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# TYPES OF SENIORS HOUSING

*Prepared by Seniors Services Society*

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## **1. Rental Housing**

This section includes housing that is directly managed by BC Housing, or is delivered by a non-profit society, or a co-operative. Rental Housing is intended for seniors who do not require on site services. However, some buildings do provide onsite supports such as meal programs and monitoring. Seniors can continue to live independently and arrange privately to have services such as Meals on Wheels and home support delivered directly. Seniors may also receive services provided by the local health authority.

- ***Housing Directly Managed by BC Housing***

BC Housing is a government agency that directly manages 7, 800 units of housing for families, seniors and the disabled. BC Housing is responsible for selecting all tenants. To qualify for seniors housing you must be aged 55 and older, or age 55 and under and on a disability pension or not able to work due to a disability with doctors note. People who qualify pay 30% of gross household income (this system of pricing is referred to as Rent Geared to Income – RGI). A point score system is used to assess need and your point score is compared to others applying. Those with the highest point score, that is, showing the greatest need, are given first priority.

\*For more information on BC Housing, call 604-433-2218, or visit [www.bchousing.org](http://www.bchousing.org)

- ***Housing Owned and Managed By a Non-Profit Society***

Non-profit housing societies also own and manage affordable housing developments across BC. They are responsible for their own tenant selection. Age eligibility may be different from building to building, however in most cases those aged 55 and older, or age 55 and under and on a disability pension or not able to work due to a disability with doctors note are eligible. Non-profit societies may charge a fixed low rent, or 25% to 30% of income (RGI - rent geared to income).

\*For information on member services of housing owned and managed by non-profit societies, call the BC Non Profit Housing Association at 604-291-2600, or visit [www.bcnpha.bc.ca](http://www.bcnpha.bc.ca) NOTE: the BCNHPA does not accept housing applications.

## **The Housing Registry**

The housing registry makes it possible for applicants to apply for housing with multiple housing providers by contacting one agency and completing one application form. There is one Housing Registry office as well as other access points where applicants may obtain application forms and services. Seniors Services Society is a Housing Registry access point.



- **Market Rental Geared to Older Tenants**

Apartment buildings that are purpose built for seniors or over time have naturally attracted a large proportion of older tenants. Note: these buildings do not usually provide supports of any kind. Rents are standard market rental prices and a **SAFER subsidy (call 604-433-2218)** may be applied for.

## **2. Cooperative Housing**

Co-ops are mixed income communities for families, seniors, singles and people with disabilities. Some members live in units where their housing charge is geared to income, and others who don't qualify for a subsidy pay a housing charge comparable to market rent. Co-ops are jointly owned by the people who live in them through the purchase of a share (usually begin at \$1,000). Membership means shared responsibility, not for profit housing, democratic control, open membership, and a sense of community.

\*For more information on co-op living, call the **Cooperative Housing Federation of BC 604-879-5111**, or email [info@chf.bc.ca](mailto:info@chf.bc.ca)

## **3. Single Room Occupancy Hotels (SRO)**

Residential hotels that rent out single rooms, usually with shared washrooms and limited or no kitchen facilities. A **SAFER subsidy (call 604-433-2218)** may be applied for.

## **4. Low Income Urban Singles (LIUS)**

Subsidized housing for single people between the ages of 19-45 on low income. This housing is located primarily in the Downtown Vancouver area but can be found in other areas. The housing is for low income people who have a need for subsidized housing.

## **5. Purchased Housing**

Tenure options include Strata Titled, Life Lease, Equity Co-ops, Co-housing communities, are also known as Retirement Communities or Campus of Care. Purchased housing may provide independent living, supportive living, assisted living, and residential care.

- **Strata Titled**

Purchasable apartments, detached and semi-detached units of housing that vary in price, design and amenities. Developments may include a common recreational area and secured entrances such as in gated communities. Residents pay a monthly maintenance fee and belong to a resident council as in any condominium or strata title unit. Usually restricted to adults over 40 without children under that age.



- ***Life Lease***

A Life Lease is a legal interest in residential property that permits a purchaser to occupy a dwelling unit throughout her or his life, through the initial payment of an entrance fee or prepaid lease. There is also a monthly operating fee. The entrance fee (or portion thereof) is usually refundable upon death or other termination of the lease.

- ***Equity Co-ops for Seniors***

In seniors' Equity Co-ops, you buy shares in a legal entity (the co-operative) and you lease your unit from the co-op. This differs from a condominium where each strata-titled unit is individually owned. A senior's Equity Co-op controls the price of its shares, usually with a formula related to the original cost of the units. Less expensive than buying a condominium because there is no development profit or sales commission, and the land may have been obtained at a discounted price. At the same time, a higher down payment may be required and mortgage financing may be more difficult to arrange than for a condominium. As well, your equity investment may not increase as much as it would in a private market condominium. Units may be in the form of detached or semi-detached townhouses, or apartments. Seniors' equity housing co-operatives can control their membership and typically allow only households with at least one member above the age of 55 or 60.

- ***Co-housing***

Co-housing combines the autonomy of private dwellings with the advantages of shared resources and community living. Cohousing developments typically range from 10-35 households, emphasizing a multi-generation mix of singles, couples, families with children, and elders. Residents usually own their individual homes, which are clustered around a 'common house' with shared amenities. These amenities may include a kitchen and dining room, children's playroom, workshops, guestrooms, home office support, arts and crafts area, laundry and more. Co-housing residents participate in the planning, design, ongoing management and maintenance of their community.

\*For more information call the Canadian Cohousing Network (CCN) 24 hr. information line at 604-878-3311, message line at 604-888-1158, or visit [www.cohousing.ca](http://www.cohousing.ca)

## **6. Supportive Housing**

Housing with a combination of onsite support services including at a minimum: A private living space with a lockable door; monitoring and emergency response; at least one meal a day; housekeeping, laundry and recreational opportunities. Nursing and other health related services are delivered by the local health authority or privately as they would be to other individuals living independently in the community not through the building itself. Usually not subsidized and offers studios, one bedroom and two bedroom suites, usually with kitchenettes. Meals are provided in a main dining room. Other services such as laundry and maid service are included or may be purchased. Often have a built in security system and may provide social/recreational activities for residents. If eligible, a **SAFER subsidy (call 604-433-2218)** may be applied to the room portion of the monthly rent.



- **Abbeyfields**

Abbeyfield style housing is generally a non-profit home like setting where approximately 9 seniors live together, have their own bed-sitting room with ensuite, and have meals provided. Residents share common spaces, and a house coordinator lives on site. This housing is not usually subsidized in which case a **SAFER subsidy (call 604-433-2218)** may be applied to the room portion of rental costs.

## **7. Assisted Living - Private**

Assisted Living is housing and a range of support services, including assistance with personal activities such as grooming, bathing or taking medications. Assisted Living also provides meals, housekeeping services, laundry services, social and recreational opportunities and 24 hour emergency response systems. Assisted Living may be privately or publicly delivered. All Assisted Living buildings are required to be registered with the Assisted Living Registrar. For more information visit [www.healthservices.gov.bc.ca/assisted](http://www.healthservices.gov.bc.ca/assisted) or call 604-714-3378 or 1-866-714-3378.

Assisted Living falls under Bill 73, The Community Care and Assisted Living Act, In the housing directory they are divided into two sections. For privately delivered Assisted Living you may apply directly to the building. The costs for privately delivered Assisted Living ranges from \$1400-6000/m. Some Private Assisted Living residences may have subsidized units available. To access subsidized units your local health unit must refer you.

## **8. Assisted Living - Public**

Assisted Living is housing and a range of support services, including assistance with personal activities such as grooming, bathing or taking medications. Assisted Living also provides meals, housekeeping services, laundry services, social and recreational opportunities and 24 hour emergency response systems. Assisted Living may be privately or publicly delivered. All Assisted Living buildings are required to be registered with the Assisted Living Registrar, for more information visit [www.healthservices.gov.bc.ca/assisted](http://www.healthservices.gov.bc.ca/assisted) or call 604-714-3378 or 1-866-714-3378. Assisted Living falls under Bill 73 The Community Care and Assisted Living Act and in the housing directory they are divided into two sections. Publicly funded Assisted Living may fall under the Independent Living BC program, for more information on this program contact BC Housing [www.bchousing.org](http://www.bchousing.org) or contact your local health unit. To access this housing your local health unit must refer you. For an assessment contact the health unit in your community. This is the same system for accessing residential care. The cost for most Public Assisted Living is 70% of monthly income. Some Assisted Living residences may be Private with some subsidized units available.

## **9. Residential Care -Private**

Residential Care provides care and supervision for individuals who can no longer be looked after in their own homes. Types of residential care settings include intermediate care facilities, multilevel care



facilities, extended care hospitals and private hospitals. Care levels are determined by the health care requirements of the individual.

Residential Care settings are licensed under the Community Care Facilities Act and in the *Seniors Housing Directory* they are divided into two sections:

Private Residential Care may provide all levels of care including personal care. Private Residential Care facilities may also offer some publicly funded beds. To apply for private residential care, contact the building directly.

## **10. Residential Care - Public**

Residential Care provides care and supervision for individuals who can no longer be looked after in their own homes. Types of residential care settings include intermediate care facilities, multilevel care facilities, extended care hospitals and private hospitals. Care levels are determined by the health care requirements of the individual, and could include:

All public Residential Care facilities require a referral through your local health unit. Anyone may refer a person in need of care to his or her local health unit for an assessment. If you are assessed as requiring a move to residential care, your local health unit staff will explain the process to you. Your care level will be determined by your health care needs. To supplement costs you are required to pay a daily accommodation fee based on your income. Admission is on a priority placement basis.

## **11. Temporary Emergency Housing**

Includes Shelters, Transition Homes, Second Stage Housing, and Hostels.

## **12. Special Interest Housing**

Housing of interest to a specific group such as Ethnic Housing, Veterans Housing, and housing for such communities as Lesbian, Gay, Bisexual, and Trans-gender. Special Interest Housing is dual listed under other types of housing in the *Seniors Housing Directory*, according to type and services provided.

## **13. Mental Health**

You must be assessed to access this housing. In the Vancouver Coastal Health area referrals come through Mental Health Residential Services. Eligibility for placement in a Community Home is determined by Mental Health Residential Services based on the person's mental illness and their need for daily assistance with routine tasks. Individual referrals are matched according to the home's age



group and gender. Mental Health Residential Services can be contacted at 604-734-5265. Residents outside of the Vancouver Coastal Health Authority should contact their local mental health teams.

#### **14. Wheelchair Housing**

Housing specifically designed to accommodate wheelchair users. Not all units are completely wheelchair modified so be sure to ask about what is offered.

#### **15. Proposed New Housing**

Lists newly proposed housing. Please note some of these projects are only in the proposed stage and may never achieve completion.

