



Office of the
SENIORS' ADVOCATE
Newfoundland and Labrador

**Submission to the 2024-2028
St. John's Community Plan
to End Homelessness**

June 27, 2024

The Office of the Seniors' Advocate offers this submission to inform the development of the 2024-2028 St. John's Community Plan to End Homelessness. Our Office also participated in the group consultation session on June 14, 2024, conducted by MQO Research.

While the Office recognizes that this submission is to directly inform the development of the 2024-2028 St. John's Community Plan to End Homelessness, the issues heard are province wide and impact seniors beyond the St. John's metro area. Many of the issues outside of the St. John's metro area are worse, as there are even less available housing options and less supportive options.

Issue

Housing insecurity and homelessness has been a growing concern for seniors in Newfoundland and Labrador, and therefore, for the Office of the Seniors' Advocate. Through our requests for advocacy by seniors and family members, as well as our engagement with community organizations, we have heard of seniors who are experiencing homelessness for the first time in their lives, or those who are at significantly high risk of becoming homeless due to the rising cost of living and financial struggles. We have heard from seniors struggling to find affordable, safe housing in a market where the rental rates for suitable, accessible, safe and affordable housing is out of reach. Seniors have shared frustrations with the long wait lists to be considered for a rental subsidy, further placing the senior at risk of homelessness with the rising rent increases.

We have heard of the struggles to find safe, affordable, accessible housing that is close to essential amenities, or at the very least, close to public transit. It is challenging for a senior with no transportation to go grocery shopping and have to walk a far distance with their grocery bags or bring the bags on public transit.

There are some seniors who are looking to downsize their home, as they cannot afford the maintenance required nor the cost to heat the home due to the rising cost of oil, electricity and wood. Seniors are having to close off sections of their homes and put blankets in doorways in an attempt to keep the heat in specific rooms. They are unable to move because there is no affordable housing available.

Some seniors have rented apartments for many years, only to receive a no-cause eviction notice, or for their rent to increase beyond their financial means.

We heard from seniors who have lived many years in rough, unstable living conditions, who spoke of the horrid living conditions, including mold, leaky roofs, dirty carpet, violence, and drugs. They shared the struggles they experience with accessing supports and services. As they grow older, their health has declined and new challenges arise, including not being able to access home supports due to their living arrangements, having their medications stolen, or having no suitable place to store medication (ie. fridge), and declining physical health impacted by living conditions.

Through our discussions with community organizations, we believe that the number of seniors who are homeless is actually much higher than indicated by the numbers of seniors in shelters, as many seniors are couch-surfing, living in uninsulated trailers, and other inappropriate and often unsafe arrangements. Given the aging population, more and more seniors will find themselves in these circumstances if action is not taken. Further, while we know a significant proportion of the homeless population are older adults and seniors, given the age demographic in the province, with 47% of the province being 50 years and older, and 24% of the province being 65 years and older, this trend will unfortunately continue.

Office of the Seniors' Advocate Actions

The Office of the Seniors' Advocate has engaged in several months of discussion with community organizations working to address the housing crisis in Newfoundland and Labrador. With the increased occurrence of homelessness across the province, it is imperative to find solutions that support our most vulnerable neighbours to find and maintain housing.

In October 2023, the Office of the Seniors' Advocate and End Homelessness St. John's, with the support of a number of community organizations including The Gathering Place, Connections for Seniors, SeniorsNL, The Transition House Association of NL, Stella's Circle, Iris Kirby House and the Salvation Army St. John's Downtown Ministries Wiseman Centre and the Ches Penney Centre of Hope, formally requested the Provincial Government establish a stand-alone All-Party Committee on the Housing Crisis.

We recognized that housing, as a key social determinant of health, is being addressed in other government initiatives, however we believed that a dedicated All-Party Committee was required to target the underlying causes of homelessness, to enable full participation of those with lived expertise and community partners, and to co-create the housing solutions rooted in national and international best practices.

We also recommended that the initial focus of the All-Party Committee on the Housing Crisis be on seniors, because of the recent trends and the overall vulnerability of many seniors, but also focus on all age categories.

In November 2023, the Provincial Government established a Task Force to address homelessness in NL. While this was not the initial recommendation from the Office of the Seniors' Advocate and End Homelessness St. John's, we were pleased that there was movement towards addressing the concerns around homelessness.

Considerations

Outlined below are some of the issues raised from our community organization meeting (noted above), and additional specific concerns of the Office of the Seniors' Advocate, which we encourage End Homelessness St. John's to consider as you develop the 2024-2028 St. John's Community Plan to End Homelessness:

- There is an increase in the number of seniors experiencing homelessness and accessing emergency shelters;
- There is an increase in the number of seniors who are renting who receive no-cause eviction notices and are struggling to find alternate housing;
- Existing supports and programs, including shelters, are often not set up to meet the unique needs of seniors experiencing homelessness, including accessibility, physical and mental health challenges, and cognitive challenges;
- Home care supports may be approved but it is almost impossible to find home care workers willing to work in an emergency shelter, leaving seniors with little or no support;
- Seniors on a fixed income, usually federal programs such as CPP, OAS and GIS, are often ineligible for many funding programs that would enable them to afford housing, such as the NL Health Services (Eastern Zone) mental health rental top-up. They are also no longer eligible for support with security deposits and moving costs from Income Support;
- Seniors transitioning from Income Support to OAS and GIS are no longer eligible for direct deposit to the landlord, which can be a challenge for seniors who have not paid rent/bills directly themselves;
- Today's extremely competitive rental market is challenging in general, but especially for seniors due to inability to access transportation, technology and social media. Tasks such as finding available rentals often requires access to internet/social media and viewing the rental requires transportation. Many seniors do not have family or informal supports to assist with these tasks;
- Seniors have few options to meet the rising costs of living, therefore are increasingly at risk of poverty and homelessness;
- Some existing congregate living arrangements for seniors, such as personal care homes, are struggling to meet the increasingly complex needs of seniors without the supports or services required. This often results in seniors being evicted to emergency departments or to shelters without health supports;
- Due to the current Housing Crisis and high cost of living, even seniors who own their homes are prematurely seeking permanent out-of-home solutions for various reasons (for example, to protect themselves from unwanted guests that will not leave their home, cost of home maintenance and utilities, debt payments, snow shoveling, cleaning, etc.). This places strain on the emergency shelters (emergency housing and Intimate Partner Violence shelters), personal care homes and the long term care system;

- Storage of belongings is an issue for seniors who have to leave their homes or long-term rentals, with minimal time frame provided for storage (if provided at all);
- The conditions of some of the homes are deplorable, with mold, rodents, leaks – conditions which will negatively impact a seniors physical and mental health, leading to further health concerns;
- Many existing senior apartment buildings are not accessible. There is no elevator;
- Specific needs/requirements of seniors are often not considered during the day-to-day processes at some programs or services (ie. having to stand in lineup outside while waiting for food); and
- The safety of seniors is at risk in some congregate living situations (ie. boarding homes) and shelters (ie. targeted because other residents know that they received their OAS cheque therefore have money to steal, they are afraid to bring in medications for fear of being hurt while the medications are stolen).

Conclusion

The Office of the Seniors' Advocate is still awaiting a response on our request to the Provincial Government for a stand-alone All-Party Committee on the Housing Crisis. Alternatively, action on the Housing Crisis more broadly, and in addition to the Task Force on Homelessness, is required. The two issues, while related, require a different response.

The Office of the Seniors' Advocate will continue to work with community organizations on the issues of housing and homelessness, with a specific focus on seniors. With the increased occurrence of homelessness and the increase in the number of seniors experiencing homelessness, it is imperative that all future planning to address the issue of housing and homelessness include seniors and their unique needs.

With this submission, the Office of the Seniors' Advocate trusts that End Homelessness St. John's will consider the complex and diverse needs of seniors, as well as the concerns noted within this submission, while developing their 2024-2028 Community Action Plan to End Homelessness.

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