

The Simces and Rabkin Family Dialogue on Human Rights

in Partnership with

Equitas

The Right to Housing for Older Adults

Roundtable Discussion in Vancouver, British Columbia

June 6, 2024

Summary of Discussion

I Purpose of the Roundtable

A Roundtable Discussion was held with a select group of community leaders to share ideas and propose strategies for moving forward on the right to housing for older adults. (List attached)

This session was coordinated by the Simces and Rabkin Family Dialogue on Human Rights and Equitas, International Centre for Human Rights Education, as a follow-up to a larger dialogue that was held on November, 2023 with the Canadian Museum of Human Rights on: *Housing is a human right: New actions to solve Canada's ongoing crisis*. [Housing is a human right | CMHR \(humanrights.ca\)](https://www.humanrights.ca/)

With recent announcements by all levels of government on funding, policy changes and initiatives regarding housing, the purpose of the roundtable discussion was to identify the impact on the right to housing for older adults and recommend key strategies for action.

The hope is for organizations to use this document in their ongoing work to improve housing options for older adults.

Margot Young, Professor at the Allard School of Law at the University of British Columbia, with expertise in a range of areas where human rights and social justice intersect, e.g., housing, poverty, women's social and economic equality, and constitutional equality rights, set the stage for the discussion by: framing housing for older adults within a human rights lens, highlighting some critical data, and identifying a number of key trends. Her remarks are summarized in sections II, III, and IV below.

II Grounding Housing as a Human Right

- It is important to recognize that the right to adequate housing is enshrined in the United Nations' 1948 *Universal Declaration of Human Rights* and included as a right in Article 11 of the *UN Covenant of Economic, Social and Cultural Rights*.
- The United Nations treaty body for the Committee on Economic, Social and Cultural Rights (CESCR) notes that the notion of adequacy references the key elements of: security of tenure, availability of services, facilities and infrastructure, affordability, habitability, accessibility, location, and cultural adequacy.
<https://www.refworld.org/legal/general/cescr/1991/en/53157>
- Since 2019, housing as a human right has been recognized in Canada's *National Housing Strategy Act*. This Act states that the housing policy of the Government of Canada is to:

(a) recognize that the right to adequate housing is a fundamental human right affirmed in international law;

(b) recognize that housing is essential to the inherent dignity and well-being of the person and to building sustainable and inclusive communities;

(c) support improved housing outcomes for the people of Canada; and

(d) further the progressive realization of the right to adequate housing as recognized in the International Covenant on Economic, Social and Cultural Rights.

<https://laws-lois.justice.gc.ca/eng/acts/n-11.2/FullText.htm>

III Critical Background Data

The data paint a picture of substantial increase in the older adult population, with housing increasingly precarious, unaffordable and too often not available. These factors have led to a rise in the number of unhoused or housing precarious seniors in BC.

Note: The data outlined below can be found in two major recent reports:

- *Aging in Uncertainty: The Growing Crisis for BC Seniors* November, 2023, United Way, British Columbia <https://uwbc.ca/wp-content/uploads/2023/11/uwbc-seniors-housing-report-hi-res.pdf>
- *This Isn't Working 2024 Call for Government Action to End Houselessness.* <https://www.carnegiehousingproject.ca/>

A caveat about numbers...numerical age is not always an appropriate gauge - people reach transition into senior citizenship at different ages...and inequities and barriers can create a younger threshold for aging.

- By 2030, 1 in 4 Canadians will be over 65 years of age.
- The seniors population in BC has increased by 20% from 2017 to 2022. In 2022, 1 in 5 in BC were seniors. Currently about 30% of Vancouver's population is 55 or older.
- Around 95% of seniors live independently in the community, about 5% live in assisted living or long-term care.
- 1 in 4 seniors in BC 'barely make ends meet'.
- A senior in Vancouver dependent on government benefits would spend 78% of their income to rent an average one bedroom apartment (\$1,432)
- 1 in 5 senior-led renter households spend 50% or more of their income on housing. (Note: These are COVID era statistics—the situation may be worse now given the expiration of the Canada Emergency Response Benefit (CERB) which temporarily boosted incomes.)
- The availability of subsidized housing units set at 30% of income numbers has not changed (despite the increase in population), subsidized housing set at 50% rent geared to income have decreased by 6% from 2017 to 2022.
- The corresponding waitlist for the remaining subsidized units is up by 45%.
- More and more seniors are being pushed to the brink of homelessness. Homeless counts show significant homeless rates for people aged 55 or more. About 21% of homeless are over 55 years of age, based on combined data sets from across regions. In Greater Vancouver, the number was 22-23% in 2023, up from 9% in 2008. These counts are almost certainly underestimating the true numbers because identifying the homeless population is challenging, as many prefer not to be counted or documented.
- Approximately 24% of homeless in Vancouver are older persons.
- In metro Vancouver homeless population increased 32% in 2020 -2023 in all 11 municipalities.
- 23% of the homeless population stay in encampments.

IV Key Trends Impacting Housing for Older Adults

All of the factors identified below compound and enhance each other.

1. Low incomes and high housing costs.

Both low income and high housing costs shape housing affordability. “We are in a housing crisis and an income disparity crisis”.

Incomes of many seniors are not keeping pace with rapidly rising costs of living as most are dependent on retirement income that is relatively fixed and inflation has increased the cost of food and other items. The percentage of seniors with low incomes has been rising.

Half of seniors in BC have an after-tax income below \$32,000, one in four below \$21,000.

Many seniors are reliant on income from government retirements benefits such as Old Age Security, Guaranteed Income Supplement, BC Seniors Supplement. Together these amount to about \$10,000 less than a full-time minimum wage job.

Currently the percentage of seniors whose income is at the ‘low-income rate’ in BC sits at 15.2%, the highest for any age group and almost double the rate for other age groups. This is a reversal from the data of 30 years ago.

Further, the cost of rentals is soaring. In Greater Vancouver, for example, only 1 in 200 units are affordable for renters with the lowest 20% of incomes. Rental cost has rapidly increased in the primary rental market. Just about half of senior-led households live in housing that is unaffordable. 1 in 5 are precariously housed and at risk of homelessness.

There is a major lack of **low-income rental housing**. There is a low number of new units becoming available while there is a loss of existing units. More specifically, access to publicly subsidized rent-based on income seniors’ housing has declined. At the same time, low-cost private market options are diminishing due to rising rents, evictions, renovations, and redevelopments. Operating agreements with either provincial or federal governments that have provided funding for subsidized housing are expiring which is anticipated to significantly reduce these kinds of units. Experts predict that close to 30,000 units of subsidised rent geared to income houses will disappear by 2033. See also *This Isn’t Working 2024 Call for Government Action to End Homelessness*.

<https://www.carnegiehousingproject.ca/>

Further, some low rent options that are currently available are not necessarily appropriate for seniors, e.g., lack of senior specific building, lack of health and social supports, tendency to house seniors in places where other residents struggle with health challenges, and situations that are unsafe for older adults.

It is important to note that intersectional features of the senior population compound the issue. Older women and men report different housing experiences, and discriminatory experiences. Women are more vulnerable to violence and abuse. For Indigenous elders, colonial legacy structures impact availability. The impact of racism on Black, racialized and newcomer seniors also needs to be considered. Intersecting vulnerabilities impact housing precarity, availability and affordability.

2. Fueling high housing costs is the phenomenon of financialization of housing.

Housing has become an investment vehicle. Business models have been applied to housing often financializing it so as to be geared to short term high yield profits.

About one third of all seniors housing in Canada is estimated to have been financialized....including purpose-built rental buildings...owned by investors with an eye to revenue, increasing wealth.

Ownership and or operation of long-term care homes and retirement residences by corporations focused on profit, deserves attention to assess if this is an appropriate model.

Commentators attribute the decrease in existing affordable housing stock, lack of new affordable housing, increased displacement, eviction, geographic segregation, poor maintenance, and disproportionate impact on marginalized groups, to financialization and its push for excessive investor profits.

3. Privatization of housing provision

Canada has been said to have the largest percentage of housing created and distributed in the private market. That is, unlike other comparable nations, our governments are notably less active in the provision of public housing. Private development, private landlords, and private ownership overwhelmingly characterize how housing is built, rented, and provided in Canada.

4. Limited housing options and decrease in availability for those options that do exist and lack of supportive housing.

A common theme is the need for access to a continuum of senior-specific housing options and a range of supports to enable older adults to age in place.

A continuum of housing options with supports to meet a wide range of needs of the diverse older adult population is recognized as essential. Many good examples exist but these are often limited to particular geographic areas, or are pilot in nature and do not have the collective impact to enable choice and to address the unique and diverse needs of the older population. See below for options the participants identified.

5. Inadequate Residential Tenancy Legislation

Residential tenancy legislation ties rent increases to tenants, not to the rental unit, lacks adequate eviction protections, and has weak and inaccessible enforcement mechanisms.

Margot Young concluded by saying...“A perfect storm of factors generates the deeply distressing picture of housing insecurity and precarity that seniors in Canada increasingly face”.

V Roundtable Discussion

The roundtable discussion was rich. The following summarizes key points raised by participants. These are the perspectives of the participants and are not intended to be a comprehensive study or analysis of the challenges or a complete list of suggestions for moving forward.

A. Health implications

There is good evidence that people dealing with inadequate housing confront a wide range of adverse health consequences such as poor cardiometabolic health, e.g., hypertension, diabetes, as well as heart failure, poor mental health, lung diseases and various infectious diseases. This is particularly amplified in older adults.

B. Urgency

While participants indicated that addressing the right to housing for older adults is complex, and layered, it is urgent, it is in a crisis and needs to be addressed now. We need -

- “solutions now”
- “preventative actions” now so that more older adults are not put into precarious situations
- “removal of barriers immediately” to enhance affordability and availability of housing options and supports
- “strategic planning” for the future.

C. Rights-based approach

Framing housing within a human rights perspective is seen as critical to enable older adults to live in “security, peace and dignity”. Participants indicated that it is important that there is agreement on what a rights-based approach to housing is and that consent is central. It was noted that this is complex and further dialogue is required. Older adults need to be able to make their own choices. However to be able to make these choices, housing needs to **be affordable, available, accessible, adequate and there needs to be accountability.**

The challenges and solutions identified by participants are organized on the above five A’s.

D. Affordability

Challenges:

- The poverty level of seniors is high.
- Many seniors do not have sufficient income to cover rents.

- According to the BC Seniors Advocate, BC seniors cite affordability as the primary challenge to healthy ageing.
- Most social housing has rents geared to income which means that people pay 30 percent of their gross income on rent. According to the Carnegie Housing Project research, in reality, most new social housing excludes low income people on social assistance, disability assistance or the basic senior's pension and low income earners by requiring people to have a certain income before they are eligible to apply for a unit. For example, people who have income below \$40,000 are excluded from most social housing because their income isn't high enough.

What is needed:

- The latest Report by the new BC Seniors Advocate recommends:
 - *Provide immediate financial relief for low- income renters by redesigning the Shelter Aid for Elderly Renters (SAFER) program so that seniors' rents are 30% or less of their income and rent ceiling are adjusted to reflect the current reality of the rental market.*
 - *Increase the amount of BC Senior Supplement and index the supplement to inflation consistent with other government income supports for seniors like CPP, OAS and GIS.*

See *Ageing Matters: Listening to BC Seniors*. First report from Dan Levitt the new BC Seniors Advocate. <https://coscobc.org/ageing-matters-listening-to-b-c-seniors/>

- The Carnegie Housing Project recommends that to ensure social housing does not exclude low income people, half of social housing should be required and funded to be available to people who can afford the shelter/pension rate. Shelter rate in BC is \$500 a month, the amount that the BC government allocates for shelter for a single person receiving social or disability assistance. (Note: this is a bit higher for couples and families). Pension rate is the amount that a single person on basic (OAS and GIS) pension can afford, about \$555 a month.
<https://www.carnegiehousingproject.ca/>

E. Availability

Challenges:

- Overall strong agreement that there is a lack of subsidized social housing.
- A recent report by the Carnegie Housing project indicates:
 - Loss of SRO's to rent increases – when tenants leave or die, landlords often renovate slightly and raise rents
 - Losing modular housing to lease expirations
 - It take years to get new social housing buildings built.
 See full report: *This Isn't Working 2024 Call for Government Action to End Houselessness*. <https://www.carnegiehousingproject.ca/>

- There is a lack of alternative housing options for older adults. What is currently available does not serve older adults well due to gaps in the continuum as well as lack of senior-specific housing options and supports. See: *Aging in Uncertainty: The Growing Crisis for BC Seniors* November, 2023, United Way, British Columbia <https://uwbc.ca/wp-content/uploads/2023/11/uwbc-seniors-housing-report-hi-res.pdf>
- Concern was raised about the safety of older adults in mixed tenancy social housing units when older, frail adults are mixed, for example, with people with poor mental health and substance use disorders. Due to this mix and the lack of support, aggressive behaviours impact the frail seniors. See: *Impact of Housing First and Supportive Housing on Frail Seniors – Spotlight on Langley Social Housing Complex*, <https://www.langleyseniorsinaction.ca/newpage>

What is needed:

- Participants felt that because the older adult population is diverse, it is important to address distinct needs, in particular, further efforts are required to engage and ensure the needs of older adults within Indigenous communities, radicalized groups (anti- black bias was identified), people with physical and mental challenges, cultural groups and other special communities are met.
 - Elders in Indigenous communities need to be involved in determining the best housing options and supports.
 - Radicalized groups, e.g., the black community, want the opportunity to address their specific housing needs.

In the short/medium term, a number of key strategies were identified:

- Use of government owned lands and office space for increasing availability.
- Ensure temporary shelters and SRO's are remodeled to enable older adults to live safely and with dignity.
- Advocate for changes to the Residential Tenancy Act to protect the rights of older adults from eviction, renoeviction, and increased rents.
- Examine the option of tiny homes to help address the homeless crisis. See <https://globalnews.ca/news/10439576/12-neighbours-community-fredericton-tiny-homes/>
- Ensure that all planning and design for new housing takes into account best practices inclusive of age-friendly social and physical requirements.

A number of innovative housing options were identified with the suggestion that these need to be made more readily available for older adults – not just pilot projects but a wider implementation to have the collective impact of enhancing the continuum of housing for older adults. Key examples identified include:

- **Home Sharing** – Is the situation when people come together to share a space. SFU Renewable Cities and Hollyburn Community Services Society launched The Housing

Solutions Lab in February 2023. It explores housing opportunities for older adults (age 55+) living in primarily single-detached homes on Vancouver's North Shore who are interested in home sharing, secondary suites and coach homes. See <https://www.sfu.ca/renewable-cities/projects/past-projects/housing-solutions-lab.html>

- **Intergenerational Housing** model, where older adults live in communities that promote ties with younger generations. This approach can serve as a method of improving the health and well-being of older adults while providing benefits to society at large. See example <https://imagining-an-affordable-vancouver.webflow.io/sub-heading/inter-generational-and-mixed-income-living>
- **Co-housing** – There are a number of co-housing opportunities in Vancouver area. They are characterized by the presence of private units, semi-private spaces, and indoor and outdoor communal (shared spaces). An example – Our Urban Village Cohousing. <https://www.oururbanvillage.ca/>
- **Naturally Occurring Retirement Communities**
A naturally occurring retirement community is a community that has a large proportion of residents over 60 but was not specifically planned or designed to meet the needs of seniors living independently in their homes. It could be an apartment, housing complex, neighbourhood or larger geographic area. The critical characteristic is that a new facility is not being built but services are brought into existing apartments or neighborhoods to meet the needs of seniors. This model promotes aging in place. Note: The Oasis Senior Supportive Living in Ontario is a key example. <https://www.oasis-aging-in-place.com/about-us>

For more information on Cohousing and NORCS see <https://www.heyneighbourcollective.ca/wp-content/uploads/2021/05/Aging-in-Place-Project-Summary.pdf>

For more information on NORCS see: *It's Time to Unleash the Power of Naturally Occurring Retirement Communities in Canada* (National Institute on Ageing & NORC Innovation Centre report): <https://www.niageing.ca/norc>

- **Age-Friendly Communities** promote healthy and active aging. People in age-friendly communities are supported in maintaining their independence and have access to the community supports and services they need. See City of Vancouver's Age Friendly Action Plan: A Safe, Inclusive, and Engaging City for Seniors. <https://vancouver.ca/people-programs/age-friendly-action-plan.aspx>
- **Affordable Homes:** Example of a group in Vancouver providing affordable homes to those that otherwise struggle with the demands of market housing, e.g., seniors, families, and people with disabilities is Brightside. For more information see <https://brightsidehomes.ca/>

- **Housing for Specified groups** – An example is the partnership with the Aboriginal Land Trust, Swahili Vision International Association embarking on an exciting housing development initiative in New Westminster. This innovative project aims to provide affordable housing to Black and Indigenous families, Elders, and individuals, addressing a pressing need in the community.
<https://swahilivision.org/programs/joint-housing-project/>
- **Multi-unit Housing** – For models of multi-unit housing that inspire social connecting see <https://www.heyneighbourcollective.ca/2022/06/day-two-session-videos-from-the-living-together-symposium/>
<https://www.heyneighbourcollective.ca/2023/12/building-social-connections-inspire-socially-connected-multi-unit-housing/>

F. Accessibility

Challenges:

- The lack of access to social and health supports for older adults was identified as one of the biggest barriers to enable older adults to age in place.
- Housing without the appropriate supports for an aging population does not promote the safety and dignity of older adults and will lead to early and inappropriate admission to long care facilities at a higher cost.

What is needed:

- Removing barriers to enable older adults to obtain the health and social service supports they need, e.g., copay for home support services. See *Ageing Matters: Listening to BC Seniors*. First report from Dan Levitt, the new BC Seniors Advocate. <https://coscobc.org/ageing-matters-listening-to-b-c-seniors/>
- Older adults and caregivers need information and support to connect them to the appropriate housing and supports – navigation both for housing options and to enhance integration of health and social supports accessible where older adults live.

Participants highlighted a number of current programs that need to be enhanced to enable older adults to access supports to age in place:

- **Whole Way House** - provides community building programs and tenant support services to low-income seniors, veterans, families and vulnerable residents to build healthy community in non-profit housing. Supports to tenants range from linking them to community resources, help with household chores, banking, providing opportunities for socialization, meals and physical activity, etc. The program partners with landlords to help reduce the risk of homelessness, increase quality of life and rebuild a sense of belonging and currently operates in the Downtown Eastside, across Vancouver, Burnaby and Surrey. <https://wholewayhouse.ca/>

- **SHINE program**, funded by the Ministry of Mental Health and Addictions and led by the Seniors Services Society of BC, is a province-wide initiative designed to facilitate timely access to and navigation of appropriate housing services and support for seniors. Using a collaborative approach with partner organizations, SHINE BC connects BC seniors to support services in their region to enhance their ability to achieve and maintain stable housing and to improve their overall health and wellness. <https://www.seniorsservicesociety.ca/shinebc/>
- **Better at Home United Way BC** <https://betterathome.ca/> is a community-based program funded by the provincial government and managed by United Way BC, that provides seniors with access to non-medical home support services such as grocery shopping, light housekeeping, light yard work, snow shovelling, minor home repairs, transportation to appointments and friendly visiting to help people stay independent longer in their own homes and connected to their communities.
- United Way BC is also expanding three other community-based seniors' 2024:
 - **The Family and Friend Caregiver Support Program** provides caregivers with supports and knowledge to navigate the health-care system and enhance their own well-being while caring for a loved one.
 - **The Therapeutic Activation Program for Seniors** helps seniors stay active and engaged in their communities by offering proactive outreach through daily and weekly telephone calls to participants, transportation to and from the program, nutritious meals, exercise programs, and recreational and educational activities that support participants' physical and mental well-being.
 - **The Community Connector** positions will be integral to supporting seniors who are frail, or at risk of frailty, to develop health and wellness plans and then connect those seniors to the community programming and health services that meet their needs.

G. Adequacy

Challenges:

- There is a need for greater clarity about what adequate housing means and how this is translated into policy and implemented.
- Older adults are a diverse population, e.g., racialized seniors, indigenous elders, gender differences, different cultural backgrounds; and seniors with physical or mental challenges. Participants indicated that these differences are not sufficiently (if at all) considered when addressing housing needs. Many groups are under served and under resourced.

What is needed:

- Older adults need to be consulted as to what adequate housing means to them. They need to have choices and be involved in the decision-making. Self-determination is critical.
- Participants called for “not just adequate housing but **excellent** housing to ensure the dignity and safety of older adults”.
- The list of the seven factors of housing adequacy noted in the United Nations Treaty body for the Committee on Economic, Social and Cultural Rights (CESCR) - security of tenure, availability of services, facilities and infrastructure, affordability, habitability, accessibility, location, and cultural adequacy.
<https://www.refworld.org/legal/general/cescr/1991/en/53157>

are a powerful place to start an analysis and assessment of seniors’ housing needs. However, the list is not definitive and an intersectional analysis of housing needs must consider that many of these factors need more nuance for more marginalized populations. Further, additional elaboration of the notion of adequacy may be necessary in order to meaningfully capture what adequacy requires for the most marginalized, vulnerable, discriminated against senior populations. The needs of Indigenous elders demand focused and full contemplation beyond the elements in this list.

H. Accountability

Challenges:

- Participants indicated that housing for older adults is multifaceted and there is a lack of accountability to ensure that promises made are fulfilled, that policies identified are implemented and that funding promised is used appropriately.

What is needed:

- Participants identified the need for the Federal Government to take on a critical role in ensuring there is social housing that is affordable and that the specific needs of older related to housing are addressed.
- Participants called for more collaboration and action among all levels of government and increased consultation with diverse groups of seniors and communities impacted.

VI Priorities Identified for Moving Forward

Participants were asked to identify their top three priorities for moving forward to enhance the right to housing for older adults. Overall, they emphasized the need for prevention and planning instead of the crisis, reactive mode of operating.

The following priorities were identified:

1. More funding for non-market subsidized social housing for older adults.
2. Stem the loss of older apartments, current supply of social housing, modular units, shelters, SROs.
3. Support to help senior renters – rent based on the Shelter/Pension rate.
4. A complete continuum of housing options for older adults – wider spread of innovative solutions incorporating age-friendly communities.
5. More integration of health and social supports along with navigation services incorporated into housing options to enable older adults to age in place safely and with dignity and be as independent as possible.
6. Solutions that are rights-based – supports that are consent-based, actions that are not bias against the black community and other cultural groups and solutions that recognize the complexity of intersectionality – age, race, gender, etc.
7. Housing solutions for Indigenous people that honor and incorporate traditional indigenous values, practices, language and connection to the land.

Overall, participants called for funding to the community and non-market sectors to work together collectively to ensure safe, affordable housing (existing and new) and integrated health and social supports to enable older adults to age in dignity in their community.

Roundtable Dialogue on the Right to Housing for Older Adults – Participant List

Sponsored by: The Simces and Rabkin Family Dialogue on Human Rights and Equitas

June 6, 2024 - 1:30 – 3:30 p.m.

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Regrets

Laura Kadowaki- Program & Operations Co-ordinator, Government Relations Program, United Way BC-Lower Mainland

Mark White – Chair of Older Person and Elder Advisory Committee – City of Vancouver

Michelle Hoar, Project Director, Hey Neighbour Collective