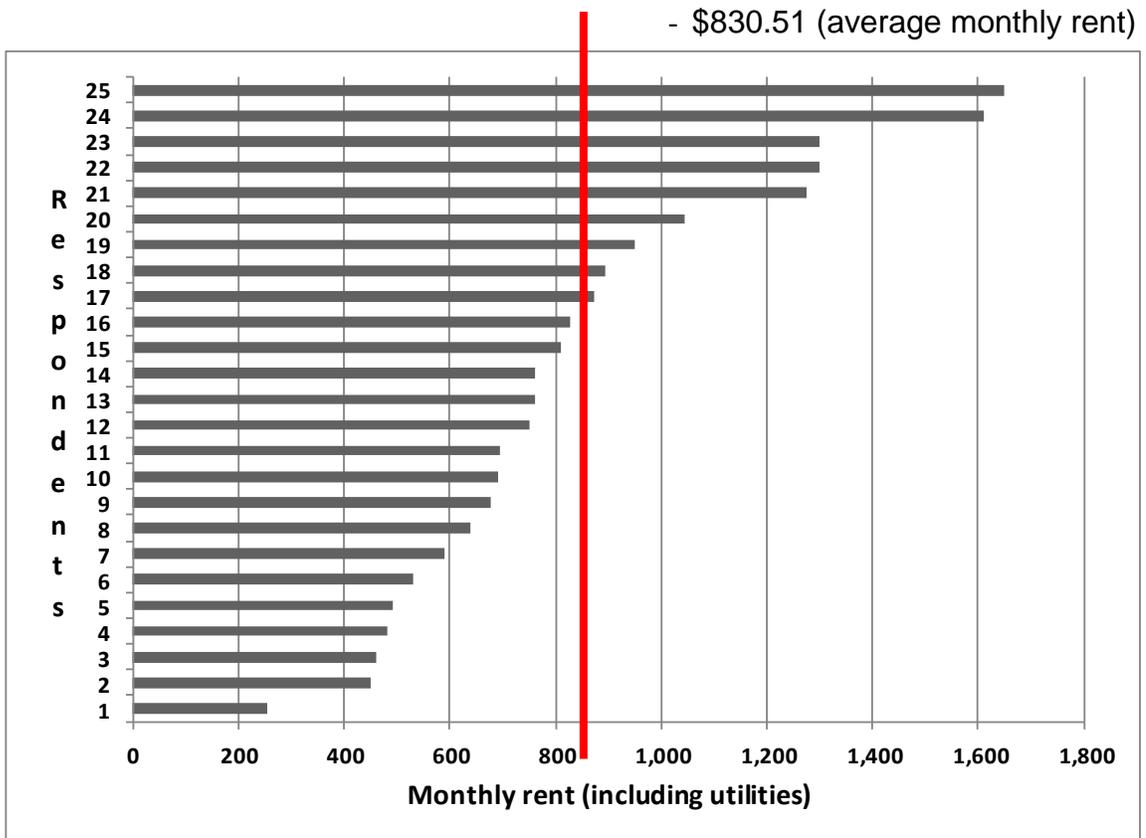


Figure 13. Respondents' Monthly Rent for Condominium (including utilities)  
 (Source: Senior Renter Questionnaire Survey, 2011)

According to the Canada Mortgage and Housing Corporation's housing market outlook for Kelowna, the average rent for a two-bedroom apartment during the month of October 2011 was \$910 per month while the average cost of renting a one-bedroom apartment was \$745 per month (Canada Mortgage and Housing Corporation, 2011).

Low incomes are often seen as the main reason families have severe housing needs. Renters are more likely than owners to experience this dilemma. Over half (19 or 56%) of the senior renters participating in this study spent more than 30% of their total household income (before tax) on housing, while only four

(12%) of the senior renters spent more than 50% of their total household income (before tax) on housing. Having to shoulder these payments by themselves made managing costs all the more difficult for seniors

#### **5.4 Settlement in the City of Kelowna**

Whether it is a city, province, or country, when seniors relocate to another region the task of settling into a suitable, affordable location can seem a daunting experience. It is understandable that many senior renters choose to move a number of times before they find the 'right' home. When asked how many residences they had lived in since arriving in the city of Kelowna, just over one-third (13 or 40%) indicated they had lived in three residences, nine (27%) had have lived in two places, eight (24%) had resided in more than three houses/condos, and three (9%) had resided in only one residence.

The driving force almost always being affordability, senior renters often have little choice with regard to the location or type of housing where they will reside. Almost one-half (14 or 43%) of the participants were living in subsidized or public/social housing, ten (or 30%) were living in an apartment/condominium with less than four stories, and four (or 12%) were living in an apartment/condominium with more than four stories (see Table 25).

Table 25. Type of Housing in Which Senior Renters in Kelowna Live

	n = 33
Subsidized or public/social housing	14 (43%)
Apartment/condominium with less than 4 stories	10 (30%)
Apartment/condominium with more than 4 stories	4 (12%)
Townhouse	2 (6%)
Single-detached house	1 (3%)
Duplex	1 (3%)
Mobile home	1 (3%)

(Source: Senior Renter Questionnaire Survey, 2011)

With regard to length of occupancy at their current dwelling, almost one-fifth (6 or 18%) of the senior renters indicated they had lived in their present dwelling for more than ten years, six (18%) indicated six to ten years, and fourteen (42%) indicated between one and six years (see Table 26). Overall, about Just over one-third (12 or 36%) of participants had lived in their current residence for six years or more, while about two-thirds (21 or 64%) had lived in their homes for less than six years.

Table 26. Length of Occupancy at Current Residence

	n = 33
more than 10 years	6 (18%)
6 years to 10 years	6 (18%)
1 year to less than 6 years	14 (42%)
less than 1 year	7 (22%)

(Source: Senior Renter Questionnaire Survey, 2011)

With respect to location, over half (18 or 53%) of the participants lived in the central/downtown area, eight (23%) lived in the Rutland area, and three (9%) lived in the Glenmore and South Pandosy areas (see Figure 14).

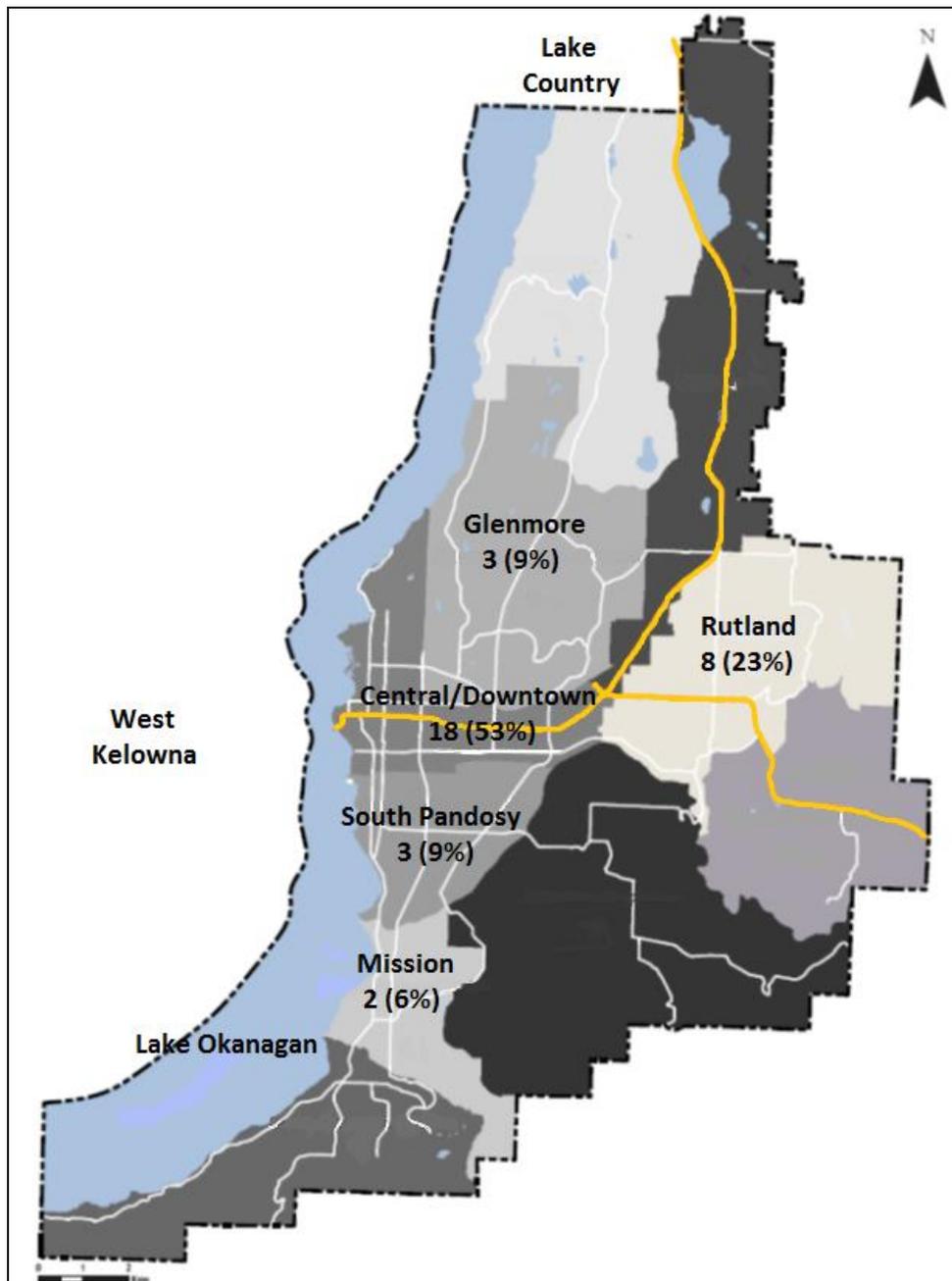


Figure 14. Senior Renters' Current Area of Residence in Kelowna  
 (Source: Senior Renter Questionnaire Survey, 2011;  
 and City of Kelowna, 2012b)

Almost three-quarters (25 or 74%) of the senior renters indicated that they were very satisfied with their current dwelling, while nearly three-quarters (24 or 71%) were very satisfied with their current neighbourhood (see Table 27).

Table 27. Satisfaction with Current Dwelling and Current Neighbourhood

Current dwelling:	n = 34
Very satisfied	25 (74%)
Somewhat satisfied	8 (23%)
Somewhat dissatisfied	1 (3%)
Current neighbourhood:	n = 34
Very satisfied	24 (71%)
Somewhat satisfied	10 (29%)

(Source: Senior Renter Questionnaire Survey, 2011)

The results shown in the above tables allow us to surmise that—although senior renters may not necessarily be able to afford to live in the location or type of housing of their choice—they are nevertheless satisfied with their current dwelling. In fact, more than three-quarters (27 or 79%) of the renters indicated that they did not plan to move in the next five years.

Of the small number of senior renters who did plan to move in the next five years, the reasons given varied. Health was a factor for one senior, who noted: “Because of my husband’s health, the stairs might become a problem.” Others cited aging and the desire to retire and find cheaper accommodations as major factors.

## 5.5 The Housing Search Process

The housing search process is a very different experience for senior renters than it is for senior homeowners (see Chapter 4). Senior homeowners typically have the equity from their present home to put towards the cost of a new residence, whereas senior renters often do not have the financial resources necessary to pay for the required first and last month’s rent. Without the required finances, senior renters’ options in the housing search process become more

limited. Senior renters in this study had spent a minimum of one day to a maximum of 12 months in their search for their present home. During this search process, renters inspected a minimum of one residence to a maximum of 15 residences. Through the search process, over half (19 or 56%) of the participants relied on input from friends or their social networks when searching for their current home. Both relatives and the media were used in 10 (29%) instances (see Table 28).

Table 28. Sources Used to Find Current Residence

	n = 34
Friends from your social networks	19 (56%)
Relatives	10 (29%)
Media (newspapers, magazines, internet)	10 (29%)
Government agency	3 (9%)
Realtors	2 (6%)
Other (please specify)	1 (3%)

Note: Percentages do not total 100% because senior renters frequently checked more than one source

(Source: Senior Renter Questionnaire Survey, 2011)

When asked what advice they could offer other seniors who were currently searching for housing in the city of Kelowna, two-thirds (14 or 67%) of the 21 respondents suggested (or strongly advised) that prospective seniors looking for housing in Kelowna's expensive housing market do their "homework" or "housing research" before starting to look for housing.

One senior replied:

Check the seniors' centre in your neighbourhood and the seniors' info directory that can be found at most seniors' Centres.

Another participant responded:

Make use of current resources available for seniors. I did and was successful in finding affordable housing.

Family and friends can be a valuable resource, as noted by another senior:

Ask friends and family. Word of mouth info from them is more accurate and truthful.

## **5.6 Housing Experiences in the City of Kelowna**

Senior renters were asked ten questions about their housing experiences in Kelowna. Most of those who responded had a fairly positive view on most aspects of their housing experience (see Table 29). Kelowna received the highest grades in three areas where respondents “strongly agreed/agreed.” Almost all (30 or 91%) believed that ‘Kelowna is a good place to retire,’ that ‘Kelowna has adequate sidewalks and walking areas’ (30 or 88%), that ‘Kelowna is a safe place to live’ (29 or 85%), and that Kelowna has ‘enough opportunities to meet other seniors and make new friends’ (29 or 88%). Participants disagreed with the following two statements: ‘There are enough affordable housing options for seniors’ (28 or 84%) and ‘The cost of living in Kelowna is reasonable’ (28 or 79%). Both the homeowners (see Chapter 4, Table 12) and renters ranked these two statements the lowest.

Many seniors want to remain active as long as possible and enjoy their ability to do things like take walks through their neighbourhoods. In response to the question regarding whether Kelowna’s sidewalks and walking paths were smooth and easy to walk on (no hazards) or not, one senior participant indicated the following concern about the area where s/he presently lived:

[The] corner of Gordon and Sutherland; Burtch and Sutherland;  
corner of Sutherland & Richter [has hazards].

This may be an area that can be addressed by the City of Kelowna in the future.

Table 29. Senior Renters' Housing Experiences in Kelowna

	Strongly Agree	Agree	Disagree	Strongly disagree	N/A	n = 34
Kelowna is a good place to retire.	12 (36%)	18 (55%)	1 (3%)	1 (3%)	1 (3%)	33
Kelowna has adequate sidewalks and walking areas.	7 (20%)	23 (68%)	3 (9%)	1 (3%)	0 (0%)	34
There are enough opportunities to meet other seniors and make new friends.	3 (9%)	26 (79%)	4 (12%)	0 (0%)	0 (0%)	33
Kelowna is a safe place to live.	0 (0%)	29 (85%)	3 (9%)	0 (0%)	2 (6%)	34
The health services needed by seniors are readily available.	2 (6%)	22 (67%)	4 (12%)	3 (9%)	2 (6%)	33
There is a lack of housing choice available in areas of the city that seniors would find acceptable.	5 (16%)	16 (50%)	5 (16%)	1 (3%)	5 (15%)	32
Kelowna's sidewalks and walking paths are smooth and easy to walk on (no hazards).	2 (6%)	20 (59%)	7 (20%)	3 (9%)	2 (6%)	34
Streets and sidewalks are adequately cleared of snow.	0 (0%)	17 (52%)	9 (27%)	6 (18%)	1 (3%)	33
There are enough affordable housing options for seniors.	0 (0%)	0 (0%)	14 (42%)	14 (42%)	5 (16%)	33
The cost of living in Kelowna is reasonable	0 (0%)	7 (21%)	17 (52%)	9 (27%)	0 (0%)	33

(Source: Senior Renter Questionnaire Survey, 2011)

When asked whether they were familiar with housing programs for seniors such as SAFER<sup>7</sup>, almost one-third (11 or 32%) of the participants answered “yes”. Not everyone who was familiar with the program had participated in it, however. More than four-fifths (29 or 85%) of the senior renters stated that they had never participated in any housing programs.

Individuals retiring from the workforce often have a number of decisions to make with regard to their living situation, such as whether to stay where they are presently living, move closer to other family members (often grown children live a distance away from home), or whether to downsize, sell the family home, and move into an apartment/condominium, etc. Participants in this study were asked whether they felt there were more advantages to being a renter than a homeowner. Almost two thirds (18 or 60%) of the senior renters did not want to be burdened with the responsibility of daily maintenance for the home they owned (see Table 30).

Table 30. Advantages to Being a Renter

	n = 30
Less work and maintenance	18 (60%)
Money is more accessible	9 (30%)
None	3 (10%)

(Source: Senior Renter Questionnaire Survey, 2011)

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<sup>7</sup> The Shelter Aid for Elderly Renters (SAFER) program helps make rents affordable for BC seniors with low to moderate incomes. SAFER provides monthly cash payments to subsidize rents for eligible BC residents who are age 60 or over and who pay rent for their homes. BC Housing provides SAFER subsidies to more than 15,000 senior households renting apartments in the private market, including singles, couples, and people sharing a unit (BC Housing, 2011b).

Many senior renters mentioned repairs, yard work, mortgage, the upkeep of a home, and stress as reasons they did not want to own their own home. One couple saw the benefit of having their money available:

At our age (80 and 84) it is good for us to have our money accessible, rather than tied up in real estate. Maintenance of appliances, etc., is taken care of.

Another senior was concerned with increased yearly expenses:

Yes, taxes increase yearly; utilities and maintenance increase yearly on homes. Rent only increases by the percentage allowed by the government.

One man wrote about planning for the future and saving his wife the burden of settling their estate if he passes away before her:

When you are a senior - yes - can settle estate easier - if one of you passes on the survivor can continue to live in the same residence.

Senior renters in this study had put a lot of thought into the decisions they made for themselves and their lifestyles.

## **5.7 Housing Barriers and Challenges**

Senior renters can experience greater barriers and challenges than senior homeowners when searching for housing in the city of Kelowna. Location, affordability, and accessibility are very real issues for renters who may not have the financial stability to be able to choose where they live. More than one-third (11 or 34%) of senior renters stated that they experienced barriers/challenges in their search for affordable housing in the city of Kelowna.

Affordability was seen as the largest barrier for senior renters. As one of the participants noted:

Most available housing was over \$1,000 per month, unless you were content to rent a basement in a rundown area.

Another senior stated:

The word “affordable” changes with your income and health. When you stop working, [what is] “affordable” changes for most people.

One participant noted that seniors living on a limited income are struggling financially: “If we needed to relocate, I think it would be difficult. My wife and I are both in our eighties, on limited minimum income.” The rental situation is more difficult for others. As one senior stated: “Unless you have \$30,000 a year income, you'll have to share a place with a friend—I did!”

One senior addressed the inadequacy of low cost rental units as well as the small size of these apartments:

Seniors’ apartments (low rental) are much too small—400 to 500 sq. ft. It should be 700 to 800 sq. ft. to 1,000 sq. ft. We have furniture we don't want to get rid of, i.e., dining room tables, hutches etc. We have family visiting and room for them. My friend lives in low-income housing and is not happy there. I could never live in one of those small "box" units.

More than one-third (13 or 38%) of the renters stated that the most significant barrier/challenge they faced when looking for affordable housing in the city of Kelowna was affordability (see Table 31).

Table 31. Most Significant Barrier/Challenge When Looking for Affordable Housing in Kelowna

	n = 34
Affordability	13 (38%)
Location	5 (15%)
Lack of information	4 (12%)
Age barrier	1 (3%)
Other	2 (6%)
No answer	9 (26%)

(Source: Senior Renter Questionnaire Survey, 2011)

In summary, senior renters want to live in an area of the city that is affordable, has accessibility to amenities such as grocery and drug stores and does not discriminate by age. Annual rent increases often pose challenges for senior renters. Another hardship is the fact that most available housing is not easily accessible by bus or public transportation.

Senior renters were asked what amenities were important to them in their search for affordable housing in Kelowna (see Table 32). Seniors who responded to these six questions had their priorities set. Senior renters “strongly agreed or agreed” with the following three areas: ‘Access to medical care is important for me’ (33 or 97%), ‘Access to grocery stores or shopping centres is important for me’ (32 or 94%) and ‘Access to transportation is important to me’ (28 or 85%).

Table 32. Importance of Amenities to Seniors Looking for Affordable Housing

	Strongly Agree	Agree	Disagree	Strongly disagree	N/A	n = 34
Access to medical care is important for me.	21 (62%)	12 (35%)	0 (0%)	0 (0%)	1 (3%)	34
Access to grocery stores or shopping centres is important for me.	19 (56%)	13 (38%)	1 (3%)	0 (0%)	1 (3%)	34
Access to transportation is important for me.	12 (36%)	16 (49%)	4 (12%)	0 (0%)	1 (3%)	33
Access to community activities is important for me	8 (24%)	18 (55%)	4 (12%)	0 (0%)	3 (9%)	33
Access to church is important to me.	15 (44%)	7 (21%)	5 (14%)	0 (0%)	7 (21%)	34
Other: Please specify	2 (67%)	0 (0%)	0 (0%)	0 (0%)	1 (33%)	3

(Source: Senior Renter Questionnaire Survey, 2011)

## 5.8 Housing Affordability in the City of Kelowna

When asked if they felt that there was enough affordable housing for seniors in the city of Kelowna, 26 (87%) senior renters said no.

One of the senior renters who felt that there was not enough affordable housing, elaborated on his/her answer:

Kelowna is a very desirable place to live. With the increasing number of seniors moving here, it is becoming more difficult to meet the demand for housing.

Another senior mentioned the issue of limited income:

[Impossible to afford to live in Kelowna] if your income is below \$20,000 per year!

One senior directed his/her comment toward city council:

There is an impression by City Council that all seniors in Kelowna own a condo and have plenty of income to use.

Senior renters were also asked what—in the event they decided to search for a new house/condo in the city of Kelowna—the maximum monthly rent they could afford would be. More than one-half (20 or 59%) responded that they could afford a monthly rent of less than \$700, four (12%) could afford a monthly rent of between \$700 and \$799, and four (12%) could afford a monthly rent of between \$900 and \$999 (see Table 33).

Table 33. Maximum Affordable Monthly Rent

	n = 34
\$1,000 +	3 (8%)
\$900 – \$999	4 (12%)
\$800 – \$899	3 (8%)
\$700 – \$799	4 (12%)
< \$700	20 (60%)

(Source: Senior Renter Questionnaire Survey, 2011)

Taking into account the increased cost of living, senior renters were asked what coping strategies other seniors they knew were using to maintain their current living situation. More than one-third (12 or 35%) of the senior renters indicated that seniors they knew would cut down on extras such as brand name groceries in order to maintain their current living situation (see Table 34).

Table 34. Coping Strategies Seniors in Kelowna Use to Maintain Their Current Living Situation

	n = 34
Cut down on extras (groceries)	12 (35%)
Budget their finances (less travel and entertainment)	8 (24%)
Downsize	2 (6%)
Use food banks, thrift shops	2 (6%)
Look for extra work	1 (3%)
Other	1 (3%)
No answer	8 (23%)

(Source: Senior Renter Questionnaire Survey, 2011)

Among the responses received, one senior provided the following information:

Seniors usually follow a strict budget, they shop for sale items, they recycle, share and borrow items from each other.

Another senior responded:

[Seniors participate in] fewer activities, [buy] cheaper food, meet other seniors and learning their coping strategies.

With regard to their recommendations for more affordable housing in Kelowna, more than one-quarter (9 or 26%) of senior renters suggested government incentives/subsidized rent as a solution, whereas six (18%) of the participants suggested that the city of Kelowna could simply build more affordable housing (see Table 35).

Table 35. Recommendations for More Affordable Housing in Kelowna

	n = 34
Government incentives/subsidize rent	9 (26%)
Build more affordable housing	6 (18%)
Convert older larger homes into seniors housing	1 (3%)
Other	1 (3%)
No answer	17 (50%)

(Source: Senior Renter Questionnaire Survey, 2011)

One senior felt that subsidizing more rental units in existing apartment buildings would be a move in the right direction:

[There should be] more low-income units in existing apartment buildings. [Possible solution may be] spreading units around city - rather than separate building for low cost housing (Branding?).

Another senior responded:

Provide rent based on seniors income.

Taking into account the number of expensive condominiums that have recently been built in the downtown core, one senior suggested:

Instead of [building] expensive high rises, build affordable rentals.

One senior suggested creating a housing co-operative with rent tied to seniors' incomes.

Co-operative housing, some for rent controls. Rents based on a realistic percentage of senior's income.

One senior renter directed his comments towards city council:

I would say to [city council] to consider their elderly voters. We are still voters and taxpayers.

One senior encouraged everyone to keep communication open with city council:

Keep your city council members advised and primed to initiate proposals helpful to seniors.

## 5.9 Aging-in-Place

For most people, renting a house or apartment is a temporary situation. In some cases, however, senior renters prefer their current living circumstances and would like to remain living in their home indefinitely. As this study shows, aging-in-place is equally as important to senior renters as it is to senior homeowners. While senior renters can more easily relocate to other areas of the city or province than senior homeowners, the majority of the participants in this study stated that they were very happy in their current residence. There is an emotional aspect to the ability to remain living in one's own home under one's own terms. When asked how important aging-in-place was for them, senior renters had strong opinions (see Table 36). The senior renters who answered the eight questions on aging-in-place 'strongly agreed/agreed' most with the following three statements: 'Being able to remain independent as I get older will allow me to choose where I live' (28 or 87%), 'I want to have easy access to public transportation' (28 or 87%), and "I'd really like to live in my current residence for as long as possible' (26 or 79%).

Table 36. Aging-in-Place

	Strongly Agree	Agree	Disagree	Strongly disagree	N/A	n = 33
Being able to remain independent as I get older will allow me to choose where I live.	13 (40%)	15 (47%)	0 (0%)	0 (0%)	4 (13%)	32
I want to have easy access to public transportation.	9 (28%)	19 (59%)	0 (0%)	0 (0%)	4 (13%)	32
I'd really like to live in my current residence for as long as possible.	19 (58%)	7 (21%)	2 (6%)	0 (0%)	5 (15%)	33
I require affordable outdoor maintenance services, such as lawn work or snow removal.	1 (3%)	7 (22%)	2 (6%)	0 (0%)	22 (69%)	32
Making changes to my home will enable me to stay there as I get older.	2 (6%)	11 (33%)	2 (6%)	0 (0%)	18 (55%)	33
My finances dictate that I find affordable housekeeping services (cleaning or light maintenance).	7 (22%)	12 (38%)	0 (0%)	0 (0%)	13 (40%)	32
Finding trustworthy and competent people to hire or help is important for me to maintain my residence.	6 (19%)	12 (38%)	3 (9%)	0 (0%)	11 (34%)	32
Other: Please specify	1 (25%)	0 (0%)	0 (0%)	0 (0%)	3 (75%)	4

(Source: Senior Renter Questionnaire Survey, 2011)

Senior renters were also asked what benefits they saw for themselves and other seniors who want to age-in-place (see Table 37).

Table 37. Benefits of Aging-in-Place

	n = 34
Independence	8 (23%)
Happier and healthier	6 (18%)
Community health support	4 (12%)
Familiarity	3 (9%)
Access to transportation	1 (3%)
No answer	12 (35%)

(Source: Senior Renter Questionnaire Survey, 2011)

Nearly one-quarter (8 or 23%) of the participants felt they would be able to maintain their independence while aging-in-place whereas six (18%) of the senior renters believed their lives would be both happier and healthier were they able to remain in their own home as they aged. One senior stated:

Seniors are usually calmer, happier, and [more] content when surrounded by their familiar things. Change can be very unsettling for seniors.

Another senior spoke of the benefits of living independently:

Independence - peace of mind and dignity. To look after oneself. Not living in institutional care homes.

Just over three-quarters (25 or 76%) of the senior renters stated that aging-in-place, which provides seniors with the ability to live in their own home as long as they are able to do so, was important/extremely important to them (see Table 38).

Table 38. Importance of Aging-in-Place

	n = 33
Important	16 (49%)
Extremely important	9 (27%)
Of not particular concern	5 (15%)
Not important	3 (9%)

(Source: Senior Renter Questionnaire Survey, 2011)

Results from the survey showed that just over half (18 or 53%) of the participants' residences were built for aging-in-place. Whether they are renting a house or an apartment, seniors who move into a new residence may need to take into consideration how long they are planning on living there and whether that particular residence will be suitable as they age. Sadly, many older homes and apartments in Kelowna were not built for aging-in-place. As they age, seniors often wish to have their bedroom, bathroom, kitchen, and laundry room located on the same floor. Accessibility often becomes more significant as well. One senior addressed the reality of possible mobility issues in the future:

[Currently] everything is on one floor except for laundry. Bathroom is not large enough for aging-in-place.

Another senior renter, living in an apartment complex, noted physical aspects of his/her building:

Yes, there is an elevator, wide hallways, secure building.

Just over one-third (12 or 35%) of the participants had support systems available to accommodate them should they decide to age-in-place in the future. Senior renters who were planning to remain in their own home for the foreseeable future had taken into account the possible decline of their health and had investigated areas of help within the community. One senior renter stated:

I am aware of home care groups, medical alert programs, and meals-on-wheels close by.

Another senior offered:

There are a few good homecare outfits around - that means fewer seniors having to re-locate to care facilities.

When asked how important home modifications were for aging-in-place, senior renters' responses showed that many had already taken the appropriate modifications into account (see Table 39).

Table 39. Important Home Modifications Enabling Seniors to Age-in-Place

	Yes	No	Not sure	n = 34
Adding a bedroom for single-level living.	0 (0%)	31 (91%)	3 (9%)	34
Adding a bathroom for single-level living.	0 (0%)	30 (88%)	4 (12%)	34
Adding a railing to stairs.	1 (3%)	30 (88%)	3 (9%)	34
Remodeling a kitchen.	1 (3%)	29 (88%)	3 (9%)	33
Relocating washer and dryer.	2 (6%)	27 (84%)	3 (10%)	32
Adding a ramp for access from outdoors.	3 (9%)	28 (82%)	3 (9%)	34
Remodeling a bathroom for single-level living.	2 (6%)	27 (79%)	5 (15%)	34
Adding a security system.	4 (12%)	26 (79%)	3 (9%)	33
Other: Please specify.	0 (0%)	0 (0%)	1 (100%)	1

(Source: Senior Renter Questionnaire Survey, 2011)

Nearly all (31 or 91%) the senior renters stated that adding a bedroom for single-level living was not necessary to enable them to age-in-place. The majority

of senior renters participating in the survey felt the same about the importance of the additions: 'Adding a bathroom for single-level living' (30 or 88%), 'Adding a railing to stairs' (30 or 88%), and 'Remodeling a kitchen' (29 or 88%).

Participants in this study were asked whether they felt that Kelowna should build more affordable housing directly related to aging-in-place. Of the 15 senior renters who responded, the majority (12 or 80%) responded favourably.

Rental costs are often strongly related to a home/condominium's size, senior renters often have very small living accommodations because it is all they can afford. One senior spoke of both the size of a condominium and the need for building more affordable housing directly related to aging-in-place:

[The size of standard condominiums should be] at least 900 sq. ft. -  
I don't want to live in a box of 400 to 500 sq. ft.

One senior directed his/her suggestion at the City of Kelowna:

Kelowna has got to realize that not all seniors have good private pensions.

Nearly two thirds (21 or 62%) of the participants in this study lived alone, while (13 or 38%) lived with one or more people—a ratio almost completely the opposite of that pertaining to senior homeowners participating in this study: almost two thirds of senior homeowners lived with one or more people, while almost two thirds of the senior renters lived alone. Living alone can lead to health concerns, isolation and a feeling of abandonment. Seniors living alone have a greater need for concern especially with health related issues. One senior worried about possible future emergencies:

[Concerned that building manager may not] allow my daughter  
access to my apartment in care of emergency.

When asked what services were important to have available in their neighbourhoods, almost all senior renters (31 or 94%) like senior homeowners who participated in this study, felt strongly about ‘adequate street lighting.’ The other two services ranked the highest by senior renters were ‘access to available transportation’ (29 or 88%) and ‘nearby bus stop’ (29 or 88%) (see Table 40).

Table 40. Access to Neighbourhood Services

	Strongly Agree	Agree	Disagree	Strongly disagree	N/A	n = 33
Adequate street lighting.	17 (52%)	14 (42%)	0 (0%)	0 (0%)	2 (6%)	33
Access to available transportation	15 (46%)	14 (42%)	2 (6%)	0 (0%)	2 (6%)	33
Nearby bus stop	13 (39%)	16 (49%)	2 (6%)	0 (0%)	2 (6%)	33
Grocery delivery to your home	4 (12%)	12 (37%)	10 (30%)	4 (12%)	3 (9%)	33
Prescription drug delivery to your home.	6 (18%)	11 (34%)	9 (27%)	2 (6%)	5 (15%)	33
Group meals, such as senior lunch programs	4 (12%)	10 (30%)	10 (30%)	3 (9%)	6 (19%)	33
Other: Please specify	0 (0%)	0 (0%)	0 (0%)	0 (0%)	3 (100%)	3

(Source: Senior Renter Questionnaire Survey, 2011)

## 5.10 Summary

This chapter sought to provide answers to three of the four key research questions, the first of which was:

- 1) What housing barriers/challenges are seniors facing in Kelowna’s rental housing markets?

Just over one-third (13 or 38%) of the senior renters in the study stated that their most significant barrier/challenge in their housing search was

affordability. Five (15%) of the participants in this study identified location as their most significant barrier/challenge. While the location of one's home is always important, it is often more important to seniors as location determines whether or not they have access to amenities that are important to them. Almost all (33 or 97%) of the senior renters in this study strongly agreed/agreed that access to medical care was important to them, 32 (or 94%) agreed/strongly agreed that access to grocery stores or shopping centres was important to them, and 28 (or 85%) strongly agreed/agreed that access to transportation was important to them. Whether a senior is a homeowner or a renter, maintaining his/her current level of independence for as long as possible is equally important. The location of their residence plays an important role in this equation.

The second question was:

- 2) What coping strategies are seniors using in Kelowna's rental housing markets?

It is important for seniors to maintain their independence as they age and maintain sufficient financial security in order to retain their current living situation. Participants noted that cutting back on unnecessary expenses was the most important coping strategy other seniors used to battle the increased cost of living in the city of Kelowna. Just over one-third (12 or 35%) of the senior renters indicated that other seniors cut down on extras such as groceries in an effort to maintain their current living situation. Additional coping strategies used by seniors were: budgeting their finances, downsizing, making greater use of food banks and thrift shops, and looking for extra work.

The third question was:

- 3) How important is aging-in-place to Kelowna's seniors and should the City of Kelowna address this in future housing development?

Aging-in-place was very central to the senior renters who participated in this study. Public transportation was a concern to most of the senior renters, who also knew it would grow in importance to them as they aged. With regard to the importance of aging-in-place, over four-fifths (28 or 88%) of the senior renters strongly agreed/agreed that being able to remain independent as they aged would allow them to choose where they lived. Twenty-eight (or 87%) of the participants wanted to have easy access to transportation, and 26 (or 79%) wanted to remain living in their current residence for as long as possible. On the importance of aging-in-place, just over three-quarters (25 or 76%) of the senior renters stated that aging-in-place was extremely important/important to them. Four fifths (12 or 80%) of the participants in this study felt that the city of Kelowna should build more affordable housing directly related to aging-in-place.

In addition to aging-in-place, seniors shared a strong desire for access to neighbourhood services. Nearly all of the senior participants (31 or 94%) strongly agreed/agreed that they wanted adequate street lighting, while 29 (or 88%) wanted access to available transportation, and 29 (or 88%) of the seniors wanted a nearby bus stop in their neighbourhood.

The following chapter will address many of the same objectives mentioned above, as they relate to key informant interviews concerning both senior homeowners and senior renters' housing experiences in the city of Kelowna.

## **Chapter 6: Recommendations – Housing for seniors in Kelowna**

### **6.1 Introduction**

The main objective of this chapter is to provide a detailed analysis of the advice, suggestions, and recommendations offered by the 45 senior homeowners and 34 senior renters who responded to the survey and the 12 key informants who were interviewed. This chapter is broken down into three major sections: a) senior homeowners, b) senior renters, and c) key informants. Each of these sections will address recommendations put forth by the participants of this study. This chapter will also provide answers to a final key research question of what future housing recommendations can be made to assist seniors with housing needs, preferences, and barriers in Kelowna's expensive housing market.

### **6.2 Senior Homeowners**

The purpose of this section is to report on the recommendations given by 45 senior homeowners to other senior homeowners, recommendations for policies to assist seniors in their search for affordable housing, and recommendations for the various levels of government (municipal, provincial, and federal) each of which has a degree of responsibility with regard to the housing needs and preferences of senior homeowners.

#### ***6.2.1 Recommendations for Seniors Thinking of Relocating to Kelowna***

Nearly one-third (13 or 29%) of the seniors homeowners in this study recommended that seniors planning to buy a house in Kelowna should be aware of the expensive housing market, while 12 (or 27%) recommended that seniors

make sure that the location of the home or condo they buy is close to amenities. Ten (22%) of the senior homeowners recommended that prospective newcomers investigate the city’s lifestyle advantages and disadvantages before deciding to relocate to Kelowna (see Table 41).

Table 41. Recommendations for Seniors Planning to Buy a House in Kelowna

	n = 45
Be aware of the expensive housing market	13 (29%)
Location (close to amenities)	12 (27%)
Investigate lifestyle advantages and disadvantages	10 (22%)
Rent one year before buying	1 (2%)
Other	4 (9%)
No answer	5 (11%)

(Source: Senior Homeowner Questionnaire Survey, 2011)

The following is a common response from a senior related to the cost of housing: “Ensure that you have more than adequate cash flow to survive and check out amenities such as hospital, church.” Another emphasized the importance of doing research about the city: “Take your time in researching locations around the city. Research the cost of living, cost of food, utilities, taxes, etc.” Another senior referred to the possible changes in lifestyle: “Know what your lifestyle will become and relocate accordingly.”

### **6.2.2 Future Policies to Assist Seniors in their Search for Affordable Housing to Purchase**

With regard to future policies needed to assist seniors in their search for affordable housing to purchase, senior homeowners participating in this study provided a variety of answers to help future residents. Close to one-fifth (7 or 16%) of the respondents felt that increasing the supply of affordable housing for seniors in the city of Kelowna should be part of future government policy. Seniors

want to have the same ability to purchase a home as they had when they were employed but the expensive housing market in Kelowna makes this increasingly difficult. Six (13%) participants want information on affordable housing made readily available for seniors; whether they are moving to the city of Kelowna from other parts of the country or have lived in Kelowna for several years, seniors want information that is readily accessible to them (see Table 42).

Table 42. Future Policies to Assist Seniors' Search for Affordable Housing in Kelowna to Purchase

	n = 45
Increase affordable housing for seniors	7 (16%)
Information on affordable housing made readily available	6 (13%)
Increase OAP and CPP / lower tax for seniors	5 (11%)
Create subsidized purpose built units	4 (9%)
Reduce amount of down payment / build smaller houses	2 (4%)
Other	3 (7%)
No recommendations	18 (40%)

(Source: Senior Homeowner Questionnaire Survey, 2011)

Affordability is a very common concern among the seniors participating in this study. "The best assistance," one senior noted, "would be an increase of affordable housing for seniors." Another suggested the government could make purchasing a home/condo more affordable for seniors by reducing the amount of down payment required. The more information seniors have available to them, the better choices they can make for themselves regarding housing. As one senior pointed out: "Seniors should be made aware of the cost of living in Kelowna and if they can afford to live here. There should be more information on affordable housing. People move and then have to leave."

### **6.2.3 Housing Recommendations to the City of Kelowna**

Senior homeowners were asked several questions regarding their recommendations for housing for senior homeowners in the city of Kelowna. A strong majority of the homeowners (39 or 87%) “strongly agreed/agreed” that “More housing with aging-in-place specifications should be built in the city of Kelowna”, whereas 37 (or 83%) of the participants “strongly agreed/agreed” that “Kelowna needs more neighbourhoods with walking paths, benches ...”, and 35 (or 78%) “strongly agreed/agreed” that “More affordable housing should be built for seniors” (see Table 43).

### **6.2.4 Recommendations to Municipal, Provincial, and Federal Governments**

Senior homeowners were asked to make recommendations to each of the three levels of government to help improve housing conditions for seniors in the homeownership market. The three most important recommendations senior homeowners gave were: 1) provide more grants for seniors; 2) provide more information on housing availability and cost; and 3) increase tax breaks for seniors, such as property tax deferrals<sup>8</sup>.

#### **Municipal Government:**

One participant noted the benefit of homeowner grants: “Grants [are needed] to maintain homes. Older homes need constant upkeep. Grants could be given at all levels and would also create jobs in the local job market.”

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<sup>8</sup> Property Tax Deferment is a property tax assistance program offered by the province. Property Tax Deferment is a low-interest loan program that assists qualifying homeowners in British Columbia in paying the annual property taxes on their homes (City of Kelowna, 2011a).

Table 43. Senior Homeowners' Housing Recommendations to the City of Kelowna

	Strongly Agree	Agree	Disagree	Strongly disagree	N/A	n = 45
More housing with 'aging-in-place' specifications should be built in the city of Kelowna	15 (33%)	24 (54%)	0 (0%)	1 (2%)	5 (11%)	45
Kelowna needs more neighbourhoods with walking paths, benches, etc...	7 (16%)	30 (67%)	6 (13%)	0 (0%)	2 (4%)	45
More affordable housing should be built for seniors	15 (33%)	20 (45%)	3 (7%)	1 (2%)	6 (13%)	45
Seniors in Kelowna need improved access to health services.	9 (20%)	22 (49%)	8 (18%)	0 (0%)	6 (13%)	45
Is the continuance/renewable of government grants (e.g. roofing, high performance furnaces, etc...) important to your living situation	12 (26%)	18 (40%)	7 (16%)	1 (2%)	7 (16%)	45
Kelowna needs better access to amenities (e.g. Churches, pharmacies, shopping, public transportation, parks)	5 (11%)	21 (47%)	13 (29%)	0 (0%)	6 (13%)	45
Other: Please specify	1 (25%)	0 (0%)	0 (0%)	0 (0%)	3 (75%)	4

(Source: Senior Homeowner Questionnaire Survey, 2011)

Another senior homeowner suggested various ways seniors' could be informed of current housing availability:

More information on the availability and cost of housing [is needed]. They, I am sure, have a website, but not all seniors have a computer. Have brochures so one can find out what all levels of government have to offer the seniors.

Another offered a wise piece of advice to the various levels of government: “To all officials presently running three levels of government I say: “Remember, you will be old someday, so start treating the elderly as you would want to be treated.” One participant suggested that the city licence and inspect secondary suites. As a senior’s health declines, the high cost of medical services can be a financial drain on the family, one senior added:

Make sure seniors do not have to sell house to provide for partner.

#### **Provincial Government:**

One participant noted the differences in taxes and medical care in British Columbia, Alberta, and Saskatchewan: “Drop the PST as in Alberta. MSP is much too expensive. Alberta and Saskatchewan has free medical care.” One senior homeowner suggested increased tax breaks as well as an increase to the OAP and CPP supplements. A recommendation was made to housing developers that: “Zoning, developers not build and plan for the rich; [reserve] some percent of development for seniors. [Governments should supply more] grants for incentives to update [housing] and/or improve tax breaks.” Another senior, unable to drive any longer, made a recommendation for reduced seniors’ rates for handi-dart and taxis.

#### **Federal Government:**

One participant suggested, “Increased tax breaks for seniors with middle and low incomes.” Another recommended, “Grants to maintain homes - older

homes need constant upkeep - grants could be given at all levels and would also create jobs in the local job market.” And another suggested federal grants and tax credits as well as municipal mechanisms to reduce building costs: “Zoning, developers not build and plan for the rich; some percent of development for seniors. Grants for incentives to update and/or improve. Tax breaks.” Another recommendation was to “increase OAP and CPP and the (GIS) supplement.”

### **6.3 Senior Renters**

The purpose of this section is to report on the recommendations 34 senior renters made to other senior renters for future policies to assist seniors in their search for affordable housing; and recommendations for the various levels of government (municipal, provincial, and federal) each of which holds a degree of responsibility for the housing needs of seniors.

#### ***6.3.1 Recommendations for Seniors Thinking of Relocating to Kelowna***

Close to one-third (10 or 29%) of the participants in this study recommended that seniors thinking of relocating to Kelowna be prepared to pay higher rents, while 5 (or 14%) recommend that seniors check for availability and do their research before moving to Kelowna. Three (8%) of the senior renters recommended that prospective newcomers to Kelowna should visit the city first and then decide whether they still want to relocate to the city (see Table 44).

Table 44. Recommendations for Seniors Thinking of Relocating to Kelowna

	n = 34
Prepare to pay higher rents	10 (29%)
Check for availability first / do your research	5 (15%)
Visit the city first	3 (9%)
Location (close to amenities)	2 (6%)
Check for subsidized housing	2 (6%)
No answer	12 (35%)

(Source: Senior Renter Questionnaire Survey, 2011)

### **6.3.2 Future Policies to Assist Seniors in their Search for Affordable Housing**

Close to one-fifth (6 or 17%) of respondents felt that the government should build more low cost housing as part of its future policies. Whether information on affordable rental units is made readily available (5 or 14%) for seniors who are moving to the city of Kelowna from other parts of the country or have lived in Kelowna for several years, both senior homeowners and senior renters want information that is readily accessible to them (see Table 45).

Table 45. Future Policies to Assist Seniors Search to Rent Affordable Housing in Kelowna

	n = 34
Build more low-cost housing	6 (17%)
Information on affordable rental units made readily available	5 (15%)
More housing with aging-in-place	2 (6%)
Increase OAP and CPP / lower tax for seniors	1 (3%)
Other	1 (3%)
No answer	19 (56%)

(Source: Senior Renter Questionnaire Survey, 2011)

[One senior felt that] building rental units should move to the forefront of development projects in the city of Kelowna:

[The City needs to] change the focus of building projects. At this time it seems the focus is on upscale and homeless projects. There

is a vacuum on projects for seniors. Policies should be developed which represent all segments of our population.

Seniors want easy access to a list of available, affordable, and accessible housing information in the city of Kelowna. One senior suggested: “[City officials should] keep an up-to-date list of what's available, and see that seniors can readily access that list.”

Aging-in-place is not only important to senior homeowners but also to senior renters. Once a senior is settled, he or she often wants to remain in his or her home for as long as possible. Said one senior: “[Kelowna needs] more emphasis on housing with "aging-in-place," more diversity with [a] range of amenities in [a] central location with good bus locations.”

### ***6.3.3 Housing Recommendations to the City of Kelowna***

Senior renters were asked about their recommendations with regards to housing for senior renters in the city of Kelowna. Almost all (30 or 94%) of the participants “strongly agreed/agreed” that “More affordable housing should be built for seniors” whereas 29 (or 91%) of the participants “strongly agreed/agreed” that ‘More housing with ‘aging-in-place’ specifications should be built in the city of Kelowna’ and 25 (or 76%) “strongly agreed/agreed” that “Seniors in Kelowna need improved access to health services” (see Table 46).

Senior renters’ answers varied somewhat from the senior homeowners, whose highest rated recommendations were “More housing with ‘aging-in-place’ specifications should be built in the city of Kelowna” and “Kelowna needs more neighbourhoods with walking paths, benches, etc...”

Table 46. Senior Renters' Housing Recommendations

	Strongly Agree	Agree	Disagree	Strongly disagree	N/A	n = 33
More affordable housing should be built for senior renters	19 (60%)	11 (34%)	0 (0%)	0 (0%)	2 (6%)	32
More housing with 'aging-in-place' specifications should be built in the city of Kelowna	15 (47%)	14 (44%)	0 (0%)	0 (0%)	3 (9%)	32
Seniors in Kelowna need improved access to health services.	7 (21%)	18 (55%)	6 (18%)	0 (0%)	2 (6%)	33
Kelowna needs more neighbourhoods with walking paths, benches, etc...	4 (13%)	17 (53%)	8 (25%)	0 (0%)	3 (9%)	32
Kelowna needs better access to amenities (e.g., churches, pharmacies, shopping, public transportation, parks)	5 (16%)	12 (37%)	9 (28%)	0 (0%)	6 (19%)	32
Is the continuance /renewal of government grants (e.g., roofing, high performance furnaces, etc.) important to your living situation	4 (13%)	7 (22%)	1 (3%)	0 (0%)	20 (62%)	32
Other: Please specify	0 (0%)	0 (0%)	0 (0%)	0 (0%)	2 (100%)	2

(Source: Senior Renter Questionnaire Survey, 2011)

### **6.3.4 Recommendations to Municipal, Provincial, and Federal Governments**

Senior renters made specific recommendations to each of the three levels of government with regard to how they could help improve housing concerns for seniors in the rental market. The three most important recommendations renters gave were: 1) Build more affordable housing for senior renters; 2) Provide better transportation for seniors and 3) Increase the SAFER subsidy.

Some of the seniors participating in this study felt that they were not knowledgeable enough about the role of the various levels of government with respect to seniors' housing and declined to offer recommendations. Some responses from the 18 senior renters who responded to this question follow:

#### **Municipal Government:**

"[We need to] build more affordable housing for our aging population—seniors like choices." Another responded: "[We need a] cap on senior's rental fees/affordability [and] more senior-oriented accommodation." Some noted that low-cost housing is beneficial for seniors currently living on fixed incomes: "[We should] create an environment to encourage low-cost housing for seniors—develop a community housing plan for seniors." One participant directed his/her comment at the City of Kelowna: "Most municipal employees, council, etc., do not realize what it is like to retire on a small pension. Council should look into more low housing for seniors."

#### **Provincial Government:**

Transportation is crucial for seniors in Kelowna as many of the city's amenities are a good distance from one another. Negligent landlords are another

concern: “Better transportation for seniors, more accountability for neglectful landlords, re: maintenance, rental increases [is needed].” One senior recommendation was to create smaller housing for seniors to be able to maintain an independent lifestyle: “Funds [should be allocated] to assist local governments to turn available housing into smaller, self-contained apartment buildings, where seniors help each other to maintain independent, safe living conditions.” Some felt the needs of both seniors and the homeless should be addressed by all levels of government: “[We need to] maintain a balance for housing between seniors & homeless; [to] perform a stock-taking of resource availability for seniors in communities and develop a provincial plan to meet seniors’ needs.”

**Federal Government:**

“Increase pensions so that seniors can afford rent costs. By doing this maybe we can afford the higher costs of groceries, etc.” Another senior responded, [We need] “national senior housing policies to encourage provinces to provide tax incentives to municipalities, e.g. tax transfers.” While another senior suggested, “Mak[ing] a larger share of finance pie available to provincial and municipal governments.” Another noted, “Provide resources to provinces to develop and maintain a housing plan.”

**6.4 Key Informants**

The key informants who participated in this study each had firsthand knowledge of senior homeowners and senior renters and their housing experiences in the city of Kelowna. There are many benefits to having key informants participate in a research study. They may, for example, corroborate

the responses already provided by the participants of this study, provide information leading to possible further avenues of research, or they may have historical knowledge on the topic they can draw on.

#### **6.4.1 Recommendations for Seniors Thinking of Relocating to Kelowna**

The key informants were asked what they would say to a senior thinking of moving to Kelowna. The majority of participants ranked housing affordability as the number one issue:

One participant suggested that seniors should research the type of housing they are looking for and the associated costs involved:

I would recommend that they do a lot of research before coming here. Can they afford it? Based on their limited income or the income they have. Are they looking for a condo or are they looking for a house or a townhouse or an apartment? It would depend on what they were looking for and their need and I would say, do you have resources put in place and do you have a support system put in place to help you maintain a healthy quality of life for living here?

Another participant noted the senior's ability to afford a house in Kelowna, and their ability to easily move around the city:

It depends on their ability to afford to be here, their ability to get around and who do they know locally. An individual trying to find inexpensive accommodation will be a real challenge.

A key informant from the City of Kelowna felt that seniors should be aware of the isolation one can feel upon moving to a new city, as well as increased costs of living involved in moving away from family:

[Potential new residents need to consider] isolation from your family, costs of living, and I would probably give them the list of senior housing that we've built, which I get asked for more often than anything. One of the first things we did was build a list of

housing that is for seniors or targeting to seniors. It is online, but it hasn't been updated for a few years, but it's there.

Seniors should not take it for granted that affordable and accessible housing will be available to them when they move to Kelowna. An administrator of a not-for-profit housing agency said: "Definitely do your homework, and make sure you are assured of housing before you move here. Don't move here just on the assumption that you are going to get something acceptable." Reviewing personal finances and ensuring potential housing allows for aging-in-place are other important factors to consider, as another key informant noted:

For Kelowna or anywhere, I would say do your homework. Look at your own personal financial situation, and if that's not an issue, then you can move anywhere in the country that you want. If there are considerations, look both at where you are now, and as a senior, again, if you are moving at 65, wherever you will be at, knock on wood, 35–45 years, and think what type of housing would suit me throughout the next 65 plus, because, unless you want to move repeatedly, the house or home that you are looking at at 65 might not be that appropriate at 85. And if you move into Kelowna specifically for that specific neighborhood or type of house, know that you better be looking at what other future options are there for you, and how does that fit into why you are moving to Kelowna.

Accessibility and location were also concerns mentioned by some key informants. For example, when relocating to Kelowna seniors should take their age into consideration and assess the housing location and its accessibility to critical services:

If I was doing this, one-to-one, talking to a senior in Kelowna, I would probably focus on – and it would depend on their age – but certainly I would convince them to really think about their location and its accessibility to critical services and shopping and whether it was pedestrian-friendly.

#### **6.4.2 Future Policies to Assist Seniors in Their Search for Affordable Housing**

Better collaboration between the City of Kelowna and other levels of government, creating a user friendly database of available, affordable housing, and modifying the SAFER program were ranked as the highest future policy changes to assist seniors in their search for affordable housing. One key informant from the City of Kelowna believes that the city will need to get involved with other levels of government:

There needs to be more hands-on collaboration within our municipal government, and I know that there is already a task force in place. How much of an impact can our municipality have on the housing cost? I don't know what the answer to that is. Strategies need to be put in place to assist our community.

A database of available, affordable, and accessible seniors' housing in the city of Kelowna would be a huge benefit according to one participant:

The word 'search' is really important because it really is about having some sort of list of what is available and that is what is sort of challenging. Even if there was a single senior decided to relocate here, where do you start to find out what is available? If you have a limited income, and you want to know what is provided, [as well as] what [amenities] certain facilities have?

A key informant from BC Housing noted that the SAFER program should be modified and enhanced to help more seniors. In addition, a centralized waiting list should be available to seniors. The same key informant noted that the latter has a website that allows seniors to view and actively participate in their own housing search process online:

We do have an online host service that is available to other housing providers should they choose to sign up for it. As it stands right now, not everybody is on it, but it will be a really good resource—

basically a one-stop shop for any applicants of affordable housing. If it were implemented province-wide, it would become mandatory for everybody. There would be just one place to go where you make one application and then everybody will be able to pull up that application and [be] offered a unit when one becomes available. There is a main board that is on the BC Housing website and its [www.bchousing.org](http://www.bchousing.org). They can actually go down to a link that says “Find Housing” and pull up all kinds of information. When everybody’s signed up the database would be shared among all of the housing providers and they can actively search our list.

Policies around community design would be another step forward. An official from Interior Health said “We need to have some policies around community design, around building design, and even affordability.” In the opinion of a Kelowna realtor, residents of the city of Kelowna should take an active role in looking after people in Kelowna that need help, especially the homeless and the elderly:

We need to be proactive as a community and look after our people. Our priorities may be a bit skewed. We want to build a skating rink in the park, and it’s not going to be used by more than one tenth of one percent of the population. If you look at our property taxes in Kelowna they are quite low. How much funding do we need as a homeowner? If I’m paying \$3,500 or \$4,000 a year in property taxes, it is like putting money away for retirement—you have to look after these issues. We talk about homelessness, and we talk about lack of affordable housing for seniors, and at the municipal level we can do a lot more than blame the provincial government. If you want to live in Kelowna, and you want to have these amenities, you have to pay for them. If we want to look after our seniors, we have to do something. Our civic politicians are always concerned about our property taxes going up, but at some point we are going to have to make that decision—are we going to cash out? From what I can see, those people that are representing those true social services, that are dealing with the hard to house, and the homeless, and those that can’t afford housing here—those problems keep getting bigger and bigger, and the longer we ignore it, the harder it’s going to be to catch up. I think if we presented it to the community like we need \$200 a year off of your taxes for senior programs, and we need \$200 a year for homelessness. I think we would be surprised at how many people would be OK with that.

The City of Prince George has identified the creation of visitable housing as a community objective (Kelly and Welch, 2011). This will ensure accessibility to all homes in order to accommodate for visitability. One knowledgeable officer from Canada Mortgage and Housing noted:

One interesting thing coming up that Prince George is just introducing or piloting is to add another floor to the confusion of accessibility is the standard for visitability. I am not saying the house has to be fully accessible as that implies quite costly changes to bathrooms and such, that certainly don't perhaps meet everyone's esthetic tastes or needs, but just ensuring that the first floor of the house can be visited by just about anyone. As clumsy as the word is, but I really do like that notion that if you are in a wheelchair, and was a guest when someone has their first child, how easy is it to visit someone in a house? If you were stricken with fairly large mobility issues, not only how would you function in your own house, but could you actually go visit someone ever again? If not, what would that do to you and your mood, and just your general quality of life? I think Prince George is taking a lot of leadership in saying all new construction has to have basic level of visitability, and it's not a dramatic shift, it's not very costly, it's really saying that there has to be one entrance to the main level that doesn't involve stairs – could be the front door, could be a side door. Has to have one bathroom on the main level, again, if you have a visitor it's great that they can get into the house, but if they have to go to the bathroom, you have to find your way home. These small steps can make both aging-in-place and the whole quality of life for communities better ... [it's] really tackling baby steps of accessibility.

#### **6.4.3 Recommendations to Assist with Barriers and Challenges**

Accessibility, affordability, partnerships and researching design guides were highly recommended by key informants participating in this study. One informant described the benefits of accessibility that seniors need to have in place as they age:

Accessibility: it is about building so that the doors are wider, the counters are at a certain height, they're well lit, not many stairs, no

stairs if at all possible and so we—through our accessibility committee—are trying to improve accessibility for people with physical ability in many cases, but that would also affect seniors if there were policies around buildings being built with accessible needs because it doesn't take much more to build a wider doorway.

Another informant involved with the non-profit sector suggested building more affordable housing units:

The best thing that we can do most effective would be to expand what we are doing here already and add more affordable units ... the number one thing that we would do is expand to provide more affordable and mixed-use housing.

Here is a banker's perspective to the recommendations:

We have made day-to-day financing as inexpensive for seniors as it is for students and youth. So essentially [it's] cost free in a lot of ways. I don't see anything that banks specifically can do around this that we aren't doing today, other than offer opportunities like CHIP.

With regard to partnerships, city planners deal with housing issues everyday while trying to address the needs of all citizens. Says one city official:

By including the way we are approaching the needs of all populations by expanding our ability to use City-owned land for housing partnerships to bring provincial and federal funding to the table. We've already reduced costs for seniors' housing, we can do more of that, continuing to advocate to the national levels of government. We need the BC municipalities to look at legislative changes, increase lease assistance rates, increase senior rates, like CPP, for example—that's another thing that we could do that would be appropriate if local government levels wanted it.

A key informant from BC Housing spoke to the benefits of more research with regard to the design guidelines:

Do more research of the design guidelines for seniors' buildings and seniors' units. We have a pretty good model right now in terms of being accessible and accommodating frail people, but there is room for improvement ... The second thing is to look at moving towards a delivery program of senior housing that is affordable ... it

is expensive to build new buildings, if there is any way to come up with a program that could leverage other parties to help provide this housing, then we could build more units with the same sum of money ... Third, is to look at our supplement program. It has been successful, but as I mentioned earlier, quite often some seniors still are not aware of it, so they are not able to take advantage of it, so more effort in terms of disseminating that information to let folks who need that supplement and are eligible know of the existence of that program. There's room to improve the program itself by gaining some guidelines so potentially by making more people qualify, for example, or making a bigger size subsidy available.

A housing expert pointed out the current innovations available and how they could be used in the future:

There are a lot of solutions and approaches that are proven and researched. It's not a matter of reinventing the wheel, it is a matter of making those innovations and approaches accessible, whether it's seniors themselves, future seniors, local municipalities, and/or builders ... show them that there are a range of options out there. Perhaps what they figure are only possibilities are not necessarily so. It's really assuring that the best practices are out there.

As one key informant stated, affordability, suitability and aging-in-place research design guide for seniors will need to be addressed in the very near future:

We are building with aging in mind - are we building condos that the doorways are just a tad, a tad wider so that they can accommodate wheelchairs and walkers, or is the building structured so that you can easily put in grab bars and standing poles? I don't think we have incorporated aging in our design structures. I attended a course in Vancouver a couple of years ago —it was phenomenal, some of the work they are doing in other countries as they build communities. They build them with aging in mind ... beautiful places. It would be a place where I could age gracefully without any barriers. I think we need to incorporate aging into our housing strategy and design.

Seniors want to live close to the amenities and designing the downtown core to address compact, pedestrian-accessible housing will go a long way toward addressing this:

I think affordability is always going to be a question. I am concerned that the housing stock in Kelowna is not that suitable for seniors in that it is hillside development, non-compact, non-pedestrian and non-accessible, so I see a huge stock of housing that is not suited to seniors and as people retire out and move, my guess is down to the flat land and compact areas—south Pandosy, downtown, Rutland—that there will be a shortage of supply in those areas.

Maintaining houses and ensuring they are adequate to keep up with an aging population will enable seniors to remain in their home for however long they desire:

If you are looking at seniors, suitability ... adequacy is sort of looking at the housing conditions, so, again, for homeowners it might be a challenge in that you purchased a house perhaps at an affordable rate many years ago, the mortgage is paid off, yet now it's an older home with some fairly hefty maintenance issues and you're on a fixed income where a new roof can certainly run as a fairly high expense. So I can certainly see some longer-term maintenance issues for seniors of a lower income. Affordability—if you are just entering the market, or staying in a rental, or trying to sell your home to downsize—there just isn't the new stock or lower priced products available. I think that definitely could be a challenge.

Both affordability and housing design (including accessibility, safety, and mobility) will need to be addressed in the near future:

Areas of housing that need to be addressed would be affordability or design. Maybe just stick on design, the suitability of the design of housing is going to be important as we convert residences and grow the housing stock through conversions and then it's probably issues of space design, accessibility, safety, mobility.

#### **6.4.4 Benefits for Seniors Wanting to Age-in-Place**

Key informants ranked the ability to stay in one's own home and neighbourhood, maintain social connections, personal well-being, sense of permanence, and availability of home support as significant benefits for seniors wanting to age-in-place. Benefits can be huge for seniors who are aging-in-place:

If you can leave them in a place where they are familiar with, first of all the home itself, the neighbourhood, [has] huge benefits ... my assumption is that it's huge and the economy of being able to do that is important because I know how much it costs to relocate someone into a home versus being able to just provide a service ... trying to put someone into an apartment somewhere where they don't know anyone is not the right answer—so yes, aging-in-place [has] absolute benefits.

From a banker's perspective, and financing housing for senior clients, it is important to understand the emotional effects that planned or unplanned moves have on seniors:

I mean the general concept of staying in one's home ... I can imagine what it is like to live in a place for 50 years and to be able to spend your last days in a place like that. As far as benefits, I think if you look at stress level, we look at other things like—if you are able to maintain your own home, you are comfortable in your home and you don't have to change. Some of us move very well, but most people do not move housing very well. It's a bit of a whirlwind, it's stressful on them, so obviously there are some benefits to being able to stay in one's place to, as you say, age-in-place—I like that.

One key informant from the City of Kelowna summarized/described some of the work the city has done towards enabling seniors to age-in-place:

Kelowna is a leader now, it's largely [due] to a lot of the work we've done out of City Hall in understanding aging-in-place in terms of housing. One of the first things that we ran into when I got here in the '90s was a huge number of development proposals involving housing for seniors and aging-in-place that we couldn't handle with our zoning. We didn't allow, for example, residential licensed care on the same property as an apartment building because one was housing and the other was institutional. Now, in almost every residential lot zone, whether it is single family, high-rise, apartments, or even in commercial areas—and institutional areas as well, of course—we allow all forms of housing [that] suits the density. And in conjunction with that, we allow very different forms of housing, so boarding facilities support housing, which would have additional services for people that wouldn't necessarily need to be licensed for care. We allow common room housing based on the old definition of common room housing, which meant not having

a full apartment, but maybe a tiny little kitchenette, and then central dining.

Seniors wanting to age-in-place should have sufficient resources in place as well:

I would like to see people stay in their own homes for as long as possible. Having said that though, they have to have the back-up and home support or a way to take care of themselves. I see some of them don't leave their place, and people don't notice that they aren't eating properly. They need somebody to talk to, and they need somebody to come in and give them a bit of a hand.

Retaining a social support network is another important facet of aging-in-place:

Again, I think we move into a home—whether owned or rented, for a reason. You come to have your social support network, you know the local services, you like your neighborhood—that's why you move there. Moving is a hassle, it's a cost in terms of the financial cost of moving, it's a cost in terms of the mental stress of getting to know a new place. Aging-in-place helps eliminate those mental and physical costs and in a way that can be done fairly low cost.

A sense of community, health, and emotional well-being are all important factors for seniors wanting to age-in-place:

Obviously, it is your sense of community. I've grown up here in Kelowna, it's where my peers are, it's where my family is, it's where my support systems are. It's what keeps me healthy psychologically, physically, emotionally, intellectually. If you have to remove that, yeah it has a huge impact on anyone's health.

For some seniors, their home provides a sense of permanence. Many seniors believe they have the right to live in their own homes as long as possible:

I think that some of the properties that people have built for themselves to retire [to] in Kelowna, we have so many gorgeous view homes that were built for people with the plan of retiring in that home and once they reach that point in life they want to stay there. They feel they have earned the *right* to stay there. So I think that is a big deal for a lot of people here.

Not having the ability to age-in-place may trigger a senior's rapid decline in health:

They seem to decline really rapidly once they get out of their own homes, and I don't know how to explain why that is. Moving is very hard on seniors. We've experienced that a number of times. Even if it's within the same apartment building, it's so strenuous on them. I just think keeping them in their own place allows them to maintain themselves.

#### **6.4.5 Recommendations Directly Appropriate to Aging-in-Place**

A strong majority of key informants stated that the city of Kelowna should build more housing directly appropriate to aging-in-place. Affordability is still a huge issue for seniors regardless of the housing concept:

I know that there is a large portion of the senior population where affordability is an issue. I think we should build more affordable housing for all, but it's just that seniors are so much more vulnerable.

Building housing with aging-in-place in mind for both senior homeowners and senior renters would save costs associated with major changes in the future:

Not just in Kelowna, but everywhere. For the main reason that the aging-in-place strategies or techniques, if they are built in at the time of construction, are just a fraction of the cost of trying to retrofit it afterwards, whether you are talking something quite basic like a grab bar in the bathroom, or adding a support beam at the time of construction to add the backing to attach the grab bar safely, that's a scrap piece of wood that can be put in there for \$5 when you are building the building initially, but afterwards, if there is no beam in there, to rip the shower tiles and drywall to put in that piece of wood could run at thousands of dollars ... when you are building a new house if these simple measures can be introduced without adding significant upfront costs, it can make aging-in-place changes ... far easier and cheaper.

One informant noted how facilitating aging-in-place requires addressing community planning as well as housing design:

With aging-in-place, people want to stay in their neighborhoods because they moved there for a reason and over the years they've built up friends with their neighbors, they know the local shops and amenities. I think people actually want to stay in their home, that is where they have memories and connections, but in Kelowna, perhaps, and in any larger community, if they are not well connected to transit, as they age-in-place, hopefully the home can be adapted. But, if, for whatever reason, they can no longer drive, I think there will be a shifting where if there isn't available transit, how do you deal with physical activities whether it's getting food, going out for social activities, visiting the doctor? I think that it's not just about adapting the housing, which can be done with a variety of expenses, but readapting communities to address an aging population that may not be able to drive, and if the community is kind of centered, how locals deal with the challenges.

#### **6.4.6 Distribution of Amenities for Seniors**

Many of the key informants feel that the City of Kelowna provides enough of a distribution of amenities for seniors. A key informant from the City of Kelowna believes seniors have good access to many amenities at an affordable cost:

Working specifically with seniors now, I know what is available in our community for seniors and there are ample opportunities for our seniors at a low cost to them. As I mentioned, you could get a membership at Rutland Senior Centre for \$5 per year and you are paying your weekly drop in fee for 50 cents to \$2 ... and there are 20 to 30 activities that take place—and that is at just *one* recreation facility. So there are ample opportunities for our seniors to recreate in Kelowna at a very affordable fee.

The variety of services currently offered in Kelowna may not be enough for the city's growing population of seniors. One key informant noted:

That's a good question. I don't know if enough is the right word, but I do know that there is a range of different services. Actually, there could be more—just to match the growing number of seniors. It is probably best to work in that direction.

Although there are a number of facility options available for seniors to use, transportation to and from these facilities as well as accessibility may be lacking:

From what I've seen, there are a large number of options and facilities that are available, but it's, again, I think it is part of the nature with a smaller community, we don't have public transit to get to these facilities. So the programs could be there, but if they can't get to them, then it's difficult. In terms of social facilities, I think it's more accessibility that is the issue.

#### **6.4.7 Recommendations for Seniors' Amenities**

Although the majority of key informants believed that amenities for seniors in Kelowna were easily accessible, a few respondents felt this was true for only a mobile group of seniors. A key informant from the City of Kelowna believed that all seniors' facilities were easily accessible for all seniors:

All our seniors' facilities: Parkinson Recreation Centre, Rutland Seniors Centre, Water Street Seniors Centre and Okanagan Mission Activity Centre all are easily accessible. They are all wheelchair friendly, and the new senior's facility—the new multi age facility that will be built at Parkinson Recreation Centre for the society at Water Street are—all user friendly and accessible for all.

The Mission Seniors' Centre, situated in the lower Mission area of Kelowna, is not accessible to seniors without transportation and thus may be of more concern in terms of accessibility than the other seniors' centres. A city official noted:

I think the Mission one is a bit small and located a little bit out of the way; transit doesn't come directly to it. It's quite a distance and it's small, so they have limited numbers, I know we talked about relocating it ... I think to the Mission sports field area, we would be doing an additional piece, but we've not gone that route yet. It is very controversial because the seniors get quite attached to their home away from home and, although I must admit that the Water Street one was not really about the location, it's about being

together. Parking is an issue—they need to be able to get there by transit or parking—a lot of [seniors] still drive, so they want to be able to park and this is a real challenge here and when we take away the parking for the yacht club there is going to be even less. Parkinson, we hope is going to be able to offer that, and offer [seniors] different things that they can do, like swimming, some of them may not even have thought about.

The City of Kelowna has addressed many concerns regarding the changes to the Senior's Centre at Parkinson Recreation Centre by communicating with seniors' groups. A city official noted:

There are level entries, elevators, washrooms—there was actually quite a bit of controversy around that because the seniors didn't think it was good enough. So they smacked the City around and pointed out a number of things that needed to be done, so we changed it: added more washrooms, more handicapped stalls, made sure that certain rooms were bigger to accommodate larger numbers. You can do as much as you can within any given budget. Within a certain amount, but we have made a decision that the City [will] spend \$600,000 more to enhance the new rec centre for seniors at Parkinson to address some of the concerns that they raised. So I think, by and large, the City is listening.

SPARC BC (Social Planning and Research Council of BC) is doing a wonderful job of making senior facilities accessible to seniors as they age.

An official from BC Housing noted:

The accessibility of facilities is quite good, for most of the market. I used to be on the Board of SPARC BC, and pay attention to these things, and by and large, the facilities that are specifically geared to our seniors do a pretty good job of making sure they are accessible. SPARC BC [are] the folks that issue the handicapped parking decals and other things.

Transportation is key to accessing seniors' facilities:

I don't think they are always accessible for seniors where transportation is an issue. I think that transportation is an issue as well in Kelowna.

Most of the seniors' facilities are only accessible to those who drive or who have access to transportation. A Kelowna architect noted:

I don't think very much in Kelowna is easily accessible. I think most facilities are accessible to the group that either can drive or has good access to transportation, and I think if you don't have those you are probably not finding it very accessible.

#### **6.4.8 Recommendations to Municipal, Provincial, and Federal Governments**

Municipal, provincial, and federal governments can all have a role in improving housing concerns for senior homeowners and renters in Kelowna.

##### **Municipal Government:**

A representative from the City of Kelowna offered this information:

We are working really hard as a community, we are really committed to housing needs in general, and seniors are part of that program, so, you know, we are trying to identify what are the right policies, what are the things we have to change. We are open to the community through seniors.

A representative from the Non-profit sector suggested:

On the City level, there is an accessibility advisory committee at the City so we should make sure we use them to review all of our new facilities and sidewalks and places to make sure that people can get around with walkers and scooters.

Another informant offered:

From a municipal position—I will go back to the idea of a low-income housing complex.

From a planner's perspective, housing regulations and by-laws should be re-addressed:

[We need to] maximize the flexibility of housing regulations and by-laws and policies.

A key informant from BC Housing believes that the City of Kelowna does a good job addressing affordable housing in the city:

The City of Kelowna does a pretty good job to cut down the red tape when the non-profit housing provider comes in to City Hall with a proposal to build a seniors' project. They are a leader among the province. The City has affordable funds that they have made available. They may want to look at the number of seniors for a period of time, and as a municipality. I think that, on the political side, the Mayor and Council could do some lobbying in terms of more senior-level government to ask for consideration for more housing units in the city of Kelowna given the fact that Kelowna and the Okanagan is a desirable destination for retirees so they have to go and make that case.

A Kelowna architect stated:

[The municipal government] is really the gatekeeper of our community plans and the way we develop our city. The city should be very clear in its official community plans, and perhaps more specifically, in identifying properties today for some social housing properties to develop housing projects on.

An official from a non-profit housing society noted:

I hope that they don't push it aside for something/someone else who is lobbying harder than the seniors are. I would like to see the municipal government set aside some land; make it operate on a non-profit basis. I am sure they could have someone run it for them.

### **Provincial Government:**

An official from the City of Kelowna recommended:

The BC Government [is] one of the few provinces that committed money and they did allocate it to seniors housing, particularly. Now they are changing that formula because it isn't just about seniors that we need to find funds for.

A representative from Non-profit housing offered:

Provincially, I would encourage BC Housing under the provincial government to continue building senior housing. There are lots of opportunities to expand that and accessible housing ... I think there is a big hole there and I think they could address that with a policy

fix. Saying we will build some housing for that particular demographic and housing is primarily a provincial responsibility ... Our province is very well-suited to make the most out of those dollars and policy decisions.

One city planner argued that the SAFER program for financially struggling senior renters be expanded:

For [the] provincial [government], provide and expand the SAFER program—it's ridiculous, you have to wait for someone to die to get your rent supplemented if you're a senior—basically. Provide more programs through BC Housing for building—that's kind of stopped with the focus on homelessness.

A key informant from BC Housing believes that:

Provincially, this is what we do. We know what we need in terms of the demand for the municipality. We also know that we cannot hope to build enough affordable senior housing in any given community—there is just not ever going to be sufficient resources to do that. What we do though is help not just ourselves but also the private sector in terms of developing new affordable housing through either technical innovation or some kind of financial innovation, and to help others deliver housing that is more affordable than it is right now. Also, we have programs that we can roll out if/when there is funding for specifically targeting seniors so we are ready, able and willing, just needing somebody to come up with a pot of money.

A Kelowna architect stated:

Provincial and federal—I don't see a lot of distinction; it's probably more of an issue of funding, maybe provincially in particular providing money, and federally and provincially maybe providing some publications, design standards—ideas for seniors.

An official from non-profit housing offered the following suggestion:

I'm sure BC Housing would be glad to partner up with any municipality. So far, no one has really been receptive to that.

## **Federal Government:**

An official from the City of Kelowna made the following recommendation to the federal government:

Federally—a housing plan for housing across this country, we just need to have consistency—a model for dealing with housing, and that's for all levels. Both provincial and federal governments are working in partnership and committed to housing.

An official from a non-profit housing society offered the following:

On the federal level I think they could address the Old Age Security and Canada Pension Plan—those could go up so that would address shortage of income problems.

Another informant addressed the importance of the federal government becoming involved with low-income housing:

From a federal standpoint, that is always different with the way the Canadian political system works, but I think there could be some housing grants for seniors that could come from a federal standpoint. The other thing is somehow ensuring that when I become a senior that the CPP will still be around.

Speaking from a planning perspective:

Federally, the National Housing Strategy—take ownership of the housing needs of seniors and other low-income populations across the country.

A key informant from BC Housing stated:

The provincial government knows what its limitations are; in contrast, the federal government is not involved with affordable housing: “Federally, they’ve stepped away from direct delivery of affordable housing over a decade ago, so it would be good if they want to come back and be a partner on an ongoing basis to look at increasing the stock of affordable housing for seniors in the province.

An official from Canada Mortgage and Housing pointed out that each of the levels of government could work in more of a partnership with one another to create a workable solution for assisting seniors' housing needs in Kelowna:

I can't really separate each of them and say this is what the Feds should do, this is what the locals should do ... It really is the partnerships working together, recognizing that there isn't one magic funder or pool of funds that will appear and take care of everything. Even if there was, there is no one set of projects or approaches that will solve all of the needs. One challenge would be affordable housing for seniors—whether you are talking ownership or rental. I also say that when funds do come available or when anyone decides they want to build something targeting seniors, that the local municipality needs to understand what is needed in a community. It's not enough to say that we need seniors' housing because there is no one single type of senior, there is no one type of senior needs, and financially it covers a lot of households. Again, it's either the average or the median and Kelowna is certainly only one part of the picture. You have to look at what the main target group that is being looked at, and what is the most effective way to address those different groups.

#### **6.4.9 Innovations From Other Jurisdictions Worthy of Consideration**

A variety of suggestions were brought forward by the key informants with regard to housing innovations worthy of consideration. A key informant from the non-profit housing sector believes that Kelowna itself is doing a good job with housing:

I am aware of other places, I haven't seen any other provinces or even ... states that have done as good a job as we have here. With the advantage of the Internet, there is quite a bit of information available for us to see what everyone is doing and I actually have to hand it to BC Housing. I think the province, I think their agency—the corporation of BC Housing is a very creative organization with the type of housing they are building around the province ... They bought 330 modulars and they had put them in all around the province so those small communities are now having some seniors' housing. It's very creative. The way we funded this particular building is very creative with no ongoing subsidies no capital grant matched with the federal and matched with the provincial. I haven't

seen people doing as creative stuff as they have done, so I actually think ... a lot of times there is a big flag waving in Canada saying well we need to have a national housing policy.

This informant spoke about the various reasons why a national housing policy would not be a successful strategy in Canada:

I am glad we don't have a law, because the problem with a national housing policy, in my opinion, is it has to be what's good for Newfoundland, it has to be good for Quebec, it has to be good for Ontario and has to be good for BC. But the markets are so different. I just think how do we come up with a policy? When I used to work with Canada Mortgage and Housing Corporation years ago—who had national programs—they were the most difficult things to work with because they were rigid, made by [the] parliament of Canada and this is how it goes, no change. When we had problems with some things, they just said: Sorry, this is the way it is; it's Canada-wide, take it or leave it. So they actually did what is called “devolution” and they handed everything over to the province. I was excited because BC Housing is a very creative organization and much closer to what's going on. They know what's going on in Victoria, Kelowna, Prince George, and things in Prince George are completely different than anything in Victoria. We need flexibility and creativity. I am glad we had a strong provincial policy and I don't want a federal policy. I just think that will just slow us down.

One key informant from the City of Kelowna stated that adaptable housing is something that Kelowna needs to address. However, laws concerning adaptive housing are restrictive: “Adaptable housing is something that we would like to bring in here, but, like I've said, it's the laws that restrict what we can do with it.” Seniors in North America value both privacy and space. This makes them selective when it comes to housing models and limits their affordable housing prospects:

There are different models of housing where the seniors share some living arrangements—sometimes space, sometimes cooking facilities—those have been good examples in different areas. But I don't know how well they might translate into the Okanagan, or

Kelowna specifically. Even cooperative housing—it really takes some certain people, special people, to make it successful. By and large, North Americans in general prefer privacy, and need space, but that's where the opportunities are. Affordability can increase if people are willing to take less space, or are willing to give up a bit of privacy and share some facilities.

According to one key informant, Sweden, the Netherlands, and Vancouver have all done some innovative community planning with regard to housing that the City of Kelowna could take note of:

I think there is some cool stuff happening in Sweden and the Netherlands. Even places like Vancouver and Kelowna are [following suit]. I remember going to a community planning meeting when I was in Vancouver years ago, and there was a fellow there from Charlotte ... he was talking about planned communities. This was several years ago and talking about the plans for Vancouver and where they were headed in terms of a friendly city, and when you start looking at some of the work that Vancouver has done around Stanley Park and Cole Harbour—all of that creates a sense of community. Looking at community planning in general, we start creating a community and a sense of community and an accessible community. Lots of things flow from [creating a sense of community]. The Netherlands [are] building housing to be part of the community [as well as planning for] aging-in-place. [There is] really cool innovation around technology where I [will have the ability to] monitor my computer at work [and see] how my mom is doing at home [and] whether she has left the stove on. [It's] a little bit big brotherly, but I think it is really cool, innovative stuff [that] is a big part of a planned community. Knowing that if my mother goes for a walk that the community is safe, that the sidewalks are paved in such a way that the curb isn't six inches that she has to step over. All of that goes into making a community accessible and friendly and [suitable for aging] in place.

The City of Penticton has done some innovative thinking in their overall approach to developing a compact community that addresses seniors' housing:

Penticton has maybe the benefit or the limitation of [a] limited land base. I think what you see in Penticton—I am not sure how innovative it is—but there is some good aging-in-place facilities. It

seems to be developing as a more compact community, and then again there seems to be good opportunities for seniors' housing close to major services.

In the opinion of one key informant, Kelowna is moving in the right direction with seniors' housing. Both the Abbeyfield and Hawthorn Park models of housing, for example, are addressing seniors' needs, albeit in different ways:

Kelowna has quite a few [models] of its own that should be looked at, but I think there [are] interesting options available across the country and province as well, but everywhere—from exploring different forms of tenure, [as in,] for example, the Abbeyfield model ... in the UK [where] seniors come together on their own accord. That certainly has the right possibilities and takes the right mix of people and coming up with the right consideration, but that certainly is an option. I like the Hawthorne Park model [where] there is, within the same set of buildings ... the ability to age-in-place. You may not stay in the same unit, but stay in the same set of units where, if you are a healthy senior, they've got buildings that offer independent living. As more services are needed, you can certainly move literally right next door—still keeping that same proximity to the services you know, but shift as your needs shift. If you or your partner need long-term care, that is certainly right there on site as well.

## **6.5 Summary**

Close to one-third (13 or 29%) of the senior homeowners who participated in this study recommended that senior homebuyers thinking of relocating to Kelowna should be aware of the expensive housing market, while close to one-third (10 or 29%) of the senior renters recommended that senior renters thinking of relocating to Kelowna should be prepared to pay higher rents. At the same time, key informants recommended that senior homeowners and senior renters thinking of relocating to Kelowna should do extensive research on the type of housing they are looking for as well as the associated costs involved. Common to

all three groups is the recommendation that senior homeowners and senior renters think seriously about housing affordability in Kelowna before moving there.

This study also shows that a strong majority (39 or 87%) of senior homeowners “strongly agreed/agreed” that “more housing with aging-in-place specifications should be built by the city of Kelowna,” while almost all (30 or 94%) of the senior renters “strongly agreed/agreed” that “more affordable housing should be built for seniors.” It is unsurprising that both groups rated their number one concerns differently given that many seniors homeowners have older, larger houses that were not built to allow aging-in-place and that will thus necessitate relocation to more appropriate housing models. Senior renters, in contrast, often struggle with the increased cost of living and are forced to cut back on day-to-day expenses wherever possible. As a result, affordability is the key to their future housing needs.

This chapter also provided answers to the final key research question, namely: What future housing recommendations can be made to assist seniors with their housing needs, preferences, and barriers?

Adaptive, accessible housing is never so important as when an individual become a senior—a time in life when the reality of one’s forthcoming frailty is setting in. As many seniors age, they begin to have issues with climbing stairs and with safety in their home. In addition to housing barriers, seniors often have issues with transportation in the city of Kelowna, as not all necessary amenities are located near to where they live. Senior homeowners, senior renters, and key

informants alike all recommended that the three levels of government—municipal, provincial, and federal—address seniors’ housing needs in the city of Kelowna, whether this is done by creating more affordable housing for seniors, increasing the SAFER supplement for senior renters, or by ensuring that all new housing construction in the city of Kelowna is built for aging-in-place.

## **Chapter 7: Conclusion – Improvements are Vital for Seniors**

### **7.1 Introduction**

Very little research has been conducted with regard to the housing experiences of senior homeowners and senior renters in mid-size cities such as the city of Kelowna, a subject that may be of special interest to geographers. Kelowna has long been known for its comparatively large population of senior citizens. Seniors aged 65 years and over are the fastest growing age cohort in Kelowna's population and will account for one out of every four people by the year 2036.

As identified in the literature review (Chapter 2), not enough research has been conducted on the housing experiences of seniors in mid-size cities in Canada. This exploratory study's main objective was to identify the challenges seniors face in both Kelowna's homeownership and rental markets. Its attention was focused on major housing trends in Kelowna as well as barriers seniors face in the housing market. Seniors are struggling with the increased cost of living and using whatever coping strategies are necessary to enable them to remain in their own homes as they age.

In hopes of making some serious changes to housing in Kelowna, senior homeowners and senior renters participating in this study provided some very thought-provoking answers to the survey questions.

### **7.2 Research Findings**

The city of Kelowna is seen as a retirement destination and a significant number of the senior homeowners and senior renters who participated in this

study have indicated that they are happy living in this city. A very high percentage of both seniors groups (98% of senior homeowners and 91% of senior renters) who responded to the survey agreed that Kelowna is a good place to retire; that Kelowna is a safe place to live (93% of senior homeowners and 85% of senior renters); that there are enough opportunities to meet other seniors and make new friends (90% of senior homeowners and 88% of senior renters); and that Kelowna has adequate sidewalks and walking areas (83% of senior homeowners and 88% of senior renters).

Empirical findings from this research indicate that both senior homeowners and renters in the city of Kelowna face significant barriers in their housing experiences. Almost two-thirds (65%) of the senior homeowners and more than one-third (38%) of senior renters indicated that affordability was their most significant housing barrier. Many average and low-income seniors are unable to afford the housing prices or the rental rates in Kelowna. Housing affordability often determines where a senior is able to live in the city. To be considered affordable, the cost of housing must not be greater than 30% of one's annual gross income, yet in Kelowna it is all too often the case that housing costs exceed this ceiling. Just over half (53%) of the senior homeowners participating in this study indicated that they could only afford to pay \$299,999 or less for housing in Kelowna and nearly two thirds (60%) of the senior renter participants stated that they could not afford a monthly rent in excess of \$700.

Location was seen as another housing barrier for seniors in Kelowna. Housing location is important to seniors since it allows seniors the ability to have

sufficient access to important amenities. All senior homeowners who participated in the questionnaire survey indicated that access to grocery stores/shopping centres (100%), were important. Most senior homeowners said medical care (98%) and transportation (87%) were important to them in their search for affordable housing. Similar answers were given by senior renters, specifically access to medical care (97%), grocery stores/shopping centres (94%), and transportation (85%) were the most important concerns in their search for affordable housing.

Kelowna's seniors can set good examples for the rest of the population through their innovative coping strategies. Many seniors who participated in this study experienced the real hardships of the Depression Era; they knew seniors who cut down on groceries, travel, etc. in an effort to maintain their current standard of living. Other coping strategies used by seniors in Kelowna included: budgeting their finances, downsizing, selling their vehicles (for savings on fuel, insurance, and upkeep), dipping into their savings, finding a part time job, moving in with grown children, relying on family and friends for assistance, re-mortgaging their homes, deferring their taxes, and turning down the thermostat during the colder months.

"Aging-in-place" was very important to the majority of the senior homeowners (96%) and senior renters (76%) who participated in this study. A significant percentage of both groups (94% of homeowners and 87% of renters) indicated that they wanted to remain independent for as long as possible and that living in their current residence would enable them to do so (96% of homeowners

and 79% of renters). Accessible transportation was also seen as a necessity by senior homeowners (87%) and senior renters (87%). Along with the ability to age-in-place, the majority of the seniors participating in this study indicated the importance of the following neighbourhood services: adequate street lighting (93% of senior homeowners and 94% of senior renters); access to available transportation (89% of senior homeowners and 88% of senior renters); and access to a nearby bus stop (86% of senior homeowners and 88% of senior renters).

Future policies to assist seniors with their housing barriers and needs could include the construction of more affordable, adaptive, and accessible housing directly related to aging-in-place. As many seniors age, they begin to have issues with climbing stairs and safety in their home. In addition to housing barriers, seniors often have issues with transportation in the city of Kelowna, as not all necessary amenities are located near to where they may live. Senior homeowners, senior renters, and key informants all made recommendations urging the three levels of government—municipal, provincial, and federal—to address the housing needs of seniors in the city of Kelowna, whether this is done by creating more affordable housing or increasing the SAFER supplement for senior renters, or by ensuring that all new housing construction in the city of Kelowna is built for aging-in-place.

### **7.3 Limitations of the Study**

Due to time constraints and the exploratory nature of this study, only 45 senior homeowners and 34 senior renters participated in this study. Limitations of

this study included a sampling bias as the sample was not random, but relied on the use of a snowball technique. Research was also conducted by contacting administrators from the following six locations: Columbus Villa, Father Delestre Senior Citizens Housing Society, Mission Seniors' Centre, Rutland Seniors' Centre, Society of Hope, and Water Street Seniors' Centre. These administrators acted as intermediaries between the researcher and the senior participants. Any seniors living in Kelowna who did not have a connection to one of the above sources would thus have been excluded from this study. In addition, although the study area included seniors living in Rutland, Glenmore, Central/Downtown, South Pandosy, and Mission, the results showed that there was a disproportionately high response rate from the Central/Downtown area of the city, leaving the other four areas of the city underrepresented in this study. Almost half (14 or 43%) of the senior renters are living in subsidized housing, which places a bias on the results.

With respect to coping strategies, both senior homeowners and senior renters were asked what coping strategies other seniors they knew were using to maintain their current living situation. While they provided good responses to the question, it must be understood that this was, in fact, their assumption of how others were coping.

This study focused on the housing experiences of both senior homeowners and senior renters in the city of Kelowna. With the city of Kelowna ranked as the fifth most expensive housing market in Canada and having a growing senior population (Kelowna Cost of Living, 2010), the issues these

seniors are experiencing may not be comparable to those of seniors in other mid-size cities in Canada. The overall purpose of this exploratory case study was to gain insights into the experiences, predicaments, and difficulties of senior homeowners and senior renters in the city of Kelowna's housing market and not to make generalizations about the senior population in Kelowna.

#### **7.4 Avenues for Further Research**

The literature shows that there is a real need for more research on the housing experiences of senior homeowners and renters in mid-size cities in Canada.

In Canada, there is currently a lack of a national housing policy as well as funding to assist seniors who need adequate, suitable and affordable housing. With the senior sector of our population growing at a steady rate, at the same time, the cost of housing is soaring to unattainable prices for many seniors.

The issues relating to seniors and housing affordability need to be addressed. Among these needs are: more affordable, accessible housing, increased income tax deductions, higher property tax rebates, and an increase in benefit levels for both the Canada Pension Plan and Old Age Security. While the literature provides ample documentation showing how serious the issues are becoming, it doesn't do enough to address a full spectrum of viable solutions to the ongoing housing affordability problems for seniors.

As seniors continue to live longer, healthier lives, their housing needs will demand greater attention from all levels of government and city planners. Research into possible future initiatives can be conducted, including innovations

to support aging-in-place as well as strategies for seniors living alone. In addition, future research might address how to convince developers to address accessibility and the inclusion of universal design features in all new homes.

More research on the roles of both the private sector and the non-profit sector for seniors housing is also needed. Transportation initiatives and age-friendly design elements for seniors wishing to age-in-place are both areas that should be investigated.

Avenues for further research were identified in the recommendations section of this study. Testimony from the senior homeowners and senior renters participating in this study indicated that independence and dignity were of prime significance to them with respect to their housing situations. Seniors made it abundantly clear that living in affordable, accessible, and adaptive housing that gives them the ability to age-in-place is of greatest importance to them in the latter stages of their lives.

Findings from this study identify further avenues for future research:

- 1) Future policies for new housing construction in the city of Kelowna can be built with aging-in-place in mind. This will help avoid the cost of major structural changes in the future. A study by The Institute for Life Course and Aging noted that “structural accommodations such as ramps, grab bars, steps, or doors into bathing units are critical to independence...yet few studies have examined their effect on extending community tenure” (McDonald et al, 2008). By providing adaptability features such as wider doorways, full bathrooms, bedroom

facilities on the first floor, as well as changes to counter heights and placement of light switches, individuals can be guaranteed that their house will become adaptable as they age.

- 2) Further studies on innovations which have taken place in mid-size cities in other provinces and countries can provide substantial information in terms of community planning for the future as well as universal housing design for seniors. For instance, “recent research activity has been developing designs for interior and exterior built spaces that enhance the well-being and activities of elders in their own homes and public facilities” (Crews & Zavotka, 2006, p. 113). Some jurisdictions are more advanced: “in Norway, universal design has been increasingly used since 1997” (Bringa, 2001).
- 3) Further research into flexible housing construction in the city of Kelowna can address accessibility issues for individuals and seniors with declining mobility concerns. The concept of flexible housing accommodates the aging population because it is designed to meet their accessibility and other needs. Flexible housing is achieved through planning, design, and construction or renovation. A report from the Canadian Housing Observer advised, “forethought and careful consideration of possible future needs ... for instance, to facilitate future division of a large bedroom into two smaller rooms, the floor or roof structure above should be free-spanning ... to allow non-structural partitions to be located where desired. Windows must be strategically

positioned to serve both current and future configurations” (Canada Mortgage and Housing Corporation, 2012b).

- 4) Further research into greater accessibility to transportation for seniors in Kelowna’s seniors is important. Access to transportation is important because it can determine where a senior lives, whether they have easy access to medical attention and grocery stores, or whether they can socialize with friends and relatives. Lack of accessible transportation means seniors may become very vulnerable to isolation and loneliness.

Further research should be conducted with very specific goals in mind.

The city of Kelowna has an aging population and this is going to continue to be a concern in the future. In the meantime, their housing needs will have to be addressed.

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## Appendices

### Appendix A: Contact Letter to Senior Homeowners

#### THE UNIVERSITY OF BRITISH COLUMBIA



OKANAGAN

**Irving K. Barber School of Arts and Sciences**

3333 University Way  
Kelowna, BC V1V 1V7

#### To Whom It May Concern:

My name is Heather Brown. I am currently enrolled in the Master's program at the University of British Columbia - Okanagan. As part of my degree requirements, I am conducting research involving senior homeowners about their housing experiences in the city of Kelowna.

Kelowna is currently the fifth most expensive housing market in Canada behind Toronto, Calgary, Vancouver and Victoria. According to Statistics Canada, seniors currently represent 19% of the population of the city of Kelowna— this figure is expected to grow to approximately 25% by the year 2036. The research I am involved with aims to examine the barriers and challenges senior homeowners experience in their search for adequate, affordable housing in the city of Kelowna. The results of this study will be used to support initiatives aimed at increasing affordable, accessible and appropriate housing for seniors in Kelowna.

Your participation in this study will offer an important perspective. The results from this research can potentially create future policy changes, benefiting senior homeowners in the city of Kelowna.

You are invited to take part in a questionnaire survey and share with me your experiences in the homeownership markets in the city of Kelowna. The questionnaire survey will take approximately 45 minutes to one hour. Please be assured that all the information you provide is highly confidential. The data will be recorded, analyzed, and reported in ways that guarantee anonymity and confidentiality. Your participation is voluntary and you have the right to withdraw from the study at any point with no consequences.

I will be contacting you soon to determine your interest and valued participation in this worthwhile project.

Sincerely,

Heather Brown, MA candidate  
University of British Columbia – Okanagan

Appendix B: Consent Form for Senior Homeowners

**THE UNIVERSITY OF BRITISH COLUMBIA**



**Irving K. Barber School of Arts and  
Sciences**

3333 University Way  
Kelowna, BC V1V 1V7

**Consent Form – Senior Homeowner**

**Principal Investigator:**

Carlos Teixeira, Associate Professor  
UBC Okanagan  
Email: [carlos.teixeira@ubc.ca](mailto:carlos.teixeira@ubc.ca)  
Phone: (250) 807-9313

**Co-Investigator:**

Heather Brown, Graduate Student  
UBC Okanagan  
Email: [kennera@telus.net](mailto:kennera@telus.net)  
Phone: (250) 764-5280

The objective of this study is to examine the housing experiences of seniors in the city of Kelowna's homeownership market. There is very little data/literature published on the topic of the homeownership experiences of seniors in Kelowna, and even less regarding the barriers and challenges they face in their search for affordable, appropriate and suitable housing. The city of Kelowna continues to face high real estate prices that negatively impacts seniors housing search processes. The study will focus on major housing trends in the city of Kelowna and the barriers seniors face in the housing market.

This study will examine increased cost of living, coping strategies and possible implementation of future housing policies for seniors. The results of this study will be used to support initiatives aimed at increasing affordable, accessible and appropriate housing for seniors in Kelowna.

Heather Brown (UBC-Okanagan) is conducting research in order to better understand the housing barriers and challenges seniors face in the city of Kelowna.

You are asked to complete a questionnaire survey that will last approximately 45 minutes. You can refuse to answer any questions and you can withdraw from the questionnaire survey at any time without explanation.

Any questions that you have about the study will be answered to your satisfaction. All responses to questions will assist the researcher's understanding of the housing barriers and challenges that seniors face in the city of Kelowna's expensive and competitive homeownership market. These research findings are intended to reveal

recommendations that could be used to benefit seniors in Kelowna's homeownership market. You may ask, now or in the future, any questions that you have about this study. Be assured that no information will ever be released or printed that would disclose your personal identity and that your responses will be kept completely confidential. Your participation in the study is completely voluntary and that your decision to participate or not to participate will have no effect on yourself. There will be no risks or direct benefits to participants of this research study. You may withdraw your participation from this study at any time.

If you have any questions about this research project, you may contact Heather Brown at any time – telephone number: 250-764-5280 or via e-mail: [kennera@telus.net](mailto:kennera@telus.net).

If you have any concerns about your treatment or rights as a research subject, you may contact the Research Subject Information Line in the UBC Office of Research Services at 1-877-822-8598 or the UBC Okanagan Research Services Office at 250-807-8832.

Your signature below indicates that you have received a copy of this consent form for your own records.

My signature indicates that I consent to participate in this study.

\_\_\_\_\_  
Signature of Participant

\_\_\_\_\_  
Print Name

\_\_\_\_\_  
Date

\*If you wish to receive an executive summary of the completed research, please complete the following contact information and a copy will be sent to you by mail.

Address: \_\_\_\_\_

## Appendix C: Questionnaire Survey for Senior Homeowners

### **Questionnaire Survey Administered to Senior Homeowners in the city of Kelowna**

#### **Questionnaire Outline**

- A. Housing History and Current Housing Status – Owner;
- B. Settlement in the city of Kelowna;
- C. The Housing Search Process;
- D. Housing Experience in the city of Kelowna;
- E. Housing barriers/challenges in the city of Kelowna;
- F. Housing Affordability in the city of Kelowna;
- G. Aging-in-place;
- H. Recommendations for Housing in the city of Kelowna;
- I. Demographic Information.

The following series of open-ended and closed-ended questions will be asked to senior homeowners about their housing experiences in the city of Kelowna's competitive and costly housing market.

**Research questionnaire for senior homeowners:**

**SECTION A - Housing history and current housing status**

*First of all, I would like to ask you a few questions about your current housing situation.*

1) How long have you lived in the city of Kelowna? \_\_\_\_\_ years

2) Were you born in Kelowna?       Yes       No

**If no**, what was the main reason(s) you moved to Kelowna? \_\_\_\_\_

\_\_\_\_\_

3) Do you own your own home?       Yes       No

**If no**, please explain \_\_\_\_\_

4) As a homeowner, what is the current approximate value of your house/condo? \_\_\_\_\_

5) Do you spend **more than 30%** of your total household income (before tax) on housing?       Yes       No

6) Do you spend **more than 50%** of your total household income (before tax) on housing?       Yes       No

7) How many people reside in your home? (*please check one*)

a)  one

b)  two

c)  three

d)  four

e)  please specify if more than four \_\_\_\_\_

**SECTION B - Settlement in the city of Kelowna:**

*This next section will examine your settlement in Kelowna.*

- 8) How many residences have you in lived since arriving to Kelowna?  
*(please check one)*
- a)  1
  - b)  2
  - c)  3
  - d)  please specify if more than three \_\_\_\_\_
- 9) What type of housing do you currently live in? *(please check one)*
- a)  Single-detached house
  - b)  Semi-detached house
  - c)  Duplex
  - d)  Townhouse
  - e)  Apartment/Condominium with more than 4 stories
  - f)  Apartment/Condominium with less than 4 stories
  - g)  Basement Suite
  - h)  Mobile home
  - i)  Subsidized or public/social housing
  - j)  Other (please specify) \_\_\_\_\_
- 10) Do you currently live in a gated community?  Yes  No
- 11) In which area of Kelowna do you live? *(please check one)*
- a)  Rutland
  - b)  Glenmore
  - c)  Central/Downtown
  - d)  South Pandosy
  - e)  Mission
  - f)  Other (please specify) \_\_\_\_\_

12) Length of occupancy at current residence: (please check one)

- a)  less than 3 months
- b)  3 – 6 months
- c)  6 months to 1 year
- d)  1 year to 2 years
- e)  2 years to 3 years
- f)  3 years to 6 years
- g)  6 years to 10 years
- h)  more than 10 years

13) Overall, how satisfied are you with your current dwelling? (*please check one*)

- a)  very satisfied
- b)  somewhat satisfied
- c)  somewhat dissatisfied
- d)  very dissatisfied

14) How satisfied are you with your current neighbourhood? (*please check one*)

- a)  very satisfied
- b)  somewhat satisfied
- c)  somewhat dissatisfied
- d)  very dissatisfied

15) Do you plan to move in the next five years?     Yes     No

**If yes, why** \_\_\_\_\_

**If yes, what type of housing do you plan to move to?** (*please check one*)

- a)  Single-detached house
- b)  Semi-detached house
- c)  Duplex
- d)  Townhouse
- e)  Apartment/Condominium with more than 4 stories
- f)  Apartment/Condominium with less than 4 stories

- g)  Basement Suite
- h)  Mobile home
- i)  Subsidized or public/social housing
- j)  Other (please specify) \_\_\_\_\_

**If yes**, is this new home within a gated community?     Yes             No

16) In my retirement years, I have: *(please check one)*

- a)  always lived where I am presently living
- b)  been forced to move because of the increased costs
- c)  other (please explain)

\_\_\_\_\_

**SECTION C - The housing search process:**

*The next set of questions covers your housing search.*

17) Please provide information on the process you undertook to find your

present house/condo? \_\_\_\_\_

\_\_\_\_\_

18) How long did you search for your **current residence**? \_\_\_ days \_\_\_ months

19) How many homes did you inspect in your search? \_\_\_\_\_

20) What sources did you use to find your current housing in the city of

Kelowna? (please select all that apply):

- a)  Relatives
- b)  Friends from your social networks
- c)  Government agency
- d)  Realtors
- e)  Media (newspapers, magazines, internet)
- f)  Other (please specify)

21) For the above sources used, what was the most helpful source in locating your current residence? Please elaborate \_\_\_\_\_

\_\_\_\_\_

22) Is there any advice you can offer seniors currently searching for housing in Kelowna? \_\_\_\_\_

\_\_\_\_\_

**SECTION D - Housing Experiences in the city of Kelowna:**

*The following questions examine your housing experience.*

23) Please check the box which best answers the following statements on housing experiences.

	Strongly agree	Agree	Disagree	Strongly disagree	N/A
a) Kelowna is a good place to retire.	<input type="checkbox"/>				
b) The cost of living in Kelowna is reasonable	<input type="checkbox"/>				
c) Kelowna is a safe place to live.	<input type="checkbox"/>				
d) There are enough affordable housing options for seniors.	<input type="checkbox"/>				
e) There is a lack of housing choice available in areas of the city that seniors would find acceptable.	<input type="checkbox"/>				
f) The health services needed by seniors are readily available.	<input type="checkbox"/>				
g) There are enough opportunities to meet other seniors and make new friends.	<input type="checkbox"/>				
h) Kelowna has adequate sidewalks and walking areas.	<input type="checkbox"/>				
i) Kelowna's sidewalks and walking paths are smooth and easy to walk on (no hazards).	<input type="checkbox"/>				
j) Streets and sidewalks are adequately cleared of snow.	<input type="checkbox"/>				

24) Following up on question 23 ~ can you provide some additional information on your housing experience(s) in Kelowna's homeowners housing market? \_\_\_\_\_  
\_\_\_\_\_

25) Do you feel there are more advantages to being a homeowner than a renter? Please elaborate. \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**SECTION E - Housing barriers/challenges in the city of Kelowna:**  
*Now, I would like to know what barriers/challenges you experienced in the search for affordable housing in Kelowna.*

26) Did you experience any barriers/challenges in your search for affordable housing in Kelowna?  Yes  No

**If yes**, please explain. \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

27) In order of importance, what do you feel are the three most significant barriers/challenges seniors face when looking for affordable housing in Kelowna?

- 1) \_\_\_\_\_
- 2) \_\_\_\_\_
- 3) \_\_\_\_\_

28) In terms of barriers/challenges for seniors looking for affordable housing, please check the box which best answers the following statements.

	Strongly agree	Agree	Disagree	Strongly disagree	N/A
a) Access to church is important for me.	<input type="checkbox"/>				
b) Access to medical care is important for me.	<input type="checkbox"/>				
c) Access to grocery stores or shopping centres is important for me.	<input type="checkbox"/>				
d) Access to transportation is important for me.	<input type="checkbox"/>				
e) Access to community activities is important for me.	<input type="checkbox"/>				
f) Other: Please specify _____	<input type="checkbox"/>				

**SECTION F - Housing Affordability in the city of Kelowna:**

*The next set of questions address housing affordability.*

29) Do you feel that there is enough affordable housing for seniors in the city of Kelowna?  Yes  No

If no, please elaborate. \_\_\_\_\_

30) If you decided to search for a new house/condo in the city of Kelowna, what price range could you afford?

- a)  < \$200,000
- b)  \$200,000 – \$299,999
- c)  \$300,000 – \$399,999
- d)  \$400,000 – \$499,999
- e)  \$500,000 +
- f)  Other (please specify) \_\_\_\_\_

31) With the increased cost of living, what coping strategies are seniors (that you know) using to maintain their current living situation? \_\_\_\_\_

\_\_\_\_\_

32)What recommendations would you make for more affordable housing in the city of Kelowna? \_\_\_\_\_

\_\_\_\_\_

**SECTION G: Aging-in-place**

The next set of questions will involve aging-in-place. Aging-in-place is the ability to live in one's own home – wherever that might be – for as long as confidently and comfortably possible. Aging-in-place allows a senior to stay in their own home in their own community for as long as possible, as well as the ability to maintain their independence and mobility (e.g. sufficiently wide doorways, sufficient amenities on main floor – kitchen, full bath, sleeping quarters, laundry facilities, appropriate entrance and exit to home, etc...).

33)In terms of aging-in-place, please check the box which best answers the following statements.

	Strongly agree	Agree	Disagree	Strongly disagree	N/A
a) I'd really like to live in my current residence for as long as possible.	<input type="checkbox"/>				
b) Making changes to my home will enable me to stay there as I get older.	<input type="checkbox"/>				
c) Finding trustworthy and competent people to hire or help is important for me to maintain my residence.	<input type="checkbox"/>				
d) Being able to remain independent as I get older will allow me to choose where I live.	<input type="checkbox"/>				
e) My finances dictate that I find affordable housekeeping services (cleaning or light maintenance).	<input type="checkbox"/>				
f) I require affordable outdoor maintenance services, such as lawn work or snow removal.	<input type="checkbox"/>				
g) I want to have easy access to public transportation.	<input type="checkbox"/>				
h) Other: Please specify _____	<input type="checkbox"/>				

34)What benefits do you see for seniors who want to age-in-place? \_\_\_\_\_

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35)How important is aging-in-place to you? (please check one)

- a)  Extremely important
- b)  Important
- c)  Of no particular concern
- d)  Not important

36)Is your current home built for aging-in-place? If so please describe. \_\_\_\_\_

---

37)If you decide you want to age-in-place in the future, are there support

systems available to accommodate you? If so, please describe. \_\_\_\_\_

---

38)Does your home need any of the following types of modifications to enable you to stay there as you age?

	Yes	No	Not sure
a) Adding a bathroom for single-level living.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
b) Remodeling a bathroom for single-level living.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
c) Adding a bedroom for single-level living.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
d) Remodeling a kitchen.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
e) Relocating washer and dryer.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
f) Adding a ramp for access from outdoors.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
g) Adding a railing to stairs.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
h) Adding a security system.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
i) Other – please specify: _____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

39) Do you feel that Kelowna should build more affordable housing directly appropriate to aging-in-place? If so, please elaborate. \_\_\_\_\_

\_\_\_\_\_

40) Do you live alone?  Yes  No

If **yes**, what might concern you most about staying in your own residence?

(please elaborate) \_\_\_\_\_

41) How important is it to have the following services available in your neighbourhood?

	Very important	Important	Not important	Not very important	N/A
a) Access to available transportation.	<input type="checkbox"/>				
b) Nearby bus stop.	<input type="checkbox"/>				
c) Adequate street lighting.	<input type="checkbox"/>				
d) Grocery delivery to your home.	<input type="checkbox"/>				
e) Prescription drug delivery to your home.	<input type="checkbox"/>				
f) Group meals, such as senior lunch programs.	<input type="checkbox"/>				
g) Other – please specify: _____	<input type="checkbox"/>				

## SECTION H – Recommendations for Housing in the city of Kelowna

*These final questions search for recommendations.*

42) With regard to housing, what recommendations would you make to a senior who is thinking of relocating to Kelowna? \_\_\_\_\_

\_\_\_\_\_

43) What future policies should the government implement to assist seniors in finding affordable housing in the city of Kelowna? \_\_\_\_\_

\_\_\_\_\_

44) Please check the box which best answers the following statements.

	Strongly agree	Agree	Disagree	Strongly disagree	N/A
a) More affordable housing should be built for seniors.	<input type="checkbox"/>				
b) More housing with 'aging-in-place' specifications should be built in the city of Kelowna.	<input type="checkbox"/>				
c) Is the continuance/renewable of government grants (e.g. roofing, high performance furnaces, etc...) important to your living situation.	<input type="checkbox"/>				
d) Kelowna needs more neighbourhoods with walking paths, benches, etc...	<input type="checkbox"/>				
e) Kelowna needs better access to amenities (e.g. Churches, pharmacies, shopping, public transportation, parks)	<input type="checkbox"/>				
f) Seniors in Kelowna need improved access to health services.	<input type="checkbox"/>				
g) Other: Please specify _____	<input type="checkbox"/>				

45) What would you recommend to each of the three levels of government to help improve the housing concerns for seniors in the homeownership market?

Municipal \_\_\_\_\_  
\_\_\_\_\_

Provincial \_\_\_\_\_  
\_\_\_\_\_

Federal \_\_\_\_\_  
\_\_\_\_\_

**SECTION I - Demographic Information:**

*Finally, I would like to ask a few questions about yourself, and I would like to assure you again that all of the information will be kept strictly confidential.*

46)What is your gender? *(please check one)*       Male       Female

47)What is your age? \_\_\_\_\_ years      Partner/spouse \_\_\_\_\_ years

48)Which of the following represents your marital status?

- a)  Married
- b)  Common-law
- c)  Separated
- d)  Divorced
- e)  Widowed
- f)  Single (never married)
- g)  Other (please specify) \_\_\_\_\_

49)What is your ethnic origin? \_\_\_\_\_

50)What country were you born in? \_\_\_\_\_

If Canada, what city/town and province? \_\_\_\_\_

51)What is the highest level of education you have completed? *(please check one)*

- a)  Primary
- b)  Secondary
- c)  Post-secondary certificate/diploma
- d)  University degree
- e)  Post-graduate degree
- f)  Other \_\_\_\_\_

52)What was your occupation during your years of paid employment?

\_\_\_\_\_

53) What are your **TWO** largest sources of income? (*please check two*)

- a)  Employment
- b)  Income assistance
- c)  Retirement Pension
- d)  Government Pension (CPP, OAS, GIS)
- e)  Other government sources (such as Employment Insurance or Disability Benefits)
- f)  Investments/Other Assets
- g)  Rent Subsidy (e.g. British Columbia's SAFER Grant)
- h)  Other \_\_\_\_\_

54) In general, how well do your income and investments currently satisfy your needs? (*please check one*)

- a)  I would consider myself wealthy.
- b)  I would consider myself moderately well off.
- c)  I would consider myself as having limited resources.
- d)  I would consider myself as having very limited resources.

**Thank you very much for your time and cooperation  
If you would like a copy of this research report,  
please print your name and address below.**

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Appendix D: Contact Letter to Senior Renters

**THE UNIVERSITY OF BRITISH COLUMBIA**



**OKANAGAN**

**Irving K. Barber School of Arts and Sciences**

3333 University Way  
Kelowna, BC V1V 1V7

**To Whom It May Concern:**

My name is Heather Brown. I am currently enrolled in the Master's program at the University of British Columbia - Okanagan. As part of my degree requirements, I am conducting research involving senior renters about their housing experiences in the city of Kelowna.

Kelowna is currently the fifth most expensive housing market in Canada behind Toronto, Calgary, Vancouver and Victoria. According to Statistics Canada, seniors currently represent 19% of the population of the city of Kelowna— this figure is expected to grow to approximately 25% by the year 2036. The research I am involved with aims to examine the barriers and challenges senior renters experience in their search for adequate, affordable housing in the city of Kelowna. The results of this study will be used to support initiatives aimed at increasing affordable, accessible and appropriate housing for seniors in Kelowna.

Your participation in this study will offer an important perspective. The results from this research can potentially create future policy changes, benefiting senior renters in the city of Kelowna.

You are invited to take part in a questionnaire survey and share with me your experiences in the rental housing markets in the city of Kelowna. The questionnaire survey will take approximately 45 minutes to one hour. Please be assured that all the information you provide is highly confidential. The data will be recorded, analyzed, and reported in ways that guarantee anonymity and confidentiality. Your participation is voluntary and you have the right to withdraw from the study at any point with no consequences.

I will be contacting you soon to determine your interest and valued participation in this worthwhile project.

Sincerely,

Heather Brown, MA candidate  
University of British Columbia – Okanagan

Appendix E: Consent Form for Senior Renters

**THE UNIVERSITY OF BRITISH COLUMBIA**



**Irving K. Barber School of Arts and  
Sciences**

3333 University Way  
Kelowna, BC V1V 1V7

**Consent Form – Senior Renter**

**Principal Investigator:**

Carlos Teixeira, Associate Professor  
UBC Okanagan  
Email: [carlos.teixeira@ubc.ca](mailto:carlos.teixeira@ubc.ca)  
Phone: (250) 807-9313

**Co-Investigator(s):**

Heather Brown, Graduate Student  
UBC Okanagan  
Email: [kennera@telus.net](mailto:kennera@telus.net)  
Phone: (250) 764-5280

The objective of this study is to examine the housing experiences of seniors in the city of Kelowna's rental market. There is very little data/literature published on the topic of the rental experiences of seniors in Kelowna, and even less regarding the barriers and challenges they face in their search for affordable, appropriate and suitable housing. The city of Kelowna continues to face high real estate prices that negatively impacts seniors housing search processes. The study will focus on major housing trends in the city of Kelowna and the barriers seniors face in the rental housing market. This study will examine increased cost of living, coping strategies and possible implementation of future housing policies for seniors. The results of this study will be used to support initiatives aimed at increasing affordable, accessible and appropriate housing for seniors in Kelowna.

Heather Brown (UBC-Okanagan) is conducting research in order to better understand the housing barriers and challenges seniors face in the city of Kelowna.

You are asked to complete a questionnaire survey that will last approximately 45 minutes. You can refuse to answer any questions and you can withdraw from the questionnaire survey at any time without explanation.

Any questions that you have about the study will be answered to your satisfaction. All responses to questions will assist the researcher's understanding of the housing barriers and challenges that seniors face in the city of Kelowna's expensive and competitive rental market. These research findings are intended to reveal recommendations that could be used to benefit seniors in Kelowna's rental market. You may ask, now or in the future, any questions that you have about this study. Be assured

that no information will ever be released or printed that would disclose your personal identity and that your responses will be kept completely confidential. Your participation in the study is completely voluntary and that your decision to participate or not to participate will have no effect on yourself. There will be no risks or direct benefits to participants of this research study. You may withdraw your participation from this study at any time.

If you have any questions about this research project, you may contact Heather Brown at any time – telephone number: 250-764-5280 or via e-mail: [kennera@telus.net](mailto:kennera@telus.net).

If you have any concerns about your treatment or rights as a research subject, you may contact the Research Subject Information Line in the UBC Office of Research Services at 1-877-822-8598 or the UBC Okanagan Research Services Office at 250-807-8832

Your signature below indicates that you have received a copy of this consent form for your own records.

My signature indicates that I consent to participate in this study.

\_\_\_\_\_  
Signature of Participant

\_\_\_\_\_  
Print Name

\_\_\_\_\_  
Date

\*If you wish to receive an executive summary of the completed research, please complete the following contact information and a copy will be sent to you by mail.

Address: \_\_\_\_\_

## Appendix F: Questionnaire Survey for Senior Renters

### Questionnaire Survey Administered to Senior Renters in the city of Kelowna

#### Questionnaire Outline

- A. Housing History and Current Housing Status – Renter;
- B. Settlement in the city of Kelowna;
- C. The Housing Search Process;
- D. Housing Experience in the city of Kelowna;
- E. Housing barriers/challenges in the city of Kelowna;
- F. Housing Affordability in the city of Kelowna;
- G. Aging-in-place;
- H. Recommendations for Housing in the city of Kelowna;
- I. Demographic Information.

The following series of open-ended and closed-ended questions will be asked to senior renters about their housing experiences in the city of Kelowna's competitive and costly housing market.

**Research questionnaire for senior renters:**  
**SECTION A - Housing history and current housing status**

*First of all, I would like to ask you a few questions about your current housing situation.*

1) How long have you lived in the city of Kelowna? \_\_\_\_\_ years

2) Were you born in Kelowna?       Yes       No

**If no**, what was/were the main reason(s) you moved to Kelowna? \_\_\_\_\_  
\_\_\_\_\_

3) Do you live in rental housing?       Yes       No

**If no**, please explain  
\_\_\_\_\_

4) How much is your monthly rent (including utilities)? \_\_\_\_\_

5) Do you spend **more than 30%** of your total household income (before tax) on housing?       Yes       No

6) Do you spend **more than 50%** of your total household income (before tax) on housing?       Yes       No

7) How many people reside in your home? (*please check one*)

a)  one

b)  two

c)  three

d)  four

e)  please specify if more than four \_\_\_\_\_

**SECTION B - Settlement in the city of Kelowna:**

*This next section will examine your settlement in Kelowna.*

8) How many residences have you in lived since arriving to Kelowna?  
*(please check one)*

- a)  1
- b)  2
- c)  3
- d)  please specify if more than three \_\_\_\_\_

9) What type of housing do you currently live in? *(please check one)*

- a)  Single-detached house
- b)  Semi-detached house
- c)  Duplex
- d)  Townhouse
- e)  Apartment/Condominium with more than 4 stories
- f)  Apartment/Condominium with less than 4 stories
- g)  Basement Suite
- h)  Mobile home
- i)  Subsidized or public/social housing
- j)  Other (please specify) \_\_\_\_\_

10) Do you currently live in a gated community?  Yes  No

11) In which area of Kelowna do you live? *(please check one)*

- a)  Rutland
- b)  Glenmore
- c)  Central/Downtown
- d)  South Pandosy
- e)  Mission
- f)  Other (please specify) \_\_\_\_\_

12) Length of occupancy at current residence: (please check one)

- a)  less than 3 months
- b)  3 – 6 months
- c)  6 months to 1 year
- d)  1 year to 2 years
- e)  2 years to 3 years
- f)  3 years to 6 years
- g)  6 years to 10 years
- h)  more than 10 years

13) Overall, how satisfied are you with your current dwelling? (*please check one*)

- a)  very satisfied
- b)  somewhat satisfied
- c)  somewhat dissatisfied
- d)  very dissatisfied

14) How satisfied are you with your current neighbourhood? (*please check one*)

- a)  very satisfied
- b)  somewhat satisfied
- c)  somewhat dissatisfied
- d)  very dissatisfied

15) Do you plan to move in the next five years?     Yes     No

**If yes**, why \_\_\_\_\_

**If yes**, what type of housing do you plan to move to? (*please check one*)

- a)  Single-detached house
- b)  Semi-detached house
- c)  Duplex
- d)  Townhouse
- e)  Apartment/Condominium with more than 4 stories
- f)  Apartment/Condominium with less than 4 stories

- g)  Basement Suite
- h)  Mobile home
- i)  Subsidized or public/social housing
- j)  Other (please specify) \_\_\_\_\_

If **yes**, is this new home within a gated community?  Yes  No

16) In my retirement years, I have: *(please check one)*

- a)  always lived where I am presently living
  - b)  been forced to move because of the increased costs
  - c)  other (please explain)
- \_\_\_\_\_

**SECTION C - The housing search process:**

*The next set of questions covers your housing search.*

17) Please provide information on the process you undertook to find your

present house/condo? \_\_\_\_\_  
\_\_\_\_\_

18) How long did you search for your **current residence**? \_\_\_ days \_\_\_ months

19) How many homes did you inspect in your search? \_\_\_\_\_

20) What sources did you use to find your current housing in the city of

Kelowna? (please select all that apply):

- a)  Relatives
- b)  Friends from your social networks
- c)  Government agency
- d)  Realtors
- e)  Media (newspapers, magazines, internet)
- f)  Other (please specify)

21) For the above sources used, what was the most helpful source in locating your current residence? Please elaborate. \_\_\_\_\_

\_\_\_\_\_

22) Is there any advice you can offer seniors currently searching for housing in Kelowna? \_\_\_\_\_

\_\_\_\_\_

**SECTION D - Housing Experiences in the city of Kelowna:**

*The following questions examine your housing experience.*

23) Please check the box which best answers the following statements on housing experiences.

	Strongly agree	Agree	Disagree	Strongly disagree	N/A
a) Kelowna is a good place to retire.	<input type="checkbox"/>				
b) The cost of living in Kelowna is reasonable	<input type="checkbox"/>				
c) Kelowna is a safe place to live.	<input type="checkbox"/>				
d) There are enough affordable housing options for seniors.	<input type="checkbox"/>				
e) The health services needed by seniors are readily available.	<input type="checkbox"/>				
f) There is a lack of housing choice available in areas of the city that seniors would find acceptable.	<input type="checkbox"/>				
g) There are enough opportunities to meet other seniors and make new friends.	<input type="checkbox"/>				
h) Kelowna has adequate sidewalks and walking areas.	<input type="checkbox"/>				
i) Kelowna's sidewalks and walking paths are smooth and easy to walk on (no hazards).	<input type="checkbox"/>				
j) Streets and sidewalks are adequately cleared of snow.	<input type="checkbox"/>				

24) Following up on question 23 ~ can you provide some additional information on your housing experience(s) in Kelowna's rental housing market? \_\_\_\_\_

25) Are you familiar with housing programs available for seniors (for example: the Shelter Aid for Elderly Renters (SAFER) program)? If yes, please elaborate. \_\_\_\_\_  
\_\_\_\_\_

26) Have you ever participated in any housing programs? If so, please elaborate. \_\_\_\_\_

27) Do you feel there are more advantages to being a renter than a homeowner? Please elaborate. \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**SECTION E - Housing barriers/challenges in the city of Kelowna:**

*Now, I would like to know what barriers/challenges you experienced in the search for affordable housing in Kelowna.*

28) Did you experience any barriers/challenges in your search for affordable housing in Kelowna?  Yes  No

**If yes**, please explain. \_\_\_\_\_  
\_\_\_\_\_

29) In order of importance, what do you feel are the three most significant barriers/challenges seniors face when looking for affordable housing in Kelowna?

- 1) \_\_\_\_\_
- 2) \_\_\_\_\_
- 3) \_\_\_\_\_

30) In terms of barriers/challenges for seniors looking for affordable housing, please check the box which best answers the following statements.

	Strongly agree	Agree	Disagree	Strongly disagree	N/A
a) Access to church is important for me.	<input type="checkbox"/>				
b) Access to medical care is important for me.	<input type="checkbox"/>				
c) Access to grocery stores or shopping centres is important for me.	<input type="checkbox"/>				
d) Access to transportation is important for me.	<input type="checkbox"/>				
e) Access to community activities is important for me.	<input type="checkbox"/>				
f) Other: Please specify _____	<input type="checkbox"/>				

**SECTION F - Housing Affordability in the city of Kelowna:**

*These next few questions address housing affordability.*

31) Do you feel that there is enough affordable housing for seniors in the city

of Kelowna?

Yes

No

If no, please elaborate. \_\_\_\_\_  
\_\_\_\_\_

32)What is the maximum monthly rent you could afford to pay?

- a)  < \$700
- b)  \$700 – \$799
- c)  \$800 – \$899
- d)  \$900 – \$999
- e)  \$1,000 +
- f)  Other (please specify) \_\_\_\_\_

33)With the increased cost of living, what coping strategies are seniors (that you know) using to maintain their current living situation? \_\_\_\_\_

\_\_\_\_\_

34)What recommendations would you make for more affordable housing in the city of Kelowna? \_\_\_\_\_

**SECTION G: Aging-in-place**

The next set of questions will involve aging-in-place. Aging-in-place is the ability to live in one's own home – wherever that might be – for as long as confidently and comfortably possible. Aging-in-place allows a senior to stay in their own home in their own community for as long as possible, as well as the ability to maintain their independence and mobility (e.g. sufficiently wide doorways, sufficient amenities on main floor – kitchen, full bath, sleeping quarters, laundry facilities, appropriate entrance and exit to home, etc...).

35)What benefits do you see for seniors who want to age-in-place? \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

36) In terms of aging-in-place, please check the box which best answers the following statements.

	Strongly agree	Agree	Disagree	Strongly disagree	N/A
a) I'd really like to live in my current residence for as long as possible.	<input type="checkbox"/>				
b) Making changes to my home will enable me to stay there as I get older.	<input type="checkbox"/>				
c) Finding trustworthy and competent people to hire or help is important for me to maintain my residence.	<input type="checkbox"/>				
d) Being able to remain independent as I get older will allow me to choose where I live.	<input type="checkbox"/>				
e) My finances dictate that I find affordable housekeeping services (cleaning or light maintenance).	<input type="checkbox"/>				
f) I require affordable outdoor maintenance services, such as lawn work or snow removal.	<input type="checkbox"/>				
g) I want to have easy access to public transportation.	<input type="checkbox"/>				
h) Other: Please specify _____	<input type="checkbox"/>				

37) Is your current home built for aging-in-place? If so please describe. \_\_\_\_\_

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38) How important is aging-in-place to you? (please check one)

- a)  Extremely important
- b)  Important
- c)  Of no particular concern
- d)  Not important

39) If you decide you want to age-in-place in the future, are there support systems available to accommodate you? If so, please describe. \_\_\_\_\_

\_\_\_\_\_

40) Does your home need any of the following types of modifications to enable you to stay there as you age?

	Yes	No	Not sure
a) Adding a bathroom for single-level living.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
b) Remodeling a bathroom for single-level living.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
c) Adding a bedroom for single-level living.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
d) Remodeling a kitchen.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
e) Relocating washer and dryer.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
f) Adding a ramp for access from outdoors.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
g) Adding a railing to stairs.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
h) Adding a security system.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
i) Other – please specify: _____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

41) Do you feel that Kelowna should build more affordable housing directly appropriate to aging-in-place? If so, please elaborate. \_\_\_\_\_

\_\_\_\_\_

42) Do you live alone?  Yes  No

**If yes**, what might concern you most about staying in your own residence?

(please elaborate) \_\_\_\_\_

\_\_\_\_\_

43) How important is it to have the following services available in your neighbourhood?

	Very important	Important	Not important	Not very important	N/A
a) Access to available transportation.	<input type="checkbox"/>				
b) Nearby bus stop.	<input type="checkbox"/>				
c) Adequate street lighting.	<input type="checkbox"/>				
d) Grocery delivery to your home.	<input type="checkbox"/>				
e) Prescription drug delivery to your home.	<input type="checkbox"/>				
f) Group meals, such as senior lunch programs.	<input type="checkbox"/>				
g) Other – please specify: _____	<input type="checkbox"/>				

**SECTION H – Recommendations for Housing in the city of Kelowna**

*These final questions search for recommendations.*

44) What would you recommend to each of the three levels of government to help improve the housing concerns for seniors in the rental housing market?

Municipal \_\_\_\_\_

\_\_\_\_\_

Provincial \_\_\_\_\_

\_\_\_\_\_

Federal \_\_\_\_\_

\_\_\_\_\_

45) With regard to housing, what recommendations would you make to a senior who is thinking of relocating to Kelowna?

---

46) Please check the box which best answers the following statements.

	Strongly agree	Agree	Disagree	Strongly disagree	N/A
a) More affordable housing should be built for seniors.	<input type="checkbox"/>				
b) More housing with 'aging-in-place' specifications should be built in the city of Kelowna.	<input type="checkbox"/>				
c) Is the continuance/renewable of government grants (e.g. roofing, high performance furnaces, etc...) important to your living situation.	<input type="checkbox"/>				
d) Kelowna needs more neighbourhoods with walking paths, benches, etc...	<input type="checkbox"/>				
e) Kelowna needs better access to amenities (e.g. Churches, pharmacies, shopping, public transportation, parks)	<input type="checkbox"/>				
f) Seniors in Kelowna need improved access to health services.	<input type="checkbox"/>				
g) Other: Please specify _____	<input type="checkbox"/>				

47) What future policies should the government implement to assist seniors in finding affordable housing in the city of Kelowna? \_\_\_\_\_

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**SECTION I - Demographic Information:**

*Finally, I would like to ask a few questions about yourself, and I would like to assure you again that all of the information will be kept strictly confidential.*

48)What is your gender? *(please check one)*       Male       Female

49)What is your age? \_\_\_\_\_ years      Partner/spouse \_\_\_\_\_ years

50)What is your ethnic origin? \_\_\_\_\_

51)What country were you born in? \_\_\_\_\_

If Canada, what city/town and province? \_\_\_\_\_

52)Which of the following represents your marital status?

- a)  Married
- b)  Common-law
- c)  Separated
- d)  Divorced
- e)  Widowed
- f)  Single (never married)
- g)  other (please specify) \_\_\_\_\_

53)What is the highest level of education you have completed?  
*(please check one)*

- a)  Primary
- b)  Secondary
- c)  Post-secondary certificate/diploma
- d)  University degree
- e)  Post-graduate degree
- f)  Other \_\_\_\_\_

54)What was your occupation during your years of paid employment?

\_\_\_\_\_

55) What are your **TWO** largest sources of income? (*please check two*)

- a)  Employment
- b)  Income assistance
- c)  Retirement Pension
- d)  Government Pension (CPP, OAS, GIS)
- e)  Other government sources (such as Employment Insurance or Disability Benefits)
- f)  Investments/Other Assets
- g)  Rent Subsidy (e.g. British Columbia's SAFER Grant)
- h)  Other \_\_\_\_\_

56) In general, how well do your income and investments currently satisfy your needs? (*please check one*)

- a)  I would consider myself wealthy.
- b)  I would consider myself moderately well off.
- c)  I would consider myself as having limited resources.
- d)  I would consider myself as having very limited resources.

**Thank you very much for your time and cooperation  
If you would like a copy of this research report,  
please print your name and address below.**

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## Appendix G: Contact Letter to Key Informants

### THE UNIVERSITY OF BRITISH COLUMBIA



**Irving K. Barber School of Arts and Sciences**  
3333 University Way  
Kelowna, BC V1V 1V7

#### **To Whom It May Concern:**

My name is Heather Brown. I am currently enrolled in the Master's program at the University of British Columbia - Okanagan. As part of my degree requirements, I am conducting research involving senior homeowners and senior renters about their housing experiences in the city of Kelowna.

Kelowna is currently the fifth most expensive housing market in Canada behind Toronto, Calgary, Vancouver and Victoria. According to Statistics Canada, seniors currently represent 19% of the population of the city of Kelowna— this figure is expected to grow to approximately 25% by the year 2036. The research I am involved with aims to examine the barriers and challenges senior homeowners and senior renters experience in their search for adequate, affordable housing in the city of Kelowna. The results of this study will be used to support initiatives aimed at increasing affordable, accessible and appropriate housing for seniors in Kelowna.

Your participation in this study will offer an important perspective as I am interviewing professionals with a background expertise and knowledge of seniors and their housing experiences.

You are invited to take part in a semi-structured interview and share with me your knowledge of the challenges and barriers seniors face in both the homeownership and rental housing markets in the city of Kelowna. The interview will take approximately 45 minutes to one hour. The interview will be audio-recorded with your consent. Please be assured that all the information you provide is highly confidential. The data will be recorded, analyzed, and reported in ways that guarantee anonymity and confidentiality. Your participation is voluntary and you have the right to withdraw from the study at any point with no consequences.

I will be contacting you soon to determine your interest and valued participation in this worthwhile project.

Sincerely,

Heather Brown, MA candidate  
University of British Columbia – Okanagan

## Appendix H: Consent Form for Key Informants

### THE UNIVERSITY OF BRITISH COLUMBIA



Irving K. Barber School of Arts and Sciences  
3333 University Way  
Kelowna, BC V1V 1V7

#### Consent Form – Key Informant

**Principal Investigator:**

Carlos Teixeira, Associate Professor  
UBC Okanagan  
Email: [carlos.teixeira@ubc.ca](mailto:carlos.teixeira@ubc.ca)  
Phone: (250) 807-9313

**Co-Investigator:**

Heather Brown, Graduate Student  
UBC Okanagan  
Email: [kennera@telus.net](mailto:kennera@telus.net)  
Phone: (250) 764-5280

The objective of this study is to examine the housing experiences of seniors in the city of Kelowna's homeownership and rental markets. There is very little data/literature published on the topic of homeownership and rental housing experiences of seniors in Kelowna, and even less regarding the barriers and challenges they face in their search for affordable, appropriate and suitable housing. The city of Kelowna continues to face low vacancy rates and high rental costs that negatively impacts seniors housing search processes. The study will focus on major housing trends in the city of Kelowna and the barriers seniors face in the housing market. This study will examine increased cost of living, coping strategies and possible implementation of future housing policies for seniors. The results of this study will be used to support initiatives aimed at increasing affordable, accessible and appropriate housing for seniors in Kelowna.

Heather Brown (UBC-Okanagan) is conducting research in order to gain a better understanding of the housing barriers and challenges seniors face in the city of Kelowna.

You are asked to participate in a semi-structured interview that will last from 45 minutes to 1 hour. Your participation is voluntary and you can refuse to answer any questions and can withdraw from the interview at any time without explanation. The interview will be audio-recorded and you can ask that the audio recorder be turned off for a period of time while making a point that you do not want recorded. It is understood that the tape recording of the interview is for note taking use only by Heather Brown and her project supervisor (Dr. Carlos Teixeira). There will be no further use of the tapes in any

fashion. No one except Heather Brown, based at the University of British Columbia Okanagan and her supervisor will ever listen to the tapes.

Any questions that you have about the study will be answered to your satisfaction. All responses to questions will assist the researcher's understanding of the housing barriers and challenges that seniors face in the city of Kelowna's expensive and competitive homeownership and rental markets. These research findings are intended to reveal recommendations that could be used to benefit seniors in Kelowna's homeownership and rental markets. You may ask, now or in the future, any questions that you have about this study. Be assured that no information will ever be released or printed that would disclose your personal identity and that your responses will be kept completely confidential. Your participation in the study is completely voluntary and that your decision to participate or not to participate will have no effect on yourself. There will be no risks or direct benefits to participants of this research study. You may withdraw your participation from this study at any time.

If you have any questions about this research project, you may contact Heather Brown at any time – telephone number: 250-764-5280 or via e-mail: [kennera@telus.net](mailto:kennera@telus.net).

If you have any concerns about your treatment or rights as a research subject, you may contact the Research Subject Information Line in the UBC Office of Research Services at 1-877-822-8598 or the UBC Okanagan Research Services Office at 250-807-8832

Your signature below indicates that you have received a copy of this consent form for your own records.

My signature indicates that I consent to participate in this study.

\_\_\_\_\_  
Signature of Participant

\_\_\_\_\_  
Print Name

\_\_\_\_\_  
Date

\*If you wish to receive an executive summary of the completed research, please complete the following contact information and a copy will be sent to you by mail.

Address: \_\_\_\_\_

## Appendix I: Key Informant Interview Questions

### ***Key informant interview questions: (Semi-Structured Research Questions)***

#### **Key Informant Interview Outline**

- A. Introduction and History;
- B. Relationship with seniors in Kelowna;
- C. The Housing Search Process;
- D. Housing barriers/challenges in the city of Kelowna;
- E. Housing Affordability in the city of Kelowna;
- F. Aging-in-place;
- G. Recommendations for Housing in the city of Kelowna.

The following series of open-ended questions will be asked to key informants about the housing experiences of seniors, and the services provided to them in the city of Kelowna's competitive and costly housing market.

## **SECTION A: Introduction and History**

*The questions in this section are to gather some background information on this organization.*

- 1) Please provide some background information on yourself and your role within this organization.
- 2) Please provide some background information on your organization and its role in the community.
- 3) To what extent have your own objectives been met within this organization?
- 4) To what extent has the organization overall been successful with its objectives?

## **SECTION B: Relationship with seniors in Kelowna**

*This section explores the relationship between this organization and seniors.*

- 5) What services do you/this organization currently provide to seniors in Kelowna?
- 6) Over what period of time have these services been provided?
- 7) What is the relationship between this organization and the local senior community?
- 8) Are you familiar with housing programs available for seniors (for example: the Shelter Aid for Elderly Renters (SAFER) program)? If yes, please elaborate.
- 9) What do you think about these housing programs?
- 10) What percentage of the population you deal with are senior citizens?

11)What formal services, do you provide to seniors?

12)How often do seniors ask for your help? (frequency ~ per month or per year).

### **SECTION C: The Housing Search Process**

*The following questions are meant to gain a better understanding of the housing search process for seniors.*

13)Are you familiar with the housing market in Kelowna? If yes, how do you define it?

14)What experience, if any, have you had assisting seniors in their search for housing in the city of Kelowna? Please elaborate.

15)What is your knowledge of Kelowna's housing market (rental and homeownership) over the last five years?

16)What do you think is the role of seniors' organizations in the housing search process of seniors in Kelowna?

### **SECTION D: Housing barriers/challenges in the city of Kelowna**

*The next set of questions relate to the barriers/challenges seniors may be facing in Kelowna's housing market.*

17)What do you see as the **current** barriers/challenges seniors in Kelowna are facing with regard to affordable housing (both homeownership and rental)?

18)What do you foresee as **future** housing barriers/challenges (affordability, suitability, and adequacy) for seniors in Kelowna?

19)What areas of housing do you feel need to be addressed (in the near future, within the next two years, beyond two years) in Kelowna?

20)Other than the current housing barriers – what do you think are the three major challenges that seniors face in Kelowna? (Please list by order of importance). Examples: cost, adaptability, etc.

1)\_\_\_\_\_

2)\_\_\_\_\_

3)\_\_\_\_\_

**SECTION E: Housing Affordability in the city of Kelowna**

*I am now going to ask you a few questions about housing affordability in Kelowna*

21)In relation to seniors, what is your opinion of the cost of living in Kelowna?

22)Do you think that the city of Kelowna offers enough affordable housing options for seniors? Please explain your answer?

23)With the increased cost of living, what coping strategies do you think seniors are using to maintain their current living situation?

24)Do you feel that Kelowna’s housing market cost is rising to a level that seniors are not able to afford and subsequently have to either downsize or move away from Kelowna? If yes, please elaborate.

25)Do you see homelessness as an issue among Kelowna's seniors? Please explain?

## **SECTION F: Aging-in-place**

*The next set of questions will involve aging-in-place. Aging-in-place is the ability to live in one's own home - wherever that might be - for as long as confidently and comfortably possible. Aging-in-place allows a senior to maintain their independence and mobility (e.g. sufficiently wide doorways, sufficient amenities on main floor – kitchen, full bath, sleeping quarters, laundry facilities, appropriate entrance and exit to home, etc...)*

26)What benefits do you see for seniors in Kelowna who want to age-in-place?

27)Do you think that aging-in-place is important to seniors in Kelowna? If yes please elaborate.

28)Do you feel that Kelowna should build more affordable housing directly appropriate to aging-in-place? If yes, please elaborate.

29)Does the city of Kelowna offer enough of a distribution of amenities for seniors (e.g. Recreation, leisure and social facilities to ensure that seniors are happy living in Kelowna)?

30)Are these facilities easily accessible for seniors, or just for a limited group?

## **SECTION G: Recommendations**

*These final questions are a search for recommendations.*

31)What would you recommend within your own organization to help improve the housing situation for seniors?

32)What would you recommend to each of the three levels of government to help improve the housing concerns for seniors? (Municipal, Provincial, Federal)

Municipal\_\_\_\_\_

Provincial\_\_\_\_\_

Federal\_\_\_\_\_

33)With regard to housing, what recommendations, and points of issue would you make to a senior who is thinking of relocating to Kelowna?

34)Are you aware of any innovations from another jurisdiction that may be worthy of consideration?

35)What future policies should be implemented to assist seniors in their search for affordable housing?

**Thank you very much for your time and cooperation  
If you would like a copy of this research report,  
please print your name and address below.**

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Appendix J: List of organizations assisting with study:

Columbus Villa  
1920 Richter St  
Kelowna, BC  
250-862-3206

Father Delestre Senior Citizens Housing Society  
720 Houghton Rd  
Kelowna, BC V1X 5W7  
250-860-8228

Mission Seniors' Centre  
4398 Hobson Road  
Kelowna, BC V1W 1Y3  
250-764-7642

Rutland Seniors' Centre  
765 Dodd Road  
Kelowna, BC V1X 5H1  
250-765-3723

Society of Hope  
101-2055 Benvoulin Crt  
Kelowna, BC V1W 2C7  
250-868-2300

Water Street Seniors' Centre  
1360 Water Street  
Kelowna, BC V1Y 9P4  
250-762-4108

Appendix K: Behavioural Research Ethics Board – Certificate of Approval



The University of British Columbia  
 Okanagan  
 Research Services  
 Behavioural Research Ethics Board  
 3333 University Way  
 Kelowna, BC V1V 1V7  
 Phone: 250-807-8832  
 Fax: 250-807-8438

**CERTIFICATE OF APPROVAL - MINIMAL RISK**

<b>PRINCIPAL INVESTIGATOR:</b> Jose (Carlos) Teixeira	<b>INSTITUTION / DEPARTMENT:</b> UBC/UBCO IKE Barber School of Arts & Sc/UBCO Admin Unit 1 Arts & Sci	<b>UBC BREB NUMBER:</b> H11-01166
<b>INSTITUTION(S) WHERE RESEARCH WILL BE CARRIED OUT:</b>		
<b>Institution</b>		<b>Site</b>
UBC		Okanagan
<b>CO-INVESTIGATOR(S):</b> Heather Catherine Brown		
<b>SPONSORING AGENCIES:</b> N/A		
<b>PROJECT TITLE:</b> Aging Gracefully: A Case Study of Seniors in Kelowna's Housing Market		

**CERTIFICATE EXPIRY DATE: May 27, 2012**

<b>DOCUMENTS INCLUDED IN THIS APPROVAL:</b>	<b>DATE APPROVED:</b> May 27, 2011	
<b>Document Name</b>	<b>Version</b>	<b>Date</b>
<b>Protocol:</b>		
Research Proposal	Version 1	May 8, 2011
<b>Consent Forms:</b>		
Research Consent Form - Key Informant	Version 2	May 25, 2011
Research Consent Form - Senior Renter	Version 2	May 25, 2011
Research Consent Form - Senior Homeowner	Version 2	May 25, 2011
<b>Questionnaire, Questionnaire Cover Letter, Tests:</b>		
Questionnaire Survey - Senior Renter	Version 2	May 25, 2011
Questionnaire Survey - Senior Homeowner	Version 2	May 25, 2011
Key Informant Interview	Version 1	May 8, 2011
<b>Letter of Initial Contact:</b>		
Research Contact Letter - Key Informant	Version 2	May 25, 2011
Research Contact Letter - Questionnaire Survey - Senior Homeowner	Version 2	May 25, 2011
Research Contact Letter - Questionnaire Survey - Senior Renter	Version 2	May 25, 2011
The application for ethical review and the document(s) listed above have been reviewed and the procedures were found to be acceptable on ethical grounds for research involving human subjects.		
<b>Approval is issued on behalf of the Behavioural Research Ethics Board Okanagan</b>		