



BLACKFALDS SENIORS HOUSING



COMMUNITY AWARENESS SESSION

BLACKFALDS SENIORS HOUSING



- **Project Partners**



- **Seniors Housing Spectrum**



- **Non Market and Market Housing**



- **Housing Options**



- **Blackfalds Project Priorities**



THE NEED FOR HOUSING

- **Number of Households over 55 from 2016 Census - 1,055 representing 11% of total population**

- **Current seniors only project in town - 4 units seniors self contained apartment - owned by the Government, operated by The Bethany Group**

- **Growth rate of Seniors in Town, Alberta and across Canada - to increase to up to 25% of population within next 15 years**

- **Living longer and staying close to family and friends**



- **Town of Blackfalds - providing the land and leading the community consultation - Council to have final decision on the project, including project type, rental and accommodation fees**



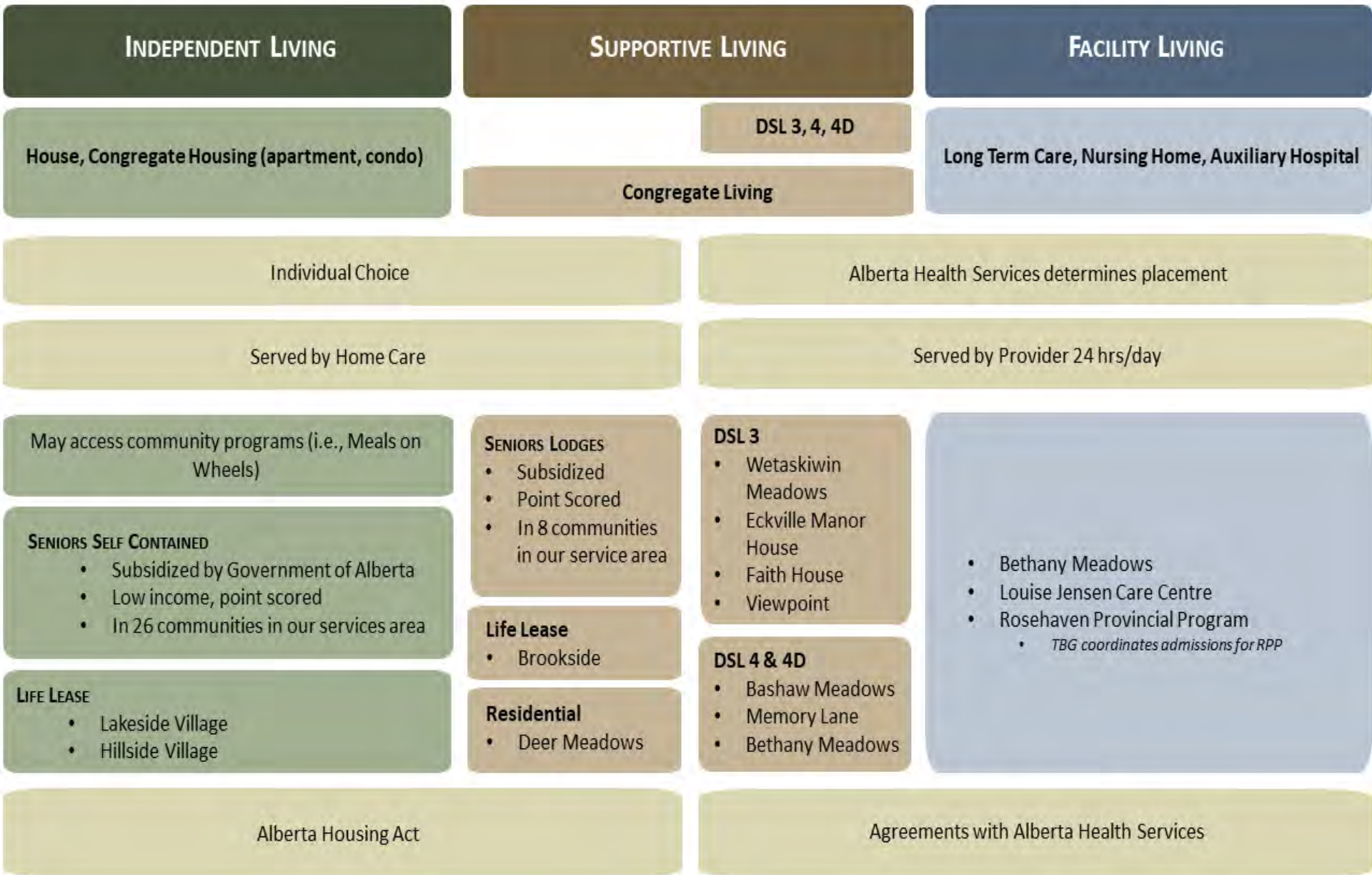
- **Lacombe Foundation - Public body operating since 1960 under the Alberta Housing Act, of which the Town of Blackfalds is a member**



- **The Bethany Group - Public Body operating since 1922 - and is the CEO for the Lacombe Foundation and provides health care and housing services to over 2,500 households throughout Central Alberta**



HOUSING CONTINUUM



MARKET AND NON MARKET HOUSING



- **Market Housing is provided without government support, including private for profit ventures and those developed and operated by not for profit providers**



- **Rental or homeownership options available in most communities, including independent living, supportive living and facility living**



- **Government supported housing includes government owned or supported with grants and operated by community based not for profit organizations**



- **Government supported housing regulates rents and access, typically targeted to low to moderate income seniors, however higher income seniors may live in facilities based on choice and availability**



HOUSING TENURE OPTIONS



- **Rental Housing - Providing independent living, supportive living and facility living at market or regulated rents - developed through private capital and recovered through monthly rents, which also cover operating costs**



- **Homeownership - Single Family dwellings or multi family dwellings and condominiums - developed with private capital and recovered through sales price - homeowner responsible for all mortgage and operating costs, including utilities, property taxes and maintenance**



- **Life Lease - Capital provided by the clients, not requiring a mortgage with lower rents to only cover operating cost, majority of capital returned on client leaving the unit**



- **Housing Cooperative is a form of joint ownership under a rental model of financing and operations**





- **Independent living typically includes self contained living with full kitchens, 1 and 2 bedroom apartments. Community based services including home care or meals on wheels assist with residents to remain at home as long as possible. Residents have choice and the ability to live independently**



- **Supportive Living without Health Care typically includes housing, but also at least one meal per day, access to housekeeping and laundry services and activities. Resident typically chose supportive living to enable a good quality of life**



- **Supportive living with Health Care typically spaces designated by Alberta Health Services for clients that need access to medical staff on a scheduled or unscheduled basis**



INCOME AND AFFORDABILITY

- **Government supported housing set income limits based on Core Need Income Thresholds for the annual income required to pay less than 30% for safe, secure and affordable housing**

- **The 2017 Core Need Income Threshold for a one bedroom unit in Blackfalds is \$35,000 meaning that market rents are \$875 per month which is 30% of this monthly income**

- **The Alberta Seniors Benefit thresholds are also used to determine eligibility for financial assistance for lodge accommodations and health care facilities**

- **The annual income threshold for a single senior is \$27,300 and for a couple is \$44,335**

INCOME AND AFFORDABILITY



- The current seniors minimum pension incomes, based on Old Age Security, Guaranteed Income Supplement and Alberta Seniors Benefit, are \$1,742 per month for a single (\$20,904 per year) and \$2,648 per month for a couple (\$31,776 per year)
- The Canada Mortgage and Housing Corporation 2017 rental market survey for Alberta stated that average rent for a 1 bedroom apartment is \$988 per month
- The Provincial Government 2017 rental market survey for Blackfalds of 37 units, did not capture any 1 bedroom units, but stated that 2 bedroom average rent is at \$929 per month
- The Canada Mortgage and Housing Corporation 2017 survey of seniors supportive living indicated average rent of \$2,588 per month

GOVERNMENT SUPPORTED HOUSING



- Provincial Affordable Housing Strategy based on National Standards of paying less than 30% of income for safe, secure and adequate housing



- Government supported Seniors Self Contained Apartments providing 1 bedroom apartments with rent at 30% of income



- Government supported seniors lodge accommodations, providing rooms, meals, housekeeping, life enrichment and 24 hours staffing - government regulated monthly accommodation fee



- Government support Designated Supportive Living and Long Term Care providing health care and supported accommodations - government regulated accommodation fee



SENIORS SELF CONTAINED APARTMENTS

- Owned by the Province of Alberta, regulated by the Alberta Housing Act

- Operated by a Public Housing Management Body such as The Bethany Group

- Rent is set at 30% of income plus electricity, parking, telephone and cable TV



LIFE LEASE HOUSING - INDEPENDENT LIVING

- Resident provides up front capital in lieu of reduced rent
- Original capital returned on exit less up to 10% refurbishing and administration fee
- Rents are 20% to 30% below market - \$600 to \$900 per month for bachelor, 1 bedroom, 2 bedroom or 3 bedroom unit



SENIORS LODGE - SUPPORTIVE LIVING

- Rent and service package must leave at least \$315 per month disposable income - rental portion at 30% of income

- Bedsitting, partial kitchens and full one bedroom options

- Lacombe Lodge is nearest option for Blackfalds residents



FACILITY LIVING - LONG TERM CARE

- Health care services provided on site as public service funded by the Health Care System
- Accommodation services for meals, housekeeping, laundry and life enrichment at regulated rates set annually by the Province
- Lacombe and Red Deer nearest health care facilities



NEXT STEPS – SURVEY

- What type of housing would you like – rental, life lease, housing cooperative or homeownership?
- What kind of services do you want in a new facility - independent living or supportive living?
- How much can you afford to pay?