



AdvantAge  
Ontario

Advancing Senior Care

# Bridging the Gap: **Opportunities to Address Seniors' Supported Housing Needs in Ontario**

February 2022



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## Executive Summary

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As our seniors population continues to grow, so do their needs. The system of housing and supports to address these needs is essentially a continuum where a range of differing options exists to respond to the varying needs of seniors. Independent seniors have largely been the target of the private market, which has responded with supply options that tend to be more accessible to those in middle and upper income brackets. Seniors who rely on accommodation and 24/7 supports in a long-term care environment (LTC) are dependent on these services, and the public sector has largely been responsible for responding to these supply needs.

However, for seniors that fall between these points on the continuum, there is a sizable supply gap in terms of pre-LTC housing options. Overcoming this gap is the focus of this issue paper. Semi-independent seniors require appropriate accommodation and a modest level of support in order to maintain their independence. Traditionally, housing in this segment of the seniors' market has been termed either assisted living or supportive housing, but a commonly accepted definition remains elusive. For the purposes of this paper, a more broadly defined term — **seniors' supported housing** — has been adopted to describe the segment of the market that addresses these semi-independent seniors.



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Seniors' housing needs will continue to grow for the foreseeable future as Ontario's population ages. Having suitable accommodation and supports to maintain independence are high priorities for all seniors but is not within the grasp of all. Unfortunately, there also remains a gap in seniors' supported housing as supply has not kept pace with demand. Limited production has occurred in this segment of the market, and the pricing of many private facility options (i.e., retirement homes) are out of the reach of low and moderate income seniors. These same seniors cannot typically afford private care to supplement the public home care system, which can result in them falling through the cracks or ending up in LTC homes prematurely. Static funding to existing operators has only served to perpetuate this gap and erode the level of care that can be provided. By bridging this gap, a more robust continuum of options can be assured to meet the full spectrum of seniors' needs as they change over time.

An examination of pertinent literature and consultations with stakeholders has helped identify a number of challenges within the existing system. Portfolio knowledge gaps, funding challenges, health care system transitions and system coordination were cited as general issues. Client-facing issues were also flagged, indicating challenges with balancing independence and supports, service delivery limitations and affordability. Provider-facing impediments were also identified, including financial/funding restrictions, staffing challenges, inflexibility of operational policies and lack of program coordination among funders.

A review of prior work in the sector found that a supportive housing policy framework had been adopted by the provincial government in 2017 that spoke to needs and issues across a wide range of service areas and sub-populations. A number of pertinent recommendations came out of this work, but it appears that this framework has essentially been parked. Consultations by the province in late 2020 provided an additional opportunity for topical feedback and voices across many sectors reiterated the call for system reforms. Unfortunately, the concept of seniors' supported housing was notably absent from these consultation discussions. At this point in time, it remains unclear if/when more tangible actions to transform the current system will be undertaken by government.

As a result of the investigations and feedback, AdvantAge Ontario has identified three primary issue areas:

- > There is a need for additional resources both in terms of affordable housing supply and supports
- > Operational inflexibility is creating unhelpful impediments to service delivery
- > The system is not sufficiently responsive to client and service provider needs

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In developing this paper, stakeholder perspectives were solicited to gather input on how best to address needs. Scanning of promising practices and opportunities was also undertaken to help augment perspectives on possible solutions. Stakeholders provided a range of ideas, both practical and conceptual, which can be classified in four main categories:

- > Utilizing and expanding housing assets
- > Supporting pre-LTC options
- > Having more flexible service models
- > Supporting system enhancement

Scanning of practices in Ontario and beyond was also undertaken which identified:

- > Emerging practices – Initiatives that have already been tested and are being used in Ontario as a means to advance seniors' supported housing
- > Pending opportunities – Identified opportunities that may offer options for expanding supply
- > Other promising practices – Examples largely from other jurisdictions that point to less conventional alternatives that provoke different approaches to addressing needs

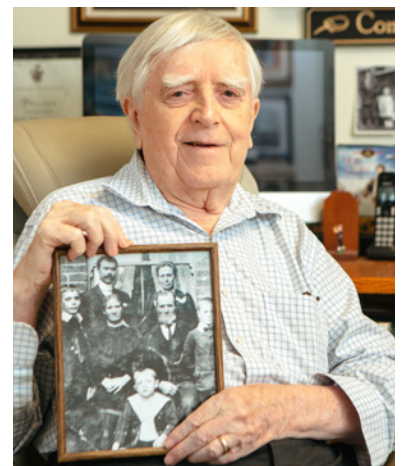
The results of the review identified both challenges and opportunities for bridging the gap but clearly indicated that expanding seniors' supported housing would enable people to age in place at home where they want to be and could save the government money. To forge a new direction for seniors' supported housing, three strategic directions are being prioritized by AdvantAge Ontario:

- > Moving the policy discussion forward – resolving the appropriate framework for delivering housing and supports to seniors
- > Building a better system – creating a more responsive, flexible and transparent system
- > Supporting better outcomes for seniors – maintaining a client focus that responds to needs as they change over time

While these provide a general framework for helping re-establish a more responsive service system, there is also a need for government in collaboration with stakeholders to take specific, measured actions aimed at improving seniors' supported housing in Ontario. In the short term, these actions include:

- > Building capacity and sector knowledge to broaden awareness and share innovations
- > Utilizing and expanding the existing supply of supported seniors' housing
- > Providing operational flexibility to better serve the needs of seniors

Seniors' supported housing is a critical component in the provincial care continuum that enables safe and healthy aging in place. This issues paper points to the need for increased investments and pursuit of opportunities for expansion of this program as critical elements in the government's vision to transform seniors' care in Ontario.



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## 1.0 Introduction

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As our population ages, the seniors' share of the population is growing and this trend is expected to continue, especially as seniors live longer. This population trend has implications in terms of the housing needs and the supports that will be required for seniors to maintain a safe, healthy quality of life. In recent years, market interest has been geared to accommodating independent seniors in private lifestyle communities or retirement homes for those with the economic means. Considerable effort has also been expended to support seniors in long-term care settings when they become reliant on access to 24/7 care. Regrettably, fewer options exist for those seniors who fall in between these points on the spectrum and who are considered semi-independent. For these individuals, appropriate supports and accommodation are required to maintain an adequate level of independence.



Housing and support options that address the needs of these seniors are less evident in the housing landscape despite growing demand for suitable alternatives. This is especially true for assisted living/supportive housing options geared to semi-independent seniors. Those who cannot afford private care or retirement options will turn to publicly-funded options but may not find them sufficient or end up relying on family or caregivers for additional assistance – many of whom cannot handle the demands of this role over a sustained period of time. In the absence of suitable options, seniors in this cohort are forced to consider traditional independent housing options, which may not meet their needs, or to seek out more dependent living environments, which overserve their needs. Having more assisted living/supportive housing options would help to foster a continuum of housing and supports that better responds to the needs of semi-independent seniors and help to support aging in place in a manner that is more cost effective than LTC options.

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## 1.1 Purpose of the Paper

AdvantAge Ontario has commissioned this issue paper to better define the current status of this segment of the seniors' housing market for both government and stakeholders alike. It also documents emerging issues and identifies promising practices that could encourage more assisted living/supportive housing alternatives geared to seniors.

Specifically, this paper:

- > Defines assisted living/supportive housing for seniors, and situating these within the seniors' housing and supports continuum
- > Provides a current view of the assisted living/supportive housing landscape for seniors in Ontario with regards to needs, housing supply and support services
- > Identifies systemic issues, gaps and opportunities associated within this segment of the seniors' housing market
- > Recommends strategies and actions to improve and expand seniors' supported housing

## 1.2 Background

Given the choice, most seniors would choose to live independently for as long as they could. But with aging and changes in personal health, that independence can be eroded by the need for assistance. Where a higher level of care is necessary, seniors who cannot afford private home care and/or retirement housing will typically turn to government-funded home care or LTC homes to address their needs. They also can end up in Alternate Level of Care (ALC) beds in hospital for a period of time which is a costly alternative to more conventional care settings. LTC facilities provide accommodation and supports on a 24/7 basis along with ancillary services for those who are dependent. There is a finite supply of existing LTC beds and a continuing demand for more beds and home care to address the emerging needs of the growing seniors' population, as evidenced by growing wait lists and extended wait times. Recent provincial policy responses have seen commitments to substantially increasing the number of LTC beds and to increase the average hours of care for each LTC resident.

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For those whose support needs are not as intensive, having living environments and assistance that suit their semi-independent requirements are beneficial and promote aging in place. In these instances, having supports to maintain current housing or having access to specialized accommodation that helps to safely maintain seniors' independence are beneficial options. Within the seniors segment of the market, assisted living/supportive housing alternatives help to fulfill this role. However, this category of accommodation and supports is not well articulated and does not get the same government priority as LTC homes and home care in Ontario. Despite the fact that they support a more complete spectrum of options suitable for seniors and are much more cost effective than LTC beds or ALC beds in hospital, these alternatives present only a modest share of the overall seniors' housing stock.

AdvantAge Ontario has been a consistent voice in raising issues associated with seniors' housing options. As active participants in the seniors' housing sector, members provide accommodations to both LTC clients and seniors in other segments of the housing market, sharing a strong interest in meeting the range of housing needs they encounter. Most recently, AdvantAge Ontario articulated concerns related to seniors' housing needs through their submission to the provincial government on the poverty reduction strategy<sup>1</sup> noting:

- > A lack of access to affordable housing for seniors' and limited home care spaces
- > The missing middle in the seniors' care continuum, particularly the lack of supportive housing for frail elderly and vulnerable seniors
- > The need to expand the supply of housing with supports by redirecting National Housing Strategy dollars, especially for rural, northern, and remote locales
- > The desire to make capital investment in more non-profit homes with services and to promote the adaptive reuse of LTC facilities

In our 2021 provincial pre-budget submission,<sup>2</sup> we also underscored important seniors' housing issues and the need to create safer spaces for seniors. As part of that submission, we put forward two recommendations that point specifically to increasing supply and expanding assisted living/supportive housing options for seniors:

- > Recommendation #6: That the province work with the federal government and municipalities to increase the supply of affordable, appropriate, and accessible housing for seniors. This should include housing that supports residents with dementia and incorporates emotion-based care models.
- > Recommendation #7: That the province invest \$57 million into the expansion of Assisted Living in Supportive Housing programs across the province. This investment would enable an additional 2,500 seniors to age in place at home.

1. Response to the Consultation on a New Provincial Poverty Reduction Strategy, AdvantAge Ontario, March 2020.

2. The Time Is Now: Building a Stronger Seniors' Care System for Today and Transforming it for Tomorrow, AdvantAge Ontario 2021-22 Provincial Budget Submission (not dated).



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### 1.3 Defining Assisted Living and Supportive Housing

The focus of this paper is on those affordable housing options for seniors that lie between more independent-oriented accommodation and more institutional-type settings that serve dependent seniors. Typically, the more common options in this semi-independent segment of the market have been identified as assisted living or supportive housing within the seniors' service sector. However, this terminology is not consistently adopted and, as a result, is understood differently by stakeholders. When asked, many stakeholders identify with defined terms embedded in program structures, accountability agreements or funding programs. As changes have occurred in the policy frameworks over time, so have stakeholder perceptions of what these terms mean operationally. Simply put, there is no single definition that is universally adopted.

That said, the perception of many in the seniors' sector differentiates the terms on the following basis:

- > **Supportive housing** tends to be more community-based and involves lighter care that is geared to seniors who are functionally more independent
- > **Assisted living** tends to be more facility-based and involves a higher degree of care that is geared to seniors who are functionally more dependent

Beyond the seniors' sector, a more general definition tends to be used within the context of the broader housing continuum. In the Ontario Supportive Housing Policy Framework (2017), the province defined supportive housing as follows:

“Supportive housing generally refers to a combination of housing assistance and supports that enable people to live as independently as possible in their community.”<sup>3</sup>



3. Ontario Supportive Housing Policy Framework, Province of Ontario (2017).

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This general definition recognizes that different housing types and forms of assistance are required, and that the type and level of supports necessary to foster independence also vary. The framework also recognizes that supportive housing addresses the needs of different sub-populations across the province and the many different sectors that serve them.

With this in mind, a more functional definition of supportive housing for seniors would be:

**Seniors' supported housing** refers to a combination of housing and supports that enables seniors to live as independently as possible in their community and that:

- > accommodates seniors of varying abilities who require assistance to maintain independence
- > are appropriate to seniors' housing needs and are attainable
- > provide suitable and flexible services that address needs as they may change over time

Using this approach incorporates elements of traditional assisted living and supportive housing definitions but in a more generic way. For the purposes of this paper, the more generic term of **seniors' supported housing** is being adopted to capture the scope of needs being examined. Likewise, the functional definition above has been adopted to help describe the segment of the seniors' market which is being examined.

## 1.4 How the Paper Was Developed

This issue paper was developed to further advance our seniors' housing advocacy work that has previously been undertaken as well as related studies and reports associated with supportive housing. While clear gaps remain within the available literature and data, this information provided a basis on which to identify and explore seniors' supported housing needs, issues, and opportunities.

This literature review was augmented with key informant interviews conducted with AdvantAge Ontario members and those involved in the seniors' sector, many of who are involved in supportive housing initiatives. Consultations were also held with AdvantAge Ontario's Housing Advisory group to gather perspectives and insights as the issue paper was developed. Scanning of promising practices was also undertaken to help identify current and potential models for seniors' supported housing.

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## 2.0 The Current Landscape

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Seniors' supported housing occupies one segment of a much broader housing and supports continuum. To help situate this part of the housing market, a review of the broader system is warranted that considers the dynamic link between housing options and supports for seniors. Following is a discussion of the continuum as well as a closer examination of housing needs, supply options and associated supports. In addition to helping define the current landscape, the discussion also points to areas where emerging issues and gaps may lie.

### 2.1 The Housing and Supports Continuum

For seniors, there is an undeniable link between housing and supports. As seniors age or their care needs change, the supports they require and the accommodations that best suit their needs can also change. Having the ability to accommodate these needs as change occurs is the sign of a healthy service system that enables better outcomes for seniors. A generic system of seniors' housing and supports is illustrated in Figure 1.<sup>4</sup>

4. 'Seniors housing and support continuum' modelled after concept diagram in "Seniors Housing Strategy for Renfrew County", Re/fact Consulting, 2021.

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For more independent seniors, the link between housing and supports may be less formalized, given that the supports they may need or choose to access are of a low intensity and not essential to maintaining their independence. Housing is community-based and encompasses traditional market forms such as detached homes, rental apartments, or adult lifestyle communities. Community supports can include services such as transportation, home making or meal delivery, which assist seniors with instrumental activities of daily living (IADLs). In most instances, housing and support costs for independent seniors are borne by the individual, although certain government programs are available to assist seniors in need by defraying costs.

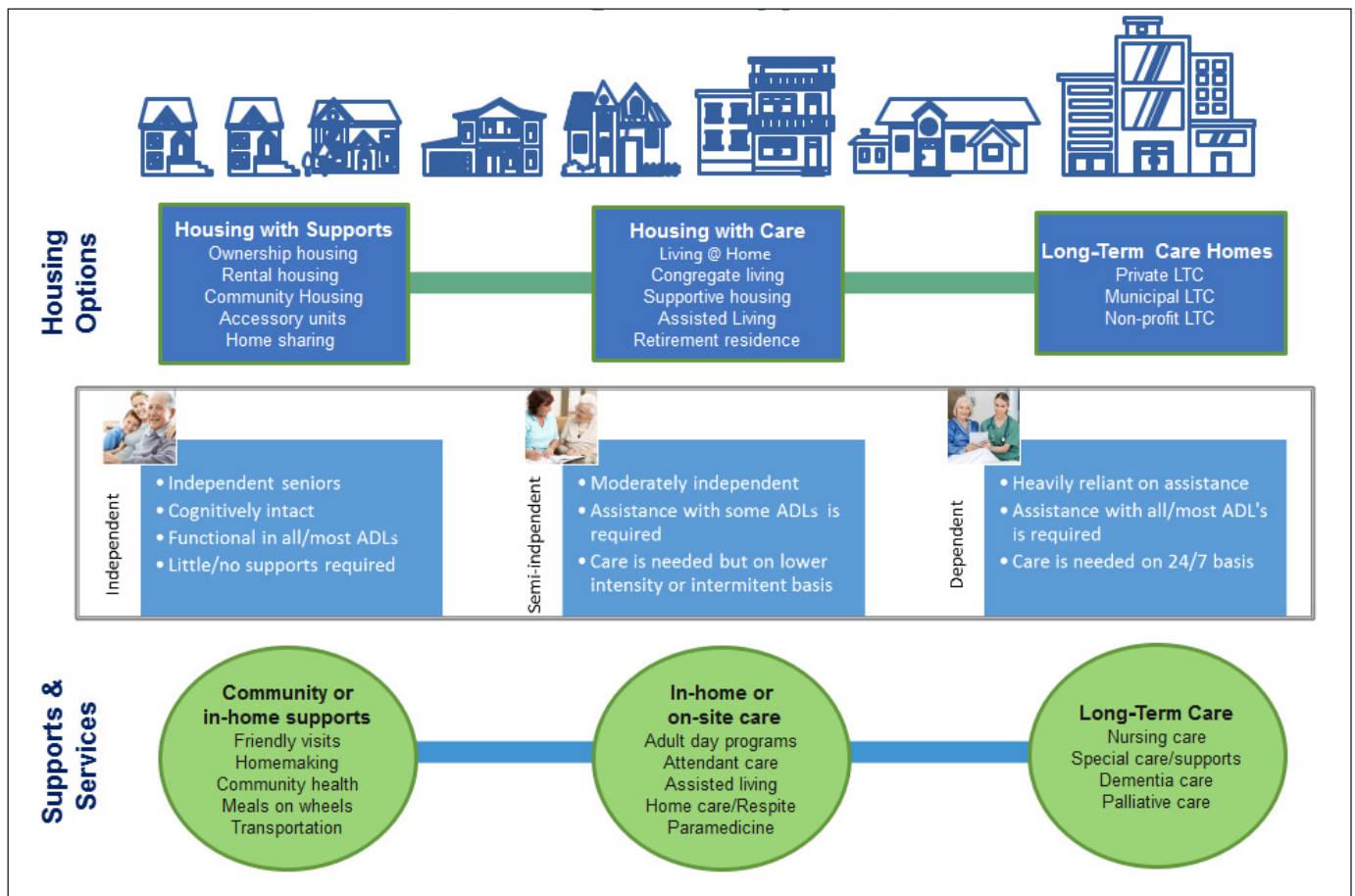
Semi-independent seniors who require assistance with some activities of daily living (ADLs) rely on community care and family caregivers to maintain their independence. These can include services like home care, attendant care and assisted living supports. While these services can be delivered in designated facilities such as congregate living, assisted living and retirement residences, they can also be provided in-home within the community, depending on the service. In the absence of these services, seniors may need to seek higher care environments prematurely or expose themselves and/or family caregivers to health risks by going without necessary care. In the case of semi-independent seniors, costs for housing and supports may be borne by the individual (e.g., private facilities like retirement homes or private home care) or via government supported programs (e.g., public facilities like assisted living), with or without user fees.

Seniors who require assistance with all or most ADLs are dependent on care that is available on a 24/7 basis. Supports include nursing and specialized care as well as social programming. This care is primarily offered in a more institutional living environment like LTC homes, which can be publicly or privately operated. In the absence of this care, individuals may end up in the primary health care system (i.e., hospital), regardless of whether they need the high level of care that is provided. Care costs in LTCs are primarily covered via programs, and there are prescribed user costs for accommodation, although assistance is available to those in need.

It is helpful to map out this system in order to visualize how changes in seniors' needs over time can precipitate changes in their accommodations, whether public, private or some combination thereof. This also helps to illustrate the variety of stakeholders involved in the system and the necessity of having a continuum of sufficient options within the system in order to accommodate changing needs. Like any system, outcomes for seniors can be negatively affected if there is insufficient 'slack' to accommodate needs or transitions within the system.



**Figure 1: Seniors' Housing and Supports Continuum**



The segment of the continuum most relevant for the purposes of this issue paper includes those housing and supports associated with semi-independent seniors. Seniors' supported housing options that are facility-based are of particular importance as they provide the necessary housing environment for delivery of support services. It should be noted that while considered a form of seniors' supported housing, this paper is less focused on retirement home accommodations and private home care as these are accessible in the private market for those seniors' who have the economic means. Beyond facilities, supporting semi-independent seniors in the community is also an integral part of the solution by bringing services home, and thereby enabling healthy aging in place.

Seniors' supported housing plays an important role in the overall system as it provides viable options for previously independent seniors whose need for assistance have increased over time. It also provides certain relief from the sustained demand for LTC facilities by providing suitable housing and support alternatives that can help defer or delay a move to LTC facilities.

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## 2.2 Seniors' Housing Needs

Seniors represent an increasing share of households in Ontario, and this trend is expected to continue for the foreseeable future. In fact, by 2041, seniors will account for almost 25% of the population in the province.<sup>5</sup> Overall, households continue to diversify in terms of composition and living arrangements, and the same is true for seniors. There is a notable segment of the seniors' population that live alone or in non-family households that continues to grow over time. Seniors also tend to have lower average household incomes due in large part to their retirement from the work force. That said, in recent years, participation rates for seniors have been buoyed by those who choose to remain in the work force longer, whether by choice or otherwise. Affordability issues affect a considerable number of seniors and are more prevalent for renters as compared with owners. While this has a direct impact on housing options for seniors, affordability can also influence the supports they may be able to access.

Census figures from 2016 for Ontario help to qualify these trends and show that:

- > The population of seniors is over 2,251,655 and most live in private households
- > Senior-led households number 1,310,510 and, of these, 584,700 represent seniors living alone
- > Seniors are more commonly owner households (994,905) versus renter households (303,965)
- > Senior renters living in subsidized housing accounted for 73,285 households
- > Seniors identifying as employed accounted for 300,560 individuals
- > Average before-tax household incomes for senior-led households were in the order of \$77,745, and owner incomes for seniors are higher (\$87,922) as compared with renters (\$43,910)
- > 217,310 senior households were in core need, most of whom were below the affordability standard – senior renters were more likely to be in core need (127,135) than their owner counterparts (90,175)

For seniors, the need for support tends to increase with age and with the diminishing ability to perform ADLs or IADLs over time. One notable trend has been the explosion in the need for mental health, dementia and cognitive supports. The continued growth in the seniors' population, especially in the 75+ cohort, will drive the need for additional services and supports. While a wider range of support offerings exist today as compared with the past, not all seniors are able to pay for services if they are not otherwise funded. Wait lists for services also exist in some areas based on localized demand. In addition, not all support services are available in all jurisdictions, which inevitably means disparities in the level of service offered across the province.



5. Ageing Well, Queen's University - School of Policy Studies (COVID-19 Health Policy Working Group), November 2020.

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Based on most current Census data, 58% of seniors reported having activity limitations of some kind, and as seniors transition over time into older cohorts, this proportion increases. The 2021 Canadian Health Survey on Seniors<sup>6</sup> is also informative as it documents the self-reported status of seniors and notes that:

- > 74,800 individuals have a severe or total impairment based on IADL and ADL classifications
- > 245,600 seniors reported receiving community support services in the past 12 months
- > 805,800 seniors indicated they had some form of home adaptations

## 2.3 Housing Options for Seniors

In terms of seniors' housing, there are a wide array of options in today's market that are intended to address the needs of seniors. The private sector continues to produce the bulk of housing and has expanded offerings for seniors in response to lifestyle and retirement care demands. However, pricing for these housing alternatives is primarily geared to middle and higher income seniors. Production of affordable seniors' housing has been modest despite demand, due in large part to the finite resources available to support development.

There are currently 79,000 LTC beds in operation across Ontario, situated in some 626 LTC homes. Housing geared to LTC residents remains in high demand, and wait lists for these beds are substantial at over 38,000 individuals in 2019-2020, an increase of over 6,000 individuals in just two years.<sup>7</sup> The province has also made a commitment to develop 30,000 new LTC beds and redevelop another 30,000 LTC beds to help curb demand in communities across Ontario. That said, it is estimated that almost one quarter of seniors entering residential care have low or moderate needs that could be served in the community.<sup>8</sup>

Interestingly, the proportion of seniors in collective dwellings in Canada — essentially seniors' residences and LTC homes — accounts for only 6.8% of all seniors and this proportion has been declining over the last 30 years.<sup>9</sup> In Ontario, Census data for 2016 confirms that 6.1% of the seniors population lived in 'collective dwellings' (i.e., non-private, congregate-type settings). This suggests that the bulk of seniors in Canada are housed in non-institutional settings, and this trend is expected to continue despite current LTC supply commitments.

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6. Statistics Canada. Table 13-10-0789-01 Health characteristics of seniors aged 65 and over, Canadian Health Survey on Seniors.

7. Bringing Long-Term Care Home, National Institute on Ageing, November 2020.

8. Seniors in Transition: Exploring Pathways Across the Care Continuum, Canadian Institute for Health Information, 2017.

9. Report on Housing Needs for Seniors, Federal/Provincial/Territorial Ministers Responsible for Seniors (June 2019).

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In the case of retirement homes and other private facilities that rent accommodations and provide light to moderate care, the CMHC has only recently started to survey these homes. It is important to note, however, that non-market and LTC units are excluded from this survey, leaving a gap in knowledge about the actual number and type of seniors' supported housing units within the province.<sup>10</sup> Results of the 2021 CMHC survey for Ontario<sup>11</sup> indicate:

- > There is an estimated 749 residences, with 67,399 beds/spaces serving 57,910 residents, which reflects a capture rate of 5.0% of all seniors 75+
- > The majority of spaces are bachelor (53.9%) or one-bedroom units (37.6%) and are of the standard type (84.6%)
- > Almost half of all residences (45.8%) are larger in scale (90+ beds/spaces)
- > Overall vacancy rates in Ontario for standard beds are in the order of 19.5%, among the highest in Canada, and vacancy rates are up from the prior year across all unit types
- > Most residences have meals and 24-hour call bell service (+/-95%) as well as on-site medical services and registered nursing staff (+/- 67%)
- > Amenities vary considerably among homes, but larger homes tend to have the most amenities for residents
- > The majority of standard beds/spaces have monthly rents in the \$4,000+ range (45.7%)
- > Average rents tend to be higher in newer residences

Of particular interest in this survey is the client cost for these accommodations, knowing that many are in the private sector side of the service delivery framework. Table 1 on the following page shows average costs as reported in the 2021 survey by unit type. Figures show that rental costs are higher for larger size units and rates are continuing to rise over time. If rental costs are annualized, it is also possible to understand the relationship between income and accommodation costs. Strikingly, seniors with average household incomes would find these private provider costs consume a large share of their income, and this is even more acute for renter households who tend to have lower incomes. For low- and moderate-income seniors, typical unit costs are not accessible.



10. The CMHC survey has specific methodology for identifying 'seniors homes', which typically excludes non-market/subsidy units, respite units, LTC units and units where an extra charge is paid. As such, the survey includes retirement homes and other private facilities that rent accommodations and provide light to moderate care.

11. Seniors Housing Survey - Ontario 2021, Canada Mortgage and Housing Corporation, 2021.



**Table 1: Rental Costs in Seniors' Homes**

<b>Average Rent (\$) of Standard Spaces by Unit Type in Ontario</b>										
	<b>Ward/Semi-Private</b>		<b>Bachelor/Studio</b>		<b>One Bedroom</b>		<b>Two Bedroom +</b>		<b>Total</b>	
<b>Year</b>	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021
<b>Average rent</b>	\$2,219	\$2,477	\$3,282	\$3,349	\$4,558	\$4,642	\$5,761	\$5,829	\$3,865	\$3,999
<b>Annualized rent</b>	\$26,628	\$29,724	\$39,384	\$40,188	\$54,696	\$55,704	\$69,132	\$69,948	\$46,380	\$47,988

*Source: Seniors Housing Survey – Ontario 2021, CMHC, 2021.*

Based on limited available information, investment in and production of seniors' supported housing has been modest, especially at levels affordable to low- and moderate-income seniors. Seniors Housing Survey figures for Ontario, when compared to the prior year's results, show a modest increase in beds/spaces, declines in the number of residents served, an increase in vacancy rates, and a lower capture rate for those 75+.

In the current market, challenges continue in terms of housing development costs and available funding to deliver new units. Besides the lack of capital investment, there are also challenges in accessing or linking with the necessary support service dollars, which must go hand-in-hand with seniors' supported housing options. While there have been some clear examples of on-the-ground successes, these tend to be exceptions rather than common practice. Despite continued demand for pre-LTC options for seniors, there has been limited progress in expanding housing supply to meet seniors' supported housing needs.

Beyond LTC and seniors' supported housing options, there are other demand factors in the broader housing market. Recent price spikes in housing markets across Ontario have had the added effect of driving up rent and house prices, creating affordability challenges for seniors in the market who are typically on fixed incomes. These accommodation cost pressure can also have a downstream influence on affordability of care. Wait lists for community housing and for supported facilities where accommodation costs are more affordable are also disproportionately impacting access for seniors.

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## 2.4 Stakeholder Observations on Seniors' Housing

General need and supply trends point to a continuing demand for seniors' supported housing, and this was evident in consultations with stakeholders. Based on their experience, some common themes emerged regarding seniors' housing.

Stakeholders reiterated that seniors prefer to maintain their independence as long as possible and perceive a stigma with having to enter LTC accommodations. Despite this, demand for LTC spaces remains high based on the sheer volume of need and limited available supply. The characteristics of those residing in LTC facilities are also changing. Those entering LTC are arriving later in life, tend to come with more chronic needs and do not remain as long. In addition, there is a high prevalence of mental health/dementia issues among residents, which is more notable than in the past. In many instances, the lack of suitable alternatives means that individuals with these needs are being diverted to LTC facilities by default. In some areas, the absence of pre-LTC housing options can also mean placement on LTC waiting lists prematurely, resulting in some individuals entering LTC facilities even though they would be better suited to seniors' supported housing alternatives in the community if they were available.<sup>12</sup> Affordability is an additional factor for some low - or moderate-income seniors who cannot afford retirement housing or additional private home care in the community and turn to LTC options for economic reasons.

While the need for LTC facilities will remain significant for seniors requiring a higher level of care, stakeholders underscored the continuing demand for additional housing options geared to seniors with pre-LTC needs. Given the high demand and limited supply of options that exist, those seniors seeking supportive options face long wait lists and inevitably, their needs tend to intensify over time as they await access. Those living in the community with little or no support are particularly vulnerable and can face an erosion in their health and quality of life. Those seniors already living in supportive-type housing can encounter similar issues over time where their needs exceed available care and there are limited LTC options to move on to. The lack of affordable supply to adequately meet seniors' housing and support needs in the right place at the right time inevitably means that seniors will continue to face impediments as they move through the system.

12. Seniors in Transition: Exploring Pathways Across the Care Continuum, Canadian Institute for Health Information, 2017.

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An issue raised by stakeholders that bridges service delivery in both LTC and pre-LTC settings is palliative care. As the needs of seniors are becoming more complex, there is a growing demand for this type of care within the seniors' population, focused on enhanced quality of life for seniors facing life threatening illness. Supports are geared to addressing the physical and emotional well-being of residents and families through this difficult time. This essential service takes dedicated time, an adequate supply of trained health workers and can benefit from linkages with local programs.<sup>13</sup> There are concerns that this client group is underserved and that institutional environments do not provide the most appropriate setting for delivery of these services. Having access to services in a community-based setting, especially one geared to pre-LTC services, could provide a more suitable option for addressing palliative care needs.

Stakeholders also pointed to other systemic issues creating barriers for seniors in need. While services are available in many areas, the coordination of services and navigation for clients is an on-going problem. Flat-lined funding was also cited as an on-going issue that has contributed to an erosion in levels of service. Staffing shortages in the health care sector are leading to service shortfalls, which have a downstream impact on seniors, regardless of the level of care they require. The pandemic has only served to magnify this issue. Historically, there has also been a reliance on volunteers and family caregivers to help augment social supports, but many of these individuals are also seniors whom are aging and encountering their own support needs. This is resulting in a diminishing pool of volunteers that further amplifies pre-existing sector staffing issues.

Community housing<sup>14</sup> is also seen as an important option for many seniors who require affordable accommodation, and, in some cases, these projects can function as naturally occurring retirement communities (NORCs). However, the housing programs they operate under are reaching funding horizons that can create viability issues for some operators and, in turn, could signal issues for seniors who rely on these affordable community-based housing alternatives. A number of municipalities in Ontario are taking a more active role in trying to address local seniors' needs through the housing and LTC functions they are mandated to fulfil.<sup>15</sup> However, there are limits to the roles and resources that municipalities can be expected to provide, especially in light of the obligations of senior levels of government.

13. Canadian Institute for Health Information, 2018.

14. Formerly known as social housing, community housing encompasses those projects built under legacy programs by community-based sponsor groups and designed to provide affordable rents on a rent-geared to-income basis.

15. In Ontario, primary responsibility for funding and administering community housing programs rests with municipalities.

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## 3.0 Issues and Gaps

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The preceding section on seniors' needs and stakeholder observations pointed to a number of unmet needs and service gaps in terms of seniors' supported housing. There are underlying factors associated with these gaps, and the following section explores these issues at a systems level. Client-facing issues and provider-facing issues are also discussed as a means to better understand these perspectives and the factors that influence gaps in these areas.

### 3.1 Unmet Needs and Service Gaps

Based on the review of current housing and support needs and supply responses to them, there are a number of emerging issues and gaps for those who require seniors' supported housing. These include:

- > *Lack of baseline knowledge on supply and demand* – the need for a formal inventory of existing housing as well as a determination of needs for those who would most benefit from seniors' supported housing
- > *Limited production in new supply* – the need for new supply to accommodate emerging needs and create 'slack' in the system to avoid access impediment and 'over holding' in the system
- > *Having adequate funding to deliver existing services* – flat-lined funding continues to be an issue among existing operators whom have seen an erosion in the level of service they can provide
- > *Having new funding for support services to respond to demands* – recognizing and responding to the interdependence of funding for both facilities and the services to be delivered in them
- > *Affordability of options for seniors* – the need to provide access to accommodation and care needs, especially for lower and moderate income seniors who have limited choices
- > *Awareness/knowledge of plausible models* – the need to broaden awareness around alternatives and the ability to implement these models

In discussion with stakeholders, there were a number of issues and gaps cited that were consistent with the supply and demand review and the issues identified in the literature reviewed. There were also some pointed insights offered about policy and practices related to LTC and seniors' supported housing that are relevant to the discussion. These 'on the ground' observations are especially useful in understanding issues from the perspective of the client and the service provider.





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## General issues

Knowledge about the supply and inventory of seniors' supported housing in Ontario was a gap noted by stakeholders. This gap exists for both funders and administrators as well as operators within the system. While the lack of a consistent definition also contributes to this, having a better understanding of the universe of need and the supply available to address these needs is seen as critical, especially in terms of supporting system awareness and planning. Despite the lack of consistent information about existing supply in the field, there was consensus that supply is well below current needs based on trends in demand and the limited production observed by stakeholders. There is also a perception among stakeholders that the provincial government has not been making investments in new seniors' supported housing because it is deemed a lower priority as compared to commitments for new LTC beds.

While the pandemic certainly has created resourcing challenges in the health care and community housing sectors over the last 18 months, stakeholders noted that the investment in seniors' supported housing has been diminished for some time. It's also clear that demand has outstripped investment in home care. Although the Ministry of Health is a primary funder, seniors' supported housing is not seen as a current priority in addressing this gap, which could help deal with ALC beds.<sup>16</sup> The transitioning of the health care system by consolidating Local Health Integration Networks (LHINs) and creating Ontario Health Team (OHT) structures has also complicated matters at the local level as accountability structures, fragmentation of decision-making and reallocation of resources are encountered across the province. Ensuring that seniors' supported housing needs are addressed through and beyond this transition is seen as a priority for stakeholders.

Coordination and collaboration among funders, administrators and stakeholders was also seen as an issue. Even prior to the pandemic and the transitioning of the health care system, there was an identifiable lack of planning and coordination among funding ministries in regard to supportive housing, especially between the ministries of Health (MoH) and Housing (MMAH). This silo approach is cited as a key irritant because it compartmentalizes policy, programs, funding and initiatives by area of service rather than focusing on housing outcomes. This has a carry-on effect among stakeholders who operate within the systems established by these silos. Awareness, collaboration and coordination among stakeholders is critical within the system to support better outcomes for seniors.



### **Client-facing issues**

Stakeholders also identified a number of client-facing issues associated with seniors' supported housing and LTC environments. One of the key challenges they grappled with was addressing client isolation and the need for engagement while at the same time supporting safe, independent living environments. Maintaining continuity of care and client relationships was also a challenge in the current system, recognizing that these contribute to stability and well-being for seniors. Fragmented service delivery and stacking of internal/external supports were seen as contributing to this. These have tangible consequences because failure to adequately address needs inevitably leads to a decline in health for seniors. Their ability to navigate the complex system of supports and services was also flagged as a concern.

Service delivery issues were also cited by stakeholders as a consistent challenge for senior clients. The current approach to obliging limits on allocated client time are inflexible and hinder the ability to flex care responses to meet unpredictable changes in needs over time (e.g., short-term illness or acceleration of chronic health conditions). Like the system silos, this approach was seen as not proactive enough and too restrictive. Deficiencies in discharge planning were also cited because of the impact they have in supporting seniors transitioning back to the community. Stakeholders also cited the continued demand for homemaking supports (e.g., transportation to appointments, cleaning, laundry, etc.), which fall outside the care envelope they provide. The affordability of these services for seniors and eligibility limits for assistance are also seen as a critical barrier by stakeholders. This is especially true for managing client expectations as care needs increase, but service packages and financial assistance do not (especially under user pay options). The affordability of pre-LTC options that are accessible to those with low/moderate incomes was of particular interest, given the high average cost of retirement living units and the lack of seniors' supported housing options.

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## Provider-facing issues

Seniors housing and support providers also face a number of issues that are related to seniors' supported housing. Firstly, there is a fundamental difference in the awareness and treatment of this housing segment by the province versus traditional LTC accommodations, as has been evident throughout the pandemic. There is a clear knowledge gap in who provides seniors' supported housing and disparity in the funding made available to operators. Also key among stakeholders are the financial and program constraints imposed by funders. These included flat-lining operating budgets on a year-over-year basis for extended periods, which impairs their ability to provide for supportive care. While funders may offer one-time funding programs to mitigate certain issues (e.g., COVID-19, operating surplus, etc.), the effort required by providers to operationalize these and to assume the administrative burden for them is a challenge. The inflexibility of funding pockets and parameters also imposes limitations on a provider's operational flexibility. And while some non-market providers have elected to take a more entrepreneurial approach to housing, there is resistance by providers to go into the market space and take on more obligations/risks without commensurate resources.

Staffing and programming challenges for providers were also consistently identified by stakeholders. This included the lack of parity in staffing compensation across different service environments, despite the fact that similar functions/duties were required. The obligation to allocate staffing by function also creates issues because client needs tend to fluctuate over time. The inflexibility to add top-up hours where client needs shift temporarily was cited as an issue for providers. Having the ability to flex services in seniors' supported housing is seen as a more progressive way to deal with this issue.

Program coordination and capacity for providers were also seen as impediments. A particular irritant is LTC wait list rules that require applicants to accept placements as allocated, even if these are in areas outside their current community. This is especially problematic for seniors living in a campus of care environment that are obliged to go elsewhere to secure LTC accommodation. Providing more flexibility to enable a true campus of care continuum would be substantially more beneficial to those seniors who have already established roots in their community. The current system of coordinating internal and external care services also presents challenges, especially where 'stacking' occurs to address higher need supports in lower need facilities.<sup>17</sup> This can lead to greater duplication of efforts and inefficiencies in service delivery. Having a more streamlined care system would also support greater continuity of services for residents and create opportunities for more streamlined deployment of staff.

17. Stacking recognizes that, where there are limits to underlying services, external services by other service providers may be required to augment supports based on client needs.

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Stakeholders also indicated that provider capacity to absorb ancillary obligations was minimal. For example, while homemaking services may have been extended to clients informally in the past (e.g., transportation to appointments, cleaning, laundry, etc.), there remains a growing demand for these services that staff cannot absorb.

## 3.2 Government Policy Responses to Date

To better understand the system in which seniors' supported housing operates, it is important to contextualize the policy framework that supports it. Regulatory responsibility for housing and supports falls within different spheres and levels of government. As a result, funding and accountability are administered separately, which creates silos of service where these are not coordinated. Following is a discussion of the relevant policy framework and how it addresses (or does not) seniors' supported housing needs.

### The current policy framework for seniors' services

Across every level of government, there are an array of responsibilities geared to serving seniors (see Figure 2).<sup>18</sup> At the federal level, these responsibilities relate primarily to pension and income assistance, veterans affairs, public health and housing via the CMHC. Interface with seniors is primarily for assistance, employment and related programs.

At the provincial level in Ontario, responsibility for services to seniors cross a number of ministries including:

- > Ministry of Health – services associated with primary and acute care, as well as home and community care, and assisted living in supportive housing for seniors
- > Ministry of Long-Term Care – services associated primarily with LTC homes and paramedicine
- > Ministry of Seniors and Accessibility – services associated with community grants, active living centres and retirement home regulation
- > Ministry of Municipal Affairs and Housing – stewards for service system associated with homelessness and housing services (but delivered by municipal Service Managers)<sup>19</sup>

18. 'Seniors Housing Policy Framework' modelled after concept diagram "Overview of Government Funded Services for Seniors – City of Toronto Perspective", City of Toronto, 2019.

19. Municipalities have a more prominent role in the actual delivery and funding of existing social housing than the province.



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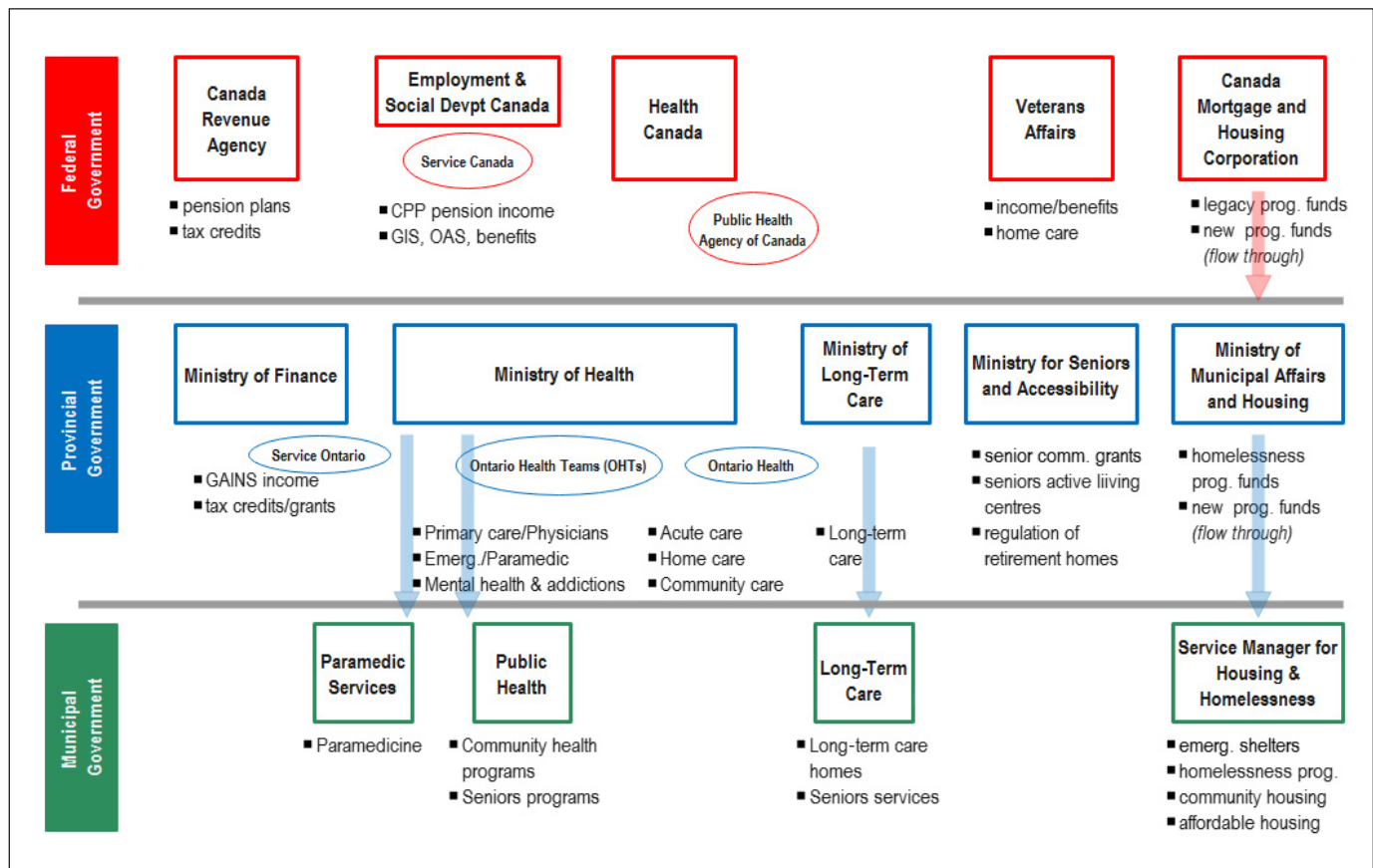
In a number of instances, seniors will have direct interface with agencies and services at the provincial level, especially in the health and long-term care spheres. This also means that there are direct accountability provisions for the services that are delivered directly. Unfortunately, coordination in service delivery between ministries is not as prevalent as one might expect when it comes to seniors.

Municipally, services for seniors in Ontario span paramedic services, public health, long-term care, homelessness and housing functions. As the level of government closest to the people, municipalities have a direct role in interfacing with seniors, either as delivery agents for federal and provincial programs or as direct deliverers of service. These dual roles mean that accountabilities can vary depending on program. For instance, the province plays a legislative role in housing and homelessness, but service delivery is done at the local level through municipal Service Managers.

In the case of supportive housing generally, there are both housing and support service elements that cross many provincial and municipal functional areas. Coordinating efforts across these areas and levels of government can prove challenges internally. When it comes to seniors' supported housing, it's also clear that a more streamlined service and accountability framework would be beneficial for both seniors and providers alike.



**Figure 2: Seniors' Housing Policy Framework**



## Supportive housing policy responses to date

In 2016, a substantive review of supportive housing was undertaken by the Province of Ontario across multiple ministries and engaging with stakeholder from many different service areas. After an extensive consultation process, the province issued the Ontario Supportive Housing Policy Framework and accompanying Best Practice Guide in 2017. The report identified the fragmented nature of the system that is intended to address supportive housing needs in Ontario. It also identified several key issues that the system is failing to address, namely:

- > Unmet demand
- > Fragmented client access
- > Programs that are inconsistent with best practices
- > Lack of coordination across systems
- > Limited data to support evidence-based policy

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The report concluded that:

“The challenges and complexity of Ontario’s supportive housing system make a long-term approach necessary to transform the system to one that is person-driven and responsive, particularly to people who have complex and changing needs.”<sup>20</sup>

In response to input from stakeholders at the time, the Framework also set out a roadmap of sorts for transitioning to a better, more responsive and more coordinated supportive housing system that was intended for aligning the efforts of government and partners. In particular, the framework identified key outcomes for individuals and the overall system that remain valid today:

- > People are supported to meet their physical and mental health needs
- > People have greater independence and control of their housing and supports
- > People have appropriate housing and supports
- > System provides people with the right service, at the right time, in the right place
- > System is better coordinated and easier for people and providers to navigate
- > System reduces pressure on institutions and service systems, including emergency services

At about the same time, an Action Plan for Seniors was also rolled out by the province, identifying broad strategies and objectives for addressing seniors’ needs across ministries, theme areas and programs.<sup>21</sup> Among other things, this strategy pointed to the need for more seniors’ supported housing.

Since the supportive housing framework and seniors action plan were established, provincial government priorities appear to have shifted. Despite the proposed framework of the day, limited progress has been made in adopting the key tenets put forward. In late 2020, the province posed additional consultation questions to stakeholders on specific aspects of supportive housing, although they did not specifically seek insights on seniors’ supported housing. Regardless, many of the original issues identified remain prevalent across the seniors’ supported housing landscape. As a result, there remains an insufficient supply to address sustained needs. There also remains a need to better coordinate and align efforts across provincial ministries, sectors and service providers.

20. Ontario Supportive Housing Policy Framework, Province of Ontario (2017).

21. Aging with Confidence: Ontario’s Action Plan for Seniors, Province of Ontario, November 2017.

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Similar messages were provided by sector agencies in response to the provincial 2020 stakeholder consultations. The Ontario Non-Profit Housing Association (ONPHA) provided a detailed response and, among other things, highlighted the need to:<sup>22</sup>

- > Invest in an integrated approach
- > Commit to a client-centred approach
- > Prioritize the supportive housing sector for development
- > Partner with Indigenous communities and organizations
- > Engage with diverse communities with lived experience

Central among these needs was fostering an integrated approach and prioritizing the supportive housing sector. As part of these recommendations, ONPHA recommended an expanded toolkit of programs and policy options to increase access to capital, funding and land for supportive housing providers.

The Association of Municipalities of Ontario (AMO) also provided a submission as part of this same consultation exercise. They identified a number of issues, namely:<sup>23</sup>

- > Protecting, growing, and improving supply
- > Making it easier for people to be matched to the right housing and supports
- > Using current resources across multiple ministries more efficiently to maximize their impact on people
- > Better supporting people who require supports from multiple systems
- > Supports within community housing

Again, themes of growing supply and system coordination were front and centre. AMO also underscored the need for a ‘whole of government’ approach and advancing their role as system stewards by facilitating growth in the system, improving access, and connecting the health and housing sectors for the benefits of tenants.

Many of the comments from the most recent round of consultations reflect concerns identified in the original supportive housing framework set out by the province in 2017. While these comments speak to supportive housing generally, many of the themes raised are directly applicable to seniors’ supported housing. By aligning advocacy efforts with partners in the broader housing system, it may be possible to effect better outcomes for seniors requiring housing and supports.

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22. ONPHA’s Response to Ontario’s Engagement on Improving Supportive Housing Survey, ONPHA, October 30, 2020.

23. Improving Supportive Housing: AMO Submission to Provincial Supportive Housing Consultation, AMO, October 30, 2020.



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### 3.3 The Role for Seniors' Supported Housing

Within the seniors' housing and supports continuum, there is a continuing need for seniors' supported housing, especially as a pre-LTC option. Sustained need and limited supply have created a gap in this segment of the market, which has left seniors in many communities with few options as their support requirements increase. Expanding opportunities to meet these pre-LTC needs would help to address the demand gap and provide a more complete and effective system of housing solutions for seniors.



Consultations with stakeholders underscored the need to address this gap, pointing to a number of issue areas that should be addressed going forward.

***There is a need for additional resources*** – Expanding pre-LTC options that are affordable is a primary concern, and having the resources to support supply initiatives is key. Increasing the supply of seniors' supported housing is the single most significant option for addressing need. However, there is also a need to expand operating funds to provide adequate supports and wrap-around services in concert with expanded supply. This is especially true for mental health supports as the complex needs of seniors have grown exponentially in recent years. Having the necessary training and supports to address this specific need is critical to managing growing demand. Resources to maintain staffing at appropriate functional levels would also help to address issues proactively, ensuring that the necessary resources are available at the right time.



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***Operational inflexibility is creating service impediments*** – Within the existing service system, there are a number of areas where program requirements and operational policies impair the ability of service providers to effectively meet client needs. A particular irritant is LTC waiting list placement obligations. Having more control over placements in campus settings would help support a true continuum of care approach and provide the necessary flexibility to apply ‘best fit’ options for clients based on available supports and services. Providing the ability to exercise more discretion in allocating resources to clients would also encourage better outcomes, enabling staff to spend time/effort on principal tasks rather than pursuing system workarounds to facilitate client solutions. Likewise, allowing for more latitude in staffing and providing flexibility for service top-ups to clients when needed could help to better address the inevitable ebb and flow of individual client needs. Having the flexibility to coordinate internal staffing and external resources was also identified, given that ‘stacking’ external services is not always the most effective service model for addressing resident needs. While these stakeholder observations reflect issues within LTC settings, they do point to the need for the type of flexibilities that seniors’ supported housing should engender.

***The system is not responsive to needs*** – At a system level, stakeholders also identified a number of issues that they felt needed to be addressed. By making the system more responsive to client and service provider needs, it is expected that outcomes for seniors could be improved. Taking a more proactive and person-centered approach to addressing seniors’ needs by intervening earlier along the care continuum could help to prevent escalating issues. Having a common point of access for client services (i.e., one-stop shopping) is also seen as a way to help limit unnecessary client interactions across the system. Broadening awareness of the system and how to navigate it would also help reduce the distance between point of contact and service for clients. Streamlining the policy framework in which providers operate would also improve outcomes for seniors. Cutting across the provincial service silos and aligning differing geographies of funding and accountability would help facilitate this, especially between provincial health, LTC and housing functions.

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## 4.0 Opportunities and Promising Practices

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In the face of sustained need, supply shortfalls and system challenges, there are a number of approaches and opportunities that could offer more effective responses to seniors' supported housing needs in Ontario. Stakeholders within the system have a number of ideas and suggestions based on their experiences to date. There are also a number of alternative models already emerging in the seniors' housing landscape and promising practices that can provide insights from other jurisdictions. By identifying innovative responses and promising practices, there is an opportunity to move the system forward in a more meaningful way.



### 4.1 Stakeholder Perspectives

As part of the consultation process, stakeholders provided a wide range of suggestions with regards to opportunities for addressing seniors' supported housing needs. These ideas fall within the following four general themes:

#### ***Utilizing and expanding housing assets***

Given the challenges that have been faced to date in expanding new seniors' supported housing, ideas that promote alternate ways to secure housing were offered, especially around the use of existing assets. Specific ideas included:

- > Utilizing former LTC assets/facilities that become available through LTC redevelopment and converting them to seniors' supported housing through adaptive reuse
- > Preserving existing seniors community housing and using leveraging opportunities to build new affordable stock dedicated to supportive housing
- > Fostering the creation of new seniors' housing through proactive local land use policies, development practices and available incentives that generate public benefits
- > Pursuing intergenerational and mixed communities through non-senior partners as a means to support diversity and inclusion

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### ***Supporting pre-LTC options***

Expanding the supply of seniors' supported housing is an obvious first choice for stakeholders. However, there are other options that were identified that may help to support seniors before they require the level of care offered in LTC facilities. Specific ideas included:

- > Targeting services to those on LTC wait lists with less intensive service needs as a way to divert or defer admission to LTC facilities
- > Promoting community support service nodes as alternatives to campuses of care in smaller service areas
- > Expanding funding and services into the community where there are naturally occurring seniors' clusters that support safe aging in place, thereby creating additional units of assisted living without the need for construction (e.g., NORCs, private sector rental buildings and seniors' community housing projects)
- > Encouraging community-based homemaking solutions and alternate living arrangements for seniors, especially those that provide informal supports and mutual housing benefits (e.g., student home sharing)

### ***Having more flexible service models***

A number of suggestions were offered to increase flexibility within current service models. This added flexibility would provide more latitude in meeting seniors' needs and help foster better outcomes for clients. Specific ideas included:

- > Providing more tiered levels of support to address issues proactively and allow for a sliding scale of user fees that reflect the varying ability of clients to pay for services
- > Supporting program flexibilities that allow more strategic use of funds which maximizes client benefits and standardizes service per diems across service areas for sake of consistency
- > Encouraging expanded service models that address both care needs (i.e., ADLs) and more general supports that help maintain housing (i.e., IADLs)
- > Enabling access to higher care and diagnostic services on-site to limit the need for client transportation and cycling between service providers within the system
- > Providing more assistance and streamlined processes to support access and sharing of information between service providers and clients (e.g., common application portal)
- > Expanding the use of technology to support service coordination and client navigation



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### **Supporting system enhancements**

In addition to shorter term measures, stakeholders also identified a need to pursue structural changes to help create a more sustained system response to seniors' supported housing needs. While these may take more time to effect, they can help create a more conducive environment for realizing solutions going forward. Specific ideas included:

- > Undertaking capacity planning across the system with other supportive housing proponents to advance opportunities (e.g., getting Ontario Health Teams to integrate seniors' supported housing in their planning)
- > Promoting partnership frameworks, both for traditional and non-traditional partners
  - Government partnerships (e.g., securing federal dollars for capital and provincial dollars for operating)
  - Other partnerships (e.g., leveraging innovative development opportunities with private sector and other non-traditional partners)
- > Measuring outcomes to assess system progress and better inform policy
- > Sharing of best practices and lessons learned to help build capacity within the system

## **4.2 Emerging Practices and Pending Opportunities**

In addition to seeking input from stakeholders, scanning of promising practices was undertaken as part of the process for developing this issue paper. Based on this work, there are a number of emerging practices and innovations that are already successfully taking place in Ontario. There are also other pending opportunities that could be pursued to expand seniors' supported housing.

### **Emerging practices**

There are a number of examples of initiatives in Ontario where seniors' supported housing is being advanced, either in the form of actual housing units or through supporting services. In the absence of committed capital funding, creative approaches have had to be taken to realize a number of these models. And while not all options are new, the current gaps that exist warrant a reconsideration of how options like these can provide expanded housing and supports for seniors in need. These practices include:

- > *Campuses of care* – While not a new concept, the idea of creating campuses of care has gained momentum in the last decade or so. These typically large tract developments are usually anchored by an LTC home and provide a range of other seniors' housing options and services on site. In that way, they support a broad continuum model that enables seniors to age in place without losing their sense of community. The clustering of housing and services also provides a critical mass of services that can be provided to all housing options on the campus, regardless of seniors' abilities. This provides enormous flexibility in term of service delivery.

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These same services can also be used to provide service outreach to seniors in the community, making the campus a true community hub. Examples in Ontario include Georgian Village (Penetanguishene) and Spruce Lodge (Stratford).

- > *Community service hubs* – Similar in concept to campuses of care but on a smaller scale, community service hubs will typically have an anchor use, whether in terms of housing or support uses. They also may have more than one housing use on site, but they act primarily as a community hub, providing a focal point for accessing services from the community and as a delivery node to provide services out to the community (i.e., hub and spoke model). They are particularly beneficial in smaller centres as they are able to mesh together smaller clusters of service that might not otherwise be able to operate on their own. Collectively these services help create a critical mass that can support programming and accommodation. Examples in Ontario include North Renfrew Long Term Care Centre (Deep River) and J.W MacIntosh Support Centre (Williamsburg).
- > *Naturally Occurring Retirement Communities (NORCs)* – NORCs are more organic constructs that typically form where seniors already live/ congregate, whether in a building or cluster of buildings that have a high concentration of seniors. From a service delivery perspective, this brings service nodes to where seniors are, rather than the other way around. Services can typically be provided more efficiently and customised in these locations based on local needs. While they do not provide housing per se, NORCs can enable seniors' supported housing by providing services in the community, which allows a group of seniors to access necessary services that enable them to age in place rather than move to a care facility. Examples in Ontario include OASIS Kingston and OASIS Toronto.

Additional information links on these emerging practices can be found in the reference section of this issues paper.





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## Pending opportunities

There are also examples of opportunities where seniors' supported housing could be advanced in Ontario as part of adjacent or related development. These opportunities could facilitate the development of actual housing units through creative arrangements or partnerships. These opportunities include:

- > *Using residual LTC buildings that are being replaced by new LTC facilities* – A substantial renewal program is underway in Ontario's LTC sector. As older LTC homes are redeveloped or new beds built, the opportunity exists to reuse former LTC building/structures where appropriate. While not all will be suitable to seniors' supported housing needs, taking the opportunity to re-purpose these owned assets provides a unique opportunity to add housing and promote a continuum of care on-site.
- > *Leveraging municipal LTC sites to advance seniors' supported housing supply* – In many instances, LTCs have been built on property that has residual development potential. This provides an opportunity to add seniors' supported housing on-site, expanding housing options and capitalizing on service/support nodes that are already established.
- > *Pursuing seniors' supported housing options through community housing redevelopment* – Within the municipal realm, local housing corporations own/operate community housing, which is run by Service Managers. As mortgages mature for these projects, there are opportunities to leverage the equity that has accumulated in them. For seniors projects, there are natural synergies where seniors' supported housing could be integrated through redevelopment or by addition.

## 4.3 Other Promising Practices

Practices are being employed in Ontario today that are helping to advance seniors' supported housing despite the lack of a formal framework for delivering such initiatives. There are also opportunities that may exist for expanding supply through adjacent or related development. While these offer options for addressing current issues, there are promising practices in Ontario and other jurisdictions that provide different perspectives on how to approach seniors' supported housing going forward. Following is a brief overview of some practices that consider both supply and service responses to seniors' supported housing issues.

- > *Lillevang (Denmark)* – This concept uses a pod-type approach that creates a more personal scale of service/interaction for seniors living in an LTC-like setting. Perhaps more notable is the philosophy of providing services and supports that reflect seniors' wishes, giving them the flexibility to choose how they wish to engage and thrive within the community they live. This helps to create a more livable environment that is reflective of community norms rather than an institutional facility.

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- > *Intergenerational integration (Peterborough)* – As a collaboration between Trent University and PeopleCare, this model promotes an integrated seniors' living facility on the campus of the university. By incorporating research, education and student training within a seniors' care home environment, the concept provides mutual benefits for both residents and researchers. It helps to create a quality living experience and combat isolation for seniors while helping to expand learnings about the supportive environment in which they live.
  - > *Virtual LTC at Home (a proposal)* – Based on a concept proposed by the National Institute on Ageing, this initiative promotes the use of expanded community paramedicine to help support more robust seniors' care in-home. By taking this more proactive approach, the concept helps to delay/defer admissions to LTC facilities and support seniors to age in place in the home environment they are most accustomed to. Initiatives like this are already being pilot tested in Ontario and encouraging more community-focused service delivery practices.
  - > *Green House model (United States)* – This U.S.-based initiative encourages more human-scale living environments for those who require LTC-type services by focusing on quality of life. Using smaller scale buildings, resident engagement is centred on individual needs and encourages self-directed choices for care in the community. This flexible, more client-centred model is geared to providing accommodation and services that support a more meaningful life experience for seniors.

These examples provide only a sample of some of the alternative ways that seniors' supported housing is being approached in other jurisdictions. What is common among them is the desire to create more meaningful living environments for seniors that are less LTC-centric and focus more on providing community-based models that support their journey as they age. Reflecting on alternatives like these can help to provide additional insights in how Ontario stakeholders might prefer to see system transformation occur looking forward. Additional information links on these initiatives can be found in the reference section of this issues paper.

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## 5.0 Forging a New Direction

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There is a clear demand for seniors' supported housing in Ontario based on the growing seniors population, sustained need for appropriate person-centered supports and a limited supply of suitable housing options that are affordable. Despite past efforts to establish a cross-sectoral framework for addressing supportive housing needs in a more coordinated way, there remains in place a patchwork system to accommodate the needs of those who require pre-LTC housing and supports. Emerging practices and innovations have helped to demonstrate examples of the possible, and promising practices from other jurisdictions point to transformational opportunities. However, success to date has largely been driven by community providers cobbling together the necessary pieces to make them work in spite of a system driven by silos of service.

Housing our seniors in appropriate, supported and safe environments means building a better, more responsive system. It also means transforming how we approach seniors' supported housing. The groundwork for a more responsive system was laid through the Framework for Supportive Housing, published by the province in 2017. Since then, modest progress has been made in advancing the objectives set out in that framework. Today we have the opportunity to build on the work of the past, celebrate the innovations achieved since then and push the system forward to better address seniors' needs.

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## 5.1 Strategic Directions

Based on the issues and gaps identified throughout this paper, there are three key strategic directions that should be pursued by government in consultation with stakeholders to help advance seniors' supported housing. AdvantAge Ontario is uniquely positioned to pursue these avenues on behalf of seniors and in concert with like-minded partners.

### 1. Moving the policy discussion forward

The supportive housing framework envisioned by the provincial government in 2017 has in effect been parked. Advocates across the housing and support continuum have continued to call for a re-shaping of the policy framework in order to respond to the clear needs in our communities. AdvantAge Ontario has likewise advocated for a more streamlined and coordinated policy framework to address the real gap that exists for those in Ontario requiring seniors' supported housing. With momentum building across a number of sectors, there is an opportunity to push the policy discussion forward. The government should lead this work and involve sector partners like AdvantAge Ontario. This will require awareness, collaboration, and accountability across ministries and stakeholders that are responsible for providing seniors' housing and supports.

### 2. Building a better system

A second strategic direction is to build a better service system, one that is responsive to sustained needs, is flexible and person centred. By streamlining the policy framework, the current patchwork of supportive housing accountabilities and programs that exists across several sectors can be simplified for both stakeholders and consumers of service. This work needs to include the expansion of the supply of seniors' supportive housing.

### 3. Supporting better outcomes for seniors

A renewed policy framework and supporting service system structure would help to provide a foundation for refining practices and pursuing innovations that better respond to those seeking pre-LTC housing options. In addition to pursuing greater flexibility through client-centred service delivery, there needs to be opportunities to implement more innovative forms of seniors' supported housing. To help advance these efforts, the government should pursue activities that:

- a. Improve responsiveness to seniors' needs
- b. Promote operational flexibility to address policy 'irritants'
- c. Support practitioners by exploring/sharing innovative pre-LTC options



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## 5.2 Taking Action

To build a more responsive service system for seniors in need of supported housing, there are more tangible and specific actions that can be pursued across responsible ministries in collaboration with stakeholders in the sector. Many of these options will require an allocation of resources or authorities that fall within the purview of governments and will therefore require their co-operation. Other actions can be undertaken by government, alone or in collaboration with like-minded partners. Proposed action items are grouped into the following three categories:

### **Building capacity and sector knowledge**

Government needs to work with stakeholders and like-minded advocates to generate awareness, cultivate support and build capacity for seniors' supported housing by addressing the portfolio knowledge gap and filling in the information blanks through research and surveying the seniors' supported housing market.

### **Utilizing and expanding the supply**

Government needs to work in collaboration with stakeholders and strategic partners to expand the supply and effectiveness of seniors' supported housing by:

- > Increasing the capacity of existing supportive housing units through more effective operational practices and flexibilities
- > Improving the current stock of seniors' supported housing to make it more resilient and client-friendly (e.g., accessibility, IT options, capital improvements, etc.)
- > Expanding new supply using alternative development approaches and non-traditional partnerships
- > Developing more seniors' supported housing stock through:
  - redevelopment of older LTC sites into seniors' supported housing as redevelopment occurs, whether as part of a campus of care or otherwise
  - renovation or redevelopment of existing seniors' buildings to create new supply where community housing is being redeveloped
- > Increasing new supply opportunities and enhanced services at support nodes as alternatives to campuses of care in smaller service areas
- > Expanding services in communities where there are naturally occurring seniors' clusters to support safe aging in place (e.g., NORCs, private sector rental buildings and seniors' community housing projects)



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### **Pursuing operational flexibility**

Government needs to work with stakeholders to enable a more flexible service delivery system by:

- > Supporting priority status for LTC placements where tenants live in campuses of care (those which include both seniors' housing and LTC) to allow them to age in place in their own communities
- > Increasing baseline funding and exploring partnerships that enhance services and support aging in place (e.g., pharmacy, more nursing supports, physiotherapists, etc.)
- > Making the seniors' supported housing model more flexible and more portable (i.e., attaching supports to the resident rather than being attached to a unit)
- > Expanding the criteria for who is eligible in order to offer a wider range of supports to a broader constituency
- > Enhancing home care services as a preventative tool to defer the need for seniors' supported housing

These key strategies and actions point to the need for increased investment and Inpursuit of opportunities to expand seniors' supported housing in Ontario. However, to achieve robust and sustainable options, it is vital that the government, in conjunction with key stakeholders, take further action.

Our recommendations highlight that supply is equally as important as increasing the capacity of service providers to implement innovative supported housing models for seniors in Ontario. In this paper, we focused on the need for a range of seniors' supported housing throughout the province. We identified that within the context of seniors' supported housing, services can be delivered much more efficiently and effectively while reducing the cost to government.

Our hope is that this paper can be used to provide information and insights on the challenges and opportunities for government. We are confident that this rich evidence will further confirm the value and benefits of expanding seniors' supported housing models in Ontario.

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## Additional Information Links

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### Emerging Practices

Campuses of care

- > Georgian Village (Penetanguishene) - <https://www.simcoe.ca/dpt/lc/georgian>
- > Spruce Lodge (Stratford) - <https://sprucelodge.on.ca/>

### Community Service Hubs

- > North Renfrew Long Term Care Centre (Deep River) - <https://www.nrltc.ca/>
- > J.W MacIntosh Supports Centre (Williamsburg) - <https://jwmaccss.ca/>

### Naturally Occurring Retirement Communities (NORCs)

- > OASIS – supportive housing in NORCs - <https://www.oasis-aging-in-place.com/>

### Other promising practices

- > Lillevang (Denmark) – <https://www.saltwire.com/atlantic-canada/opinion/local-perspectives/donald-shiner-in-denmark-nursing-homes-protect-seniors-while-providing-a-better-life-454435/>
- > Intergenerational integration (Peterborough) – <https://peoplecare.ca/peoplecare-communities-and-trent-university-collaborate-to-advance-long-term-care-in-peterborough/>
- > Virtual LTC at Home (a proposal) – <https://policyresponse.ca/bringing-long-term-care-home/>
- > Green House model (New York) – <https://thegreenhouseproject.org/>

Photos: Belmont House, City of Toronto - Castlevue Wychwood Towers, Elliott Community Long-Term Care Residence, Fairview Mennonite Home, Georgian Village - Georgian Manor, Holland Christian Homes, Nithview Community LTC, Parkview Home Long-Term Care, Reikai Centre at Wellesley Central Place, Township of Osgoode Care Centre



AdvantAge Ontario has been the trusted voice for senior care for over 100 years and is the only provincial association representing the full spectrum of the senior care continuum. Our more than 400 members include not-for-profit, charitable, and municipal long-term care homes, seniors' housing, assisted living in supportive housing and community service agencies.

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