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Lower North Shore Housing Needs Assessment

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Approved by the Coasters Association Inc. Board



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Executive Summary

Communities in rural remote regions often struggle with access to services across the province and other parts of Canada. These access issues are often worsened during times of crisis. A significant problem facing rural communities is the current housing structure for vulnerable people. For example, those requiring palliative care services, or facing mental health and dependency issues, are particularly confronted with issues when trying to secure or obtain stable housing, or access to supportive housing programs and services. In 2017, the federal government announced its first ever National Housing Strategy for Canadians, with a goal of making sure Canadians across the country can access housing that meets their needs and that they can afford. With the witnessed economic downturns, poverty and unemployment rates of the region, it was necessary to investigate whether the Lower North Shore was also providing access to housing that meets the needs of all citizens.

The Lower North Shore is home to 2,900 English-speaking persons, 19.7% of which are 65+. The territory is drastically diverse than any other region in Québec with major isolation concerns for several communities and majority Anglophone residents. Individual studies have been conducted in the past to review the aging population, tourism, economic development, policy development, etc. To date, there were no studies aimed strictly at affordable housing for all residents of a majority Anglophone region. The conducted Housing Needs Survey covers the current living situation and general socio-demographic information of all residents, their preferences for housing options, plans for moving, the current use for services and unmet needs for the senior population (65+).

This assessment explores the need for housing on the Lower North Shore of Québec. Currently, there are no affordable housing, or subsidized housing, for low income persons/families or older adults in the region. With the continued growth of the aging population, and the shift of the younger adults leaving the region, it was essential to the partners and organizations on the Lower North Shore to investigate the current housing profile in the communities. The health care system is only one among a number of influences on the health of the population. Other factors, such as personal habits, the environment and social and economic conditions are also significant determinants of health. Housing falls within these factors, therefore, its impact on the population must be reviewed.

For the purpose of the survey, 'assisted living residences' was used to define the housing option for seniors that fills the gap between current independent living situations and long-term care facilities. The Lower North Shore currently only has resources for seniors through the Centre intégré de santé et de services sociaux (CISSS). For both seniors and adults/children with disabilities, there are no specialized resources in the region for this demographic, forcing them to integrate into existing French facilities that are off the territory and away from their family.

The assessment addresses two populations specifically: vulnerable persons (low-income persons or families) and older adults (senior population aged 65+.) There was great discussion about the examination of those with disabilities, however, for several reasons it was determined to generalize the survey to vulnerable persons without specific reference to particular disabilities and associated challenges.

Conclusions for the General Population

To ensure confidentiality of residents and to increase buy-in, the survey did not seek out those considered "low-income" or "vulnerable". Rather, we reached out to the entire population to assess current housing situations with reference to household income totals. It is well known that the residents of the region are at increased vulnerability due to isolation, economic downturns and higher

poverty rates due to lack of employment opportunities. Often in economic conditions as such, there is a presence of homelessness. However, in this region, the state of homelessness is seen through the presence of persons who live in unstable housing or live with friends or other people.

For years there were investigations on the aging population, and a general understanding that the youth are living the region and not returning. Young people are often caught in a complicated set of negotiations. The desire to receive higher education in conjunction with unemployment and economic stagnation in the region are among the reasons that many youth are pushed out. For those that have remained, or returned, housing is a major factor in long-term residence.

When asked about their satisfaction with their current housing situation, the youth (18-35) population reported the highest rates of dissatisfaction with their current housing situations. The scarcity of the housing market in many communities does not allow for many of these young persons or families with low incomes to purchase land or homes to settle in the region. This often leads to increased mental health concerns and a shift in the migration of this demographic. It is reasonable to suggest that more investigation needs to be considered for this portion of the population and housing options (programs and services) should be seriously considered to ensure the region can accommodate this demographic properly.

Multigenerational households are an understudied housing option for families. In rural communities, there is often a presence of coresidence of multigenerational families. Through investigation in this assessment, there was no confirmation of the consistent presence of multigenerational households throughout the communities on the Lower North Shore. Though it was evident in some areas of the region, the sample size was not large enough to conclude its occurrence. It is well known that multigenerational households are a common stepping stone for many young families moving back to the area due to its potential economic benefits. Despite the economical benefits to multigenerational households, most studies suggest that the majority of parents and adult children (and grandchildren) would rather live independently than together for reasons concerning autonomy and privacy.

The study also determined that there are little to no dwellings for rent in many communities. Some villages have more homes or apartments for rent than others, however, constantly throughout the region there are very little rental opportunities available. This was further confirmed from statistics available through the 2019 Census. The region is dominated by the private market, and the availability, duration and condition of rental housing is at the discretion of property owner. With little options, there are often vulnerabilities associated with rental housing in this area. In addition, it was discovered that most persons and families from the survey have been residing in the same residence for over 20 years, some of which have remained in the same community for over 40 years. Another indicator for the little movement in the housing market in the region.

A significant number of respondents across the region reported that they either live alone or with a spouse only. This social trend on the Lower North Shore is more commonly found in the aging population, however, was present in young persons as well. The trend has sociocultural, economic and environmental challenges. They also have damaging impacts on those without homes. This region faces problematic environmental and geographical restrictions causing shortages of land, limited funding in municipalities to support the extension of municipal services, etc., making the availability of homes often rare. This is not seen in all municipalities, some of whom have abundant homes available, however, generally it is common in most.

The financial impact of building from ground up is often too much to invest for young families or single parents. Furthermore, over 40% of respondents reported needing major renovations to their current home. From this, 8% were between the ages of 18-30, with an alarming 41% over the age of 71.

Though this is more of a need in the aging population, there is a presence of need from the youth. It was also found that nearly 70% of respondents from the survey reported total household incomes of less than \$50,000. This is of potential concern when considering the need to live in a home that is safe and comfortable for all families, however, not all may be able to afford to offer this safe space.

Through discussions with municipal administrators and Mayors throughout the region, it is clear that many municipalities are struggling with housing and how to approach the aging population. Every community is unique and there will be no one solution that will fit all communities alike. It is important to note that some areas may be more readily available for growth than others, this assessment serves as a preliminary step to how regional partners and organizations will address this concern. For instance, when asked whether they would be willing to move to a seniors home, the municipalities of Bonne Espérance and the Côte-Nord showed the highest rates of interest, almost double to that of some other municipalities. There are also many barriers that restrict land development in some communities, so the readiness for growth may be present however these barriers are restricting the availability and opportunity to offer housing options.

Additionally, it is best to pursue models that are more integrative than those that are specific to an age or demographic of the population. For instance, affordable housing or housing structures that integrate young families and seniors that live independently, are likely better suited for rural areas similar to the Lower North Shore.

Conclusions for the Senior Population

The study confirms previous findings that many seniors are not ready to move into the current resources at this time. However, many of the comments often contradict this assumption, with claims that they do not need to leave their home but often have mobility issues and are in need of major renovations. As mentioned above, 41% of those claiming to need major renovations were over the age of 71. They also felt that there is great need to have a seniors home in each village, even though they themselves did not feel they were at the stage to move into one. This is seen very commonly throughout many rural areas. This was also confirmed by the Hollande Centre in their needs assessment from the early 90's when they surveyed rural English-speaking communities in the Québec/Chaudière Appalaches.

Additionally, there was a common assumption through engagement with many seniors, that they must either stay in their current home or move into "an old folks home" where they feel they will not enjoy the rest of their days. This impression proves that there is no understanding of any housing options that could serve the population that are independent but are possibly facing social, economic or financial struggles. The Villa Forestville is an excellent example of a facility that can serve an independent population but also ensure their safety. This would be a model that would be beneficial to investigate further. Typically, only 3% of the aging population requires transition into a public resource. The rest of the aging population, over 700 total residents in the region, fall within the gap of independence and total loss of autonomy.

When reflecting on the possibility of constructing housing to serve this population, it is important to remember that each community is different and no one model will suit the population as a whole. The seniors survey showed that each municipality was very mixed on whether they would prefer a kitchenette in their unit or not. Some municipalities showed a greater desire for all meals prepared, whereas others preferred their own kitchenette to prepare meals; proving that each area is unique in their needs and preferences.

The study also pointed out distinct differences in each municipality, some proving to be more independent and mobile than others. Universally however, the study shows that nearly all seniors own their current home and rely strongly on government transfer payments (pensions, assistance, etc.) It also serves as an indicator of a need for improved access to at home services. According to the seniors survey, they are more willing to stay at home if they had had access to housekeeping, meal preparation and assistance with medications. Another major occurrence was the need for home and yard maintenance (snow removal, etc.) The historical pattern of seniors staying in their own home as long as possible would suggest that improving access or awareness of at home services, would be beneficial to them. In order to properly address this, organizations and government structures need to be made aware of the realities of the aging population on the Lower North Shore. As indicated in this assessment, many provincial programs do not function properly due to the constraints in our region. This will need to be advocated strongly to these agencies in order to provide equitable service to all residents in the province of Québec.

Recommendations to Move Forward

1) Funding for a full-time employee

A coordinator or executive director will need to be hired, as an employee of the Housing Corporation, to assist the Board of Directors with administrative and financial responsibilities. There continues to be a substantial amount of work to be completed to move this organization forward and in the right direction. It is an important initiative for the entire region and the procurement of an employee should be of the utmost importance of the Board.

2) Develop Housing Corporation Strategic Plan/Priorities

An important role of the Board of Directors is to develop a strategic plan/priorities to address the housing needs of the Lower North Shore. The plan gives the Board, and any future employee, a concrete guide to how the corporation will find solutions for current housing issues and develop future projects. It keeps the corporation accountable and will provide measurable outcomes of successful the organization was each year. Without having clear sights as to how the Board plans to move forward,

3) Long-term solution for Residence aux Beaux Sejours

The Residence aux Beaux Sejours is important to our region, and to the current users living in the facility. There are many areas of concern that need to be addressed to keep the resource in operation and to determine how it can be operated more effectively and efficiently in the future. This task is a major task.

1. Introduction

In 2017, the provisional Board of Directors for the Lower North Shore Housing Corporation developed a set of priorities to address the housing needs of all residents on the Lower North Shore. The following year, the Coasters Association Inc. employed an Administrative Assistant to implement these priorities outlined in a working action plan within a one-year term; 2018/2019.

To properly evaluate the existing housing sector of a region, it was imperative to first examine the universal availability of safe, affordable, and attractive housing in each community. It was essential that the Board of Directors take these steps prior to community development planning to responsibly analyze the areas in need and/or those that demonstrate a readiness for growth. To evaluate the housing sector, it was proposed that a thorough needs assessment be conducted to review the current housing status of the region, identify the needs of the population, and review quality programs for seniors and low-income persons/families.

The needs assessment aims to address the following:

- 1) analyze the region to determine if there are critical issues affecting safety, value, and attractiveness of housing;
- 2) determine the availability of residences for purchase or rent by families or persons of lower economic income levels;
- 3) investigate the current housing conditions and review the housing programs that are meant to upgrade or stabilize existing housing for residents;
- 4) investigate the current housing options, programs and services, the deliverance of these options, and the areas of concern within their operation and effectiveness in the region.

In accordance with the needs assessment, a housing needs survey was produced and distributed throughout the communities to collect information on current and future housing needs, and preferences. The needs assessment also reflects information readily available from Statistics Canada presented in previous Census years, and other research concluded by other agencies within the region regarding the aging demographic, etc.

This assessment will address the current situation of all residents in the MRC of Golfe-du-St. Laurent. All five (5) municipalities in the region were assessed: Municipality of Blanc-Sablon, Bonne-Espérance, Saint-Augustin, Gros-Mécatina, and Côte-Nord du Golfe-du-St. Laurent.

1.1 Background

Many organizations have acknowledged the need for affordable housing in the region. The assumption was always that there needed to be “seniors homes” due to the significant increase in the aging population. The Coasters Association, along with other organizations, identified that not only seniors, but also vulnerable persons were in dire need of housing. There were several interesting factors that contributed to the importance of conducting a housing needs assessment on the Lower North Shore:

- 1) There are currently two long-term care units/facilities on the Lower North Shore; Unité Antoinette Malouin in Blanc-Sablon and Pavillion Dr. Donald G. Hodd in Harrington Harbour. There is an intermediate resource in Blanc-Sablon, Residence aux Beaux Sejours, and a family-type resource in St. Augustin, Maison Rivière d'Or. All are public resources of the CISSS.
- 2) According to the CISSS, their resources seldomly have wait-lists. At times when patients do not always meet the criteria for a resource in their area, the CISSS will often make adjustments to accommodate the user.
- 3) There is one (1) open private room at the Residence aux Beaux Sejours in Blanc-Sablon. At the time of this report, this room was only occupied once, after which the patient was then admitted as a user of the CISSS, freeing the availability of this public room. To date, it remains unoccupied.
- 4) There is one social housing resource for seniors in the region, Maison Gros-Mécatina. There is currently one resident willing to move into the facility, with seven rooms remaining open. There is no public or social housing reserved strictly for low-income families on the LNS, reinforcing multi-generational households and increasing the housing gap for older adults and young families.
- 5) There was a previous study in 2008 conducted by the CISSS and the CLD. The study examined the needs for loss of autonomy seniors. Results were limited; however, it was determined that though residents felt a senior's residences was needed in their community, many were not at the stage to move into this type of residence.
- 6) In 2016, a petition was signed by concerned citizens in Bonne-Espérance. The petition outlined the importance of a comfortable and safe end of life situation for seniors and the communal desire for a senior's residence in the Bonne-Espérance area. The petition was signed by 34 citizens; either elderly themselves, or residents with an elderly parent(s). This was given to the Coasters Association for referral.
- 7) In 2018, the CISSS conducted a study on homelessness in the North Shore region. Results concluded that homelessness itself is invisible and did not mean that people live on the streets but rather, “live in unstable housing or live with friends or other people”. It was noted that this phenomenon is present in the Côte-Nord region and merited the formation of committee to address the issue.

1.2 Senior Population on the Lower North Shore

In 2007, a study was conducted to research the lodging needs for loss of autonomy seniors (65+) and disabled persons on the Lower North Shore. During the time of this investigation, many regional organizations and partners felt there was an identified need for lodging in the region for seniors with complete loss of autonomy. The Centre de santé et des services sociaux de la Basse-Côte-Nord (CISSS) in collaboration with the Centre locale de développement de la Basse-Côte-Nord (CLD) developed a needs assessment to review the lodging situation for this demographic. The results of the study concluded that out of the total respondents surveyed that communicated they “can no longer live alone”, 17% of this group resided in the municipality of Gros-Mécatina. Given the size of the population, it was indicated that this was a high number, especially when considering the municipality consists of strictly two communities; La Tabatière and Mutton Bay.

It is also important to note that the results also determined that though many of the respondents indicated that they would like to have lodging developed in their community, the majority were unsure as to when they would want to move into such a resource. Similarly, in a needs assessment conducted by the Holland Centre in the late 90's, seniors in rural areas were very reluctant to say that they were willing to move away from their homes and community. Given the isolation and remoteness of the region, it is pertinent to suggest that the results of the Québec rural population in the Holland Centre assessment would reflect similarly in the Lower North Shore region.

Over the past several years, the aging population has been surveyed and examined to determine their needs. In 2013, the council for the MRC du Golfe-du-Saint-Laurent agreed that a policy encouraging an age-friendly region was essential for the territory. Thus, in 2017, the Age-Friendly Municipality Policy was approved and all five (5) municipalities in the region were entrusted to execute all age-friendly target areas. All the target areas are determined to be essential in ensuring that all municipalities on the Lower North Shore must combat the following concerns: ageism, adapt policies, services and structures to accommodate the older population, and to promote participation of older persons.

Furthermore, in 2016 the Local Table for Seniors conducted additional research to determine the living conditions of seniors on the Lower North Shore. Much of the information that was produced provides an instrumental perspective on the evolution of the aging population, and the proportion of seniors living with a disability. A portrait of each municipality was produced, including a global picture of the MRC du Golfe-du-Saint-Laurent. The resource is an excellent statistical tool to support the presence of the migration of the population off the territory and the progression of the aging population.

Given the information previously collected on the Lower North Shore regarding the aging population with loss of autonomy and disabilities, there was a need to profile those that were within the gap of these two spectrums. Additionally, it was important to also address socio-economic factors that affect the aging population and their current housing situation. It was often communicated that seniors were wanting to downsize or needed to modify their homes to better suit their current needs. However, there are no clear studies in the region that reflected this need directly, which is why it was vital to investigate how we could serve this population better.

Currently on the Lower North Shore, there are four (4) senior residences; three (3) of which are for anyone with some level of diminished autonomy due to aging or physical/mental disability. All of these resources are public (CISSS users). The fourth is a private resource in Gros-Mécatina, Maison Gros-Mécatina, that is social housing for seniors, therefore, more independent and greater autonomy than the other resources available in the region.

To better understand the current resources in the region, the following will review and analyze the different types of senior housing.

Senior Residences

For the purpose of this report, the terminology that will be utilized to encompass all forms of housing for seniors will be 'senior residences'. This includes residences or communities that range from stand-alone lodging, or level one care, to larger facilities for individuals with complete loss of autonomy.

Given the complexity of the options available and the confusion between the criteria for these residences, it is important to distinguish the difference between private and public resources. Many residents and organizations are not familiar with the differences between these resources for the senior/disabled population.

Public Resources

Family-Type Resource (FTR) | Ressources de type familial (RTF)

The Act Respecting Health Services and Social Services (ARHSSS) refer to family-type resources and intermediate resources as:

“A residence for the elderly is a congregate residential facility where rooms or apartments, intended for elderly persons are offered for rent along with a varied range of services relating, in particular, to security, housekeeping assistance and assistance with social activities, except a facility operated by an institution and a building or residential facility where the services of an intermediate resource or a family-type resource are offered.” Section 346.0.1

According to the Act Respecting Health Services and Social Services (ARHSSS), family-type resources are composed of foster families or foster homes. In terms of the senior clientele, this form of resource is beneficial to those with greater independence than others. It is defined as follows:

“One or two persons receiving in their principle place of residence a maximum of nine adults or elderly persons entrusted to them by a public institution in order to respond to their needs and afford them living conditions as close to a natural environment as possible may be recognized as a foster principle place of residence.”
Section 312

This resource is operated by a natural person, whose principle residence is also at the resource. Several factors are considered when examining the notion of “principle place of residence”. Revenue Québec proposes several guidelines that ensure these individuals operating this resource do in fact reside in the home with the clientele.

Services offered in this resource include physical and psychological aid and assistance, room and board, emotional support, intervention plans, and acquisition of different abilities.

Intermediate Resource (IR) | Ressources intermédiaires (RI)

The Act Respecting Health Services and Social Services (ARHSSS) defines an intermediate resource as,

“a resource that is operated by natural person as a self-employed worker or by a legal person or a partnership and is recognized by an agency for the purpose of participating in the maintenance of users otherwise registered for a public institution’s services in the community and in their integration into the community by providing them with a living environment suited to their needs, together with the support or assistance services required by their condition.”
Section 302

An intermediate resource consists of one or more persons who enter into a service contract with an institution through the health and social services network. Only with this agreement can they act and identify as an intermediate resource. An IR provides housing for users that are already registered with an institution.

The IR provides support services and assistance to the users, whereas, the institution is responsible for providing nursing care and other professional services. The IR is not responsible for recruitment of users, rather the institution must manage the application and enrolment of the user.

The Ministère de la Santé et des Services sociaux du Québec (MSSS) outlines various criteria that each resource must follow to benefit from assistance and requires that an institution must comply with the basic and general principles they set forward.

Long-Term Care Facility | Centres d'hébergement et de soins de longue durée (CHSLD)

Long-term care facilities, also referred to as '*centres d'hébergement et de soins de longue durée (CHSLD)*' in Québec, are residential facilities that accommodate temporarily or permanently impaired adults who experience a loss of functional or psychosocial independence. These adults can no longer live at home, despite the support they receive from family members or friends. They are provided 24-hour professional nursing care and supervision in a protective environment designed specifically for individuals who have complex needs.

Admissions into subsidized long-term care facilities are managed by the Centre locaux de service communautaire (CLSC), or a social worker, based on the assessment of the individuals mental and physical capabilities. A medical evaluation is conducted by the client’s doctor. If the client is hospitalized, the hospital will then undertake the request to have them transferred into long-term care.

Who can own and operate public resources?

An important question that often arises is who actually owns and operates a public resource within the new framework. The Ministère de la Santé et des Services sociaux (MSSS) revised the frame of reference for the structuring of public resources. In the past, the institution was the owner of many of these facilities, however, this is no longer the case. With that being said, all public institutions (CISSS) that are currently in conflicting and non-conforming agreements with resources are mandated to find solutions to conform. This means that the CISSS can no longer take on the same roles that it has in the past. If a solution cannot be met, then the resource may close, and users will be relocated to resources where they fit the criteria. This is often rare, but as been seen through the province since the change in the framework.

Through the Act Respecting Health Services and Social Services (ARHSSS), the main characteristics of IRs and FTRs are defined and outlined to guide administrative and contractual documents for managing these resources. In reflection of the operation of these resources, there are three

components of the resource are important to remember; the person in charge, the living environment, and the project.

With the new framework, the person in charge is a physical person, legal person or a corporation. The living environment would of course be the principle place of residence and the project is the type of resource, type of residential setting, and the support and assistance services offered.

Resources, with persons in charge, act in partnership with the public institution who provide the professional follow-up of users entrusted to them.

Following the definition of a person in charge, there are typically two types persons or organizations that would operate these resources:

1. Corporation

In terms with the housing corporation, a non-profit as such can operate the resource, with the CISSS providing the users. The Board of Directors are responsible for strategic planning, priorities, business plan and budget, and ensures the integrity of the resource through financial performance. They oversee appointment, development, monitoring and succession planning of the Executive Director. They are responsible to hire a manager, director or CEO of the resource to oversee the daily operations, human resources, and other administrative functions.

An example of off the territory would be Villa Port-Cartier located in Port-Cartier, QC. It is an intermediate resource, which is home to 14 semi-autonomous users. A director is responsible for the management of the resource and seeing day to day operations. The Board of Directors determines the budget for the resource and the director respects this budget. A common occurrence is to also fundraise for additional activities or for the purchase of equipment that there are no extra funds for.

2. Entrepreneur

Again, the business is the legal person, however, the CISSS provides the users. Similar to how a business would operate, the resource would be managed likewise.

When a resource is needed or needs new management, the CISSS will typically put the facility out for tender with the specific requirements and equipment. This puts the responsibility of the standards and requirements for the resource, developed by the MSSS and/or CISSS, into the hands of the entrepreneur. Management roles are typically taken by the owner or a lead employee, with assistance from the CISSS social worker with the users.

See section 1.2.1 'Current Housing Options for Seniors on the Lower North Shore' for public resources in the region.

Private Resources

Similar to public residences, a private residence provides housing and services to a specified demographic. They do not, however, have a service contract with a public institution. They operate as a privately-owned business. Health care services are often provided by a local CLSC or nurses that were hired by the residence. Users are recruited by the owner of the residence, not referred by an institution. Rental rates are set forth by the Régie du logement, conversely where an intermediate resource receives a per diem from the institution, based on the services required by each user.

Often organizations will pursue government funding through Société d'habitation du Québec (SHQ). In order for the SHQ to determine your project as viable, you must be able to serve your population for a minimum of 30 years. Therefore, for a minimum for 30 years, your resource must remain 'private'. The SHQ does not fund projects for intermediate resources. This is an important note, because it is possible to have split clientele, however, the SHQ will only fund the portion of the project for the private sector.

Assisted Living Residences

Assisted living residences refer to senior housing for less independent seniors but exclude intermediary resources. Therefore, both terms are utilized to identify resources that are between seniors in their current homes and long-term care facilities. Please note that definition for assisted living residences may vary from province to province. It is also very different between that of Canada and the United States. For this report, we define it as supportive housing and care to seniors who need some assistance with daily tasks, but who do not require the skilled care provided at a long-term care home.

Please note that in terms of the survey, assisted living residences were used to examine the needs for the senior population. However, social housing for seniors will be used to further define the opposing side of public housing, that require the services from an institution similar to the above resources discussed.

Social Housing for Seniors

Social housing for seniors is a housing alternative that meets the needs for seniors to live in modified homes more independently that are affordable and safe. Social housing is very versatile in its formation. Housing options often include units that are integrated into family and mixed tenancy buildings, or seniors-only buildings. Additionally, social housing accommodates for the affordable housing sector by subsidizing the tenants rent based on their income.

Example of Private Resources for Seniors

Villa Forestville

Villa Forestville is a prime example of what happens when a community recognizes a need and works collaboratively with the community, local government, and other groups to provide a housing option for seniors that fits within the current housing gap seen throughout the province. The villa is a building that consists of apartments with communal spaces such as a game room and kitchen. Meals are prepared for the residents, however, a small modified kitchen is available in each unit. The project was established by a group of concerned citizens through the Société d'habitation du Québec (SHQ) AccèsLogis Québec program, with the assistance of La Cité des Bâisseurs in Baie-Comeau. The building is governed by a Board of Directors but is managed by a Director who is employed directly by the SHQ.

The Villa Forestville is a transitional housing option for seniors that are autonomous and independent but enjoy living in a modified, downsized home. As mentioned earlier, only a small portion, roughly 3%, of the senior population requires transition into a CISSS public resource. The others are seeking a lifestyle that is easier to maintain, encourages comradery, and participation from a demographic that is typically left to alone in their homes on a regular basis.

This type of housing option is often what fills the gap between seniors living in their current homes and complete transition into a heavier care facility.

Integrative Housing – Profile of Public and Private

A common misconception is to assume that private resources in Quebec belong to the CISSS. The sole ownership the CISSS has in any resource are the users. Often what can happen in areas that need resources but have no public intermediate or family-type resources available, the CISSS can ‘reserve’ or ‘rent’ rooms from a private resource specifically for these users. This is common for smaller populations or short-term needs. These users will benefit from the subsidies from the MSSS and will have services provided dependant of their needs, however, this resource continues to remain a private resource.

Another option, as mentioned above, is to integrate a facility into half private and half public. There are funding programs to assist with the private sector, if the project is proven viable in your area, however, these similar funding programs will not fund the public sector. The public sector is subjected to funding from the MSSS that will assist with operations, however, the start up and construction of a public facility cannot be funded by the MSSS. When looking at what your region or community needs in terms of housing for an aging population, it is important to distinguish the differences between these types of resources and their functions with respect to the local CISSS.

1.2.1 Current Housing Options for Seniors on the Lower North Shore

1) Continue to live in existing homes through:

- a. **Solidarity Coop:** An organization that offers home help services to individuals with loss of autonomy and who may be living with physical and mental challenges. Services include light and heavy cleaning, meal preparation, errands and outings.
- b. **Société d’habitation du Québec (SHQ) RénoRégion program:** Provides financial assistance to low- and modest-income homeowners wishing to carry out work to correct major deficiencies in their residential homes.
- c. **Société d’habitation du Québec (SHQ) Residential Adaptation Assistance program:** Provides financial support to people with a disability so they can enter and exit their home, perform their daily routines, and therefore continue to reside in their own home. The program applies to people with a permanent disability.

2) Family-Type Resource:

- a. **Maison Rivière d’Or:** This resource insures support services, assistance, and supervision of users who need social protection and who have experienced a mild loss of autonomy. This resource is at the entry level of a seniors home and requires slight supervision.

Capacity: There are six (6) beds available, allowing for a maximum of nine (9) for couples.

Occupancy: At this time, there are six (6) residents, with no current waitlists, however, one (1) user is currently on the waitlist for the Donald G. Hodd Pavillion in Harrington Harbour.

3) Intermediate Resource:

- a. **Residence aux Beaux Sejours:** The Beaux Sejours is for semi-autonomous seniors with mild or moderate loss of autonomy. The users in this resource require a greater level of care than the users in Saint-Augustin. Currently the resource operates with nine (9) rooms designated to patients of the CISSS, with one (1) private room. All nine patients of the CISSS receive subsidies as they meet the criteria for an intermediate resource. If the private room were to be filled, the patient would pay for all housing and services on their own.

Capacity: There are nine (9) rooms allocated for an intermediate resource and one (1) private room.

Occupancy: At this time, there are six (9) residents, with a current waitlist of three (3). Currently, one (1) resident from the IR is on the waitlist for the Donald G. Hodd Pavillion in Harrington Harbour.

Waitlist: Two (2) users at the Unité Antoinette Malouin in Blanc-Sablon are awaiting placement at the IR, and another one is at home with soutien à domicile (home help services). Total waitlist = 3 users.

4) Long-Term Care Facility:

- a. **Donald G. Hodd Pavillion:** This resource is a long-term care centre that provides the following temporary or permanent services: residential, assistance, support and supervision services, rehabilitation services, psychosocial (psychologist) services, nursing, pharmaceutical and medical services. Users are recommended to these centres based on an assessment of their physical and social needs.

Capacity: There are 14 beds, with potential for double occupancy (couples).

Occupancy: 15 residents, one couple.

Waitlist: One user from the Residence aux Beaux Sejours, one user from the Maison Rivière d'Or, and another one is at home with soutien à domicile (home help services). Total waitlist = 3 users.

- b. **Unité Antoinette Malouin Blanc-Sablon Hospital:** This centre is a similar structure to the Pavillion and offers the same services.

Capacity: There are 19 beds, plus one (1) respite bed.

Occupancy: Currently, 16 residents with two (2) on the waitlist for the IR.

Waitlist: No current waitlist.

Please note that the last update from these lists was **February 18, 2019. It is important to note the date as the situations at the resources can change very rapidly.*

5) Maison Mecatina:

- a. **Structure:** This resource is closer to social housing for seniors than an intermediate resource. It is meant for seniors that are completely autonomous but would enjoy the simplicity of communal living and downsized living spaces. It was believed that this resource would be a solution for those that were between the level of care of an intermediate resource and long-term care. However, this is not the case. As this resource is not equipped to meet the needs of any intermediate resource clientele, it is not clear at this time whether an integrative approach would be possible without adjustments to the structure.
- b. **Funding:** There were many organizations that contributed to the construction and development of the facility. The Société d'habitation du Québec (SHQ) contributed to the project through the AccèsLogis Québec Program with the help of a partner from Cité des Bâisseurs in Baie-Comeau, QC. As mentioned previously, the SHQ will not contribute to a project that is not seen as viable for less than 30 years. With that being said, this facility is and will be private, the potential clientele is to be acquired on the terms of the owner/ Board of Directors. To remain sustainable, the home requires eight (8) occupants, and annual fundraising and government subvention.
- c. **Capacity:** Eights (8) units are available that can accommodate nine (9) occupants. There is also a 3 ½ apartment unit for employees. Currently, there is currently one potential client for the home.

1.3 Vulnerable Persons on the Lower North Shore

The socio-economic situation of the residents on the Lower North Shore is some of the worst in the province of Québec. The Lower North Shore has the highest drop-out rate in the province, amongst some of the highest rate of unemployment in Canada, and three of the Lower North Shore communities have been designated as "devitalized municipalities" by the Province.

There is no public affordable housing on the Lower North Shore, only private market housing. The housing sector of the region is strictly dominated by the private sector, allowing individual home owners and contractors to dictate rental prices and availability.

New rental developments in the private market are unable to meet affordable housing costs without public subsidy, therefore resulting in higher rental costs to see a return on investment. In areas where rental costs are low, higher income households often occupy available rental homes that are affordable to low-income families, therefore contributing to the housing shortage.

The lack of public housing also enforces dependency upon contractors or investors to construct rental units in their area. The rentals or homes available in some areas are typically at higher costs than most families can afford or have significant wait-lists for availability. Many communities struggle with available housing, even at inflated rental costs. There are also issues with proper regulations and standards in many residential units. Contractors or property owners dictate the costs, availability and often the term of stay at a residence.

Without ownership of individual homes, there is a clear vulnerability presented in the rental sector. Low-income families may not have the finances to purchase their own home, if available, and are therefore subject to the instability often associated with private rentals. These issues are clear indicators of outward migration from the region.

To date, there are no resources available in the region for individuals, young adults/children with mental and physical impairments, low-income families or older persons.

1.3.1 Current Housing Options for Vulnerable Persons on the Lower North Shore

1) Continue to live in existing homes through:

- a. **AccèsLogis Québec:** According to Société d'habitation du Québec (SHQ), the AccèsLogis Québec program is a program offered to housing cooperatives, housing bureaus, non-profit organizations, etc., to encourage pooling of public, community and private resources to produce social and community housing for low- and moderate-income households and for people with special housing needs. There are three components to this program: projects to create permanent dwellings for low- and moderate-income households, projects to create permanent dwellings with services (e.g. meals, home support services, housekeeping) for seniors with slightly diminishing independence, and for temporary, transitional or permanent dwellings with services for people with special housing needs.
- b. **Rental Supplement Programs:** The Société d'habitation du Québec (SHQ) implemented this program to assist low-income households to live in private-sector rental dwellings or dwellings belonging to housing cooperatives or non-profit organizations, and to pay a rent similar to that for low-rental housing, i.e. rent equal to 25% of their income. There are a

number of criteria for this program, including income, domestic violence victims, and people whose homes have been accidentally destroyed.

- c. **Shelter Allowance Program:** According to Société d'habitation du Québec (SHQ), this program provides supplementary financial assistance of up to \$80 per month for low-income households that must spend too much of their income on housing. You are eligible for this program if you are aged 50 or over and live alone, a couple where one of the partners is aged 50 or over, or a member of a low-income family with at least one dependent child. The program is managed by Revenue Québec.
- d. **RénoRégion:** Provides financial assistance to low- and modest-income homeowners wishing to carry out work to correct major deficiencies in their residential homes.

The SHQ covers the costs of the program, however, the Canada Mortgage and Housing Corporation (CMHC) may also contribute financially. The program is administered by the SHQ, and delegates application at the local level to regional county municipalities (RCM) and specified municipalities.

The program is intended for persons occupying a housing unit with one or more major deficiencies, and whose annual income does not exceed the maximum allowable level.

- e. **Renovation Québec:** According to the Société d'habitation du Québec, the Renovation Québec program offers financial assistance framework for municipalities that wish to develop housing improvement programs in rundown residential areas. There are several types of work that can take place in this program; residential renovations for low-income families, residential renovation, residential construction, recycling of buildings, home adaptation, and AccèsLogis projects.
- f. **Low-Rental Housing:** The Société d'habitation du Québec defines the Low-Rental Housing Program as a program intended for low-rental households selected on the basis of their income and housing conditions. According to their guidelines, this program takes the form of a subsidy granted by your housing bureau, or corporation, allowing you to pay less rent for your dwelling. The total rent you pay is based on your total household income in the year preceding the new lease. It is equal to 25% of your income, including heating costs.

Depending on your lease agreement, you may be required to pay additional funds per month for electricity, parking or air conditioning, etc. Some form of low-rental housing allows an additional amount payable to the tenant for special services, such as nursing care and cafeteria services.

2) Housing Infrastructure for Vulnerable Persons:

At the time of this report, there is no infrastructure specifically available for low-income persons or families.

1.4 Areas of Concern with Current Housing Options

Housing Options

Many communities on the Lower North Shore are facing the following issues that restrict access to housing:

1. **Land shortages:** Not all municipalities, however most, do see shortages in housing. There has also been a fluctuation in the years where there are many people trying to purchase land, and others where there are no requests at all. The availability of land is also restricted to its ownership, whether that be Municipal or Crown. Both follow different processes and can often take long periods of time to resolve.
2. **Environmental:** Some communities experience major erosion concerns which does not allow them to build new residences on private property. Land is also decreasing in some areas because of high winds and water affecting the earth/sand.
3. **Informal Housing:** This is a major issue in the region. There is rarely formal housing present where there are leases that bind the lessee and lessor to a contract. Informal housing allows for property owners to set pricing, termination of residence, failure to repair dwelling, etc., on their own terms.

Programs / Services

Residential Adaptation Assistance program / RénoRégion program:

The Residential Adaptation Assistance and RénoRégion programs are offered on the Lower North Shore through the local municipalities. The municipalities are responsible for the management of the programs on behalf of the SHQ. For the Residential Adaptation Assistance program, the health and social services network, CISSS, is involved to produce the occupational therapists' report.

Unfortunately, due to requirements by the SHQ, this program does not easily operate on the Lower North Shore.

1. **Inspection Process:** The SHQ requires an accredited inspector involved in the process for these applications. That being said, they will not accept anyone that is not certified by the SHQ. In order to become an SHQ inspector, you must study the mass amount of material provided (in French only) and pass the exam (provided in both French and English). Many contractors, of whom would possess this knowledge and understanding of home inspection, are not eligible to apply for this accreditation due to the conflict with their business. The closest SHQ accredited inspector must travel to the region to conduct the initial inspection.
2. **Understanding of our Territory:** The costs for travel in the region are extensive and often force municipalities to utilize the entire allocation from the SHQ for travel alone. Costs for reporting and other works are often left to the municipality to cover.
3. **Communication to applicants:** In order for a user to enter a CISSS resource, they must follow a referral process. Within this process, their financials are reviewed. Many users are encouraged to transfer their assets (home/land title) to family members, if they are planning on moving into a CISSS resource in the future. This would show that they have less liquidity. However, to qualify for any of the SHQ programs, your home must be in your name. Many

seniors who plan on transitioning to a CISSS resource in the future, have transferred their assets based on recommendations given to them, but are now not eligible to qualify for a residential adaptation program of their current home.

The Housing Needs Survey addressed the awareness of the Residential Adaptation Program. Results indicated that 40% of respondents were aware this program was offered by their municipality. The Municipality of Blanc-Sablon has the greatest awareness (50%) of the program; whereas the Municipality de la Côte-Nord du Golfe-du-St. Laurent (37%) and Bonne Esperence (37%) showed the least awareness.

Solidarity Coop – In Home Help Services of the Lower North Shore:

There are areas of concern in this service on the Lower North Shore. As a service to help seniors remain in their homes longer, it is an important initiative to the region with an aging population. However, the following issues remain and must be assessed:

1. **Recruitment and retention of employees:** This is often difficult for many organizations due to the culture and mentality in region. There is a preference for seasonal work (working for a few months of the year), and the dependency of people on Employment Insurance and its benefits. This is one of the biggest challenges. It is often communicated that someone can receive more from employment insurance than working full-time.
2. **User control of employees:** The issue here is that users are able to ‘pick and choose’ who works for them. The Coop would like to introduce a type of recall list which would create a group of trained staff in each area that can then be dispatch to the users in need.
3. **Lack of job security:** Due to hospitalizations, users passing away, many of the positions offered by the Coop are part-time. The position itself isn’t always stable, therefore, there tends to be an unwillingness to work in this specific field.
4. **Geographical restrictions of the territory:** The vastness of the territory and high costs of travel, makes it very difficult for management to visit the communities and inspect any areas of concern. Airline travel is too expensive for many organizations to maintain and without a road connecting the villages, it is not possible to monitor on a regular basis.
5. **Employee training:** Training in itself is a challenge because it requires a minimum number of students per training and we do not necessarily have that many students in each village along the Lower North Shore. There are also often too few people in a village to reach the minimum number of trainees required for a course. The vastness of the territory also has an impact on training, costs are too high to offer more training. The Coop is looking at different options as to how they can get as many people trained as possible.
6. **Salary:** Salary is often low and does not attract many to the job, making it difficult to compete with other industries or government transfers. Currently, the Coop is working with Cheque Emploi Service (CES) which has a hourly rate in place that the Coop must follow. Salaries cannot increase until CES does so. Currently, the Coop is offering a training that will allow them to do the work that the CES offers, once their employees have this training they can eliminate CES, opening them up to being able to offer a higher salary, ultimately increasing the value of the work.

1.5 Objectives of the Needs Assessment

The objectives of this needs assessment are as follows:

- 1) Hire Administrative Assistant to execute project
- 2) Determine the goals of the Board of Directors in an Action Plan
- 3) Execute Action Plan for the LNSHC project
- 4) Conduct a survey to determine the housing needs of the region
- 5) Establish the estimated size of seniors and vulnerable persons in need
- 6) Determine the current housing situation in all communities on the Lower North Shore
- 7) Determine the effectiveness of current housing programs or initiatives on the Lower North Shore
- 8) Identify the needs for housing and services for the target population
- 9) Identify if there is a gap between demand and supply of housing and services in the region
- 10) Identify community preferences for housing
- 11) Establish a profile of housing needs for each municipality
- 12) Plan and identify priorities with Board of Directors
- 13) Priority setting with Board of Directors to guide local action with local agencies

2. Needs Assessment

2.1 Methodology

2.1.1 Summary of Procedures

Objectives	Procedure
<p>Hire Administrative Assistant to execute project</p> <p>Determine the goals of the Board of Directors in a Working Action Plan</p> <p>Execute Working Action Plan for the LNSHC project for 2018/2019</p>	<p>Submit project to MRC under the Structural Project Fund</p> <p>Administrative Assistant will develop a working action plan and present to the Board for approval</p> <p>Successfully complete the activities outline in the action plan before January 26, 2019</p>
<p>Conduct a survey to determine the housing needs of the region.</p> <p>Establish the estimated size of seniors and vulnerable persons in need.</p>	<p>Collect statistics for the population that are readily available: Statistics Canada, Regional Table for Seniors, etc.</p> <p>Following the results of the survey determine the realities of housing in the region</p>
<p>Determine the current housing situation in all communities on the Lower North Shore.</p> <p>Review current housing programs and service offered locally, regionally, and provincially.</p>	<p>Housing Assessment Survey and Municipal Profiles: Stats Canada, LTS Stats</p> <p>Research local, regional and provincial programs and services, determine the differences to the LNS.</p>
<p>Determine the effectiveness of current housing programs or initiatives on the Lower North Shore.</p>	<p>Housing Assessment Survey, discussions with professionals and administrative bodies.</p>
<p>Identify the needs for housing and services for the target population</p>	<p>Housing Survey Assessment Statistics Canada Research Local Table for Seniors Research</p>
<p>Identify if there is a gap between demand and supply of housing and services in the region.</p> <p>Identify community preferences for housing.</p>	<p>Working Group meeting Board of Directors meeting Analysis of Housing Survey Comparative analysis of information produced from survey</p>
<p>Establish a profile of housing needs for the region based on research conducted</p>	<p>Statistics Canada Research Census 2016 Local Table for Seniors Research, MAMOT</p>
<p>Plan and identify priorities with Board of Directors.</p> <p>Priority setting with Board of Directors to guide local action with local agencies.</p>	<p>Final Analysis of Housing Survey Assessment Conclusion</p>

2.2 Target Population

The target population was defined by the Board of Directors in the initial development of the Lower North Shore Housing Corporation project. There is a growing realisation, and statistical confirmation, on the Lower North Shore that our aging population is rapidly increasing, with a consistent outward migration of our youth. A common misconception was always that the region was in need of 'seniors homes', and that this was the main demographic in immediate need for housing solutions. However, there were consistent concerns about the disabled population, and multi-generational households, that continue to contribute to the decline in the youth and adult populations. No new homes were available for families, no affordable housing is established to assist those with restricted incomes, and the lack of adapted housing and transportation lead to many residents with disabilities leaving our region. For years, it was implied that the vulnerable population was neglected, and through the realization of the housing situation shared between many organizations, there needed to be a strategy produced for this group as well.

The aging population continues to be an area of concern due to the lack of adapted transportation and housing in the region. Many residents have lived in the same home for their entire lives, however, were now living with mobility issues and experiencing major deficiencies in their current homes. It is vital to continue to advocate and strategize for the well-being of this demographic.

It was determined that the target population for this assessment are vulnerable persons/families and seniors.

2.2.1 Profile of Vulnerable Persons

The criteria for vulnerable persons and families is broad and difficult to define, however, for the purpose of this investigation, the following criteria were used to profile vulnerable persons:

- Persons with restricted household incomes;
- Persons unable to care for themselves due to age, illness, trauma or disability;
- Persons living in unsafe and unaffordable housing situations;

2.2.2 Content and Organization of Vulnerable Persons Survey

The first section of the survey was designed to address all residents, of all socio-economic backgrounds, in the region. There were discussions in the early stages of the survey as to how we would reach specifically the low-income or vulnerable population. Many discussions took place regarding how we could work with the social workers at the CISSS on the Lower North Shore to help reach those families. It proved to be too complex, with a chance of little result. It was also felt that this was not giving other families a chance that are not using this service but experience housing complications and restricted incomes. It was determined that it was best to proceed with leaving the survey clear and open with no specific target.

2.2.3 Profile of Senior Housing Residents

As per the recommendations by the Board of Directors, the second section of the survey aimed to address persons 65 years and older. The target population for this section were:

- Older adults (65+) with restricted incomes;

- Older adults (65+) living in housing conditions that are not promoting a safe and health environment;
- Older adults (65+) unable to navigate their current homes due to the structural issues;
- Older adults (65+) unable to afford major housing renovations.

2.2.4 Content and Organization of Seniors Survey

The second portion of the Housing Needs Survey was aimed to assess residents aged 65 years and over. The section included questions regarding their current health, housing situation, housing preferences, plans to move, etc. The goal was to better understand the opinions and perspectives that these residents have regarding current housing in their community.

2.2.5 Limitations to the Housing Needs Survey

- 1) **Questionnaires answered in small groups:** We asked the Day Center Animators to assist the senior's clubs with the completion of the survey. We hoped that this would encourage participation and ensure we had results from the senior demographic. However, in reflection, the small groups may have been intimidating and caused the participants to not answer truthfully.
- 2) **Small sample size:** The survey was to target the entire region, however, responses in some municipalities were so small, especially in the senior's portion of the survey. The results are not entirely a direct reflection of the true circumstances in the municipality. Results would be useful in regional examination.
- 3) **Geographic restrictions:** Due to the geographic restrictions, the implementation and follow-up with the survey process was left to volunteers who may not have understood or valued the survey process. There was a lack of consistency in the promotion and awareness of the survey. It did not allow for significant buy-in in some communities.
- 4) **Difficulties with understanding/completion:** The terminology was reviewed and revised many times, however, there were participants that had difficulties understanding how to complete questions, etc.

2.3 Key Findings from the Housing Needs Survey

The information that was collected for this report is accumulated from the Housing Needs Survey that was distributed throughout the region from August 31 to October 8, 2018. The survey was available online through SurveyMonkey in both French and English. Additionally, paper copies were distributed throughout the region in the mailboxes of all residents in the communities. Each municipality covered the costs of printing and distributing the surveys. Completed paper copies were asked to be returned to the municipal office or post office in each community.

The Day Centre animators at the '50+ Club' throughout the region were asked to assist in the process by aiding in the explanation of the questions and guiding the seniors through the completion of the survey. Unfortunately, this process was not completed in all communities in the region.

Two hundred and thirty-eight (238) surveys were completed both online and paper copies. There were two (2) online responses that were considered invalid and therefore not complied in the final data results. One (1) of the respondents failed to identify their community, making it impossible to determine whether this individual was from the region. The other was completed by an individual not from the region and not living anywhere near the region.

The data is grouped by the five (5) of the municipalities on the Lower North Shore, as well as the global picture of the region, the MRC du-Golfe-du-Saint-Laurent. It was important to identify the areas in the region that reported greater needs for services, or areas that were prevailing, and a global perspective of the housing situation of the region as a whole.

2.3.1 Socio-Demographic Profiles

Key findings from the socio-demographic profiles:

- The municipalities of St. Augustin, Gros-Mécatina, and Bonne-Espérance reported to be entirely, or mostly, English. There were little to no respondents that identified their primary language as French;
- Blanc-Sablon reported more French speaking respondents, 37%, and the Côte-Nord, 30%;
- Regionally, respondents reported English as their primary language;
- Results showed more women (70%) than men responded to the survey. Occasionally, the survey was completed by a couple, not one each, not giving the most accurate picture of who completed the survey. Given this occurrence was few, it is reasonable to suggest the majority of respondents were women.
- Blanc-Sablon had the highest number of younger adults, 18-30, completing the survey (25%). In total, 43% of responses were completed from ages 61-80+.
- Majority of respondents reported being married or in a common law relationship.
- Saint-Augustin and Gros-Mécatina reported the highest percentage of widowed persons.
- Gros-Mécatina and Saint-Augustin respondents reported living in their respective community longer than the other municipalities.
- Results showed that the median years the respondents lived in their respective community was 45.

Table 1: Socio-Demographic Data of Municipalities in the Region

	Côte-Nord	St. Augustin	Gros-Mécatina	Bonne-Espérance	Blanc-Sablon	Golfe-du-Saint-Laurent
Language (%)						
<i>English</i>	70	100	97	100	63	82
<i>French</i>	30	0	3	0	37	18
<i>Other</i>	0	0	0	0	0	0
Sex (%)						
<i>Male</i>	33	28	37	26	26	30
<i>Female</i>	67	72	63	74	74	70
Age (%)						
<i>Under 18</i>	0	0	0	0	0	0
<i>18 – 30</i>	12	4	3	19	25	13
<i>31 – 40</i>	3	13	10	3	19	10
<i>41 – 50</i>	15	4	7	33	6	13
<i>51 – 60</i>	22	35	14	14	19	21
<i>61 – 70</i>	16	14	45	6	19	20
<i>71 – 79</i>	24	14	17	19	6	16
<i>80 and over</i>	8	9	3	6	6	7
Marital Status (%)						
<i>Married or common-law</i>	73	61	59	67	75	67
<i>Separated or divorced</i>	4	2	3	8	0	4
<i>Widowed</i>	12	22	21	3	8	13
<i>Single</i>	10	15	17	22	17	16
Years in Community (%)						
<i><0-5</i>	7	2	5	11	19	9
<i>6-10</i>	6	0	0	3	11	4
<i>11-15</i>	2	5	5	6	6	5
<i>>15</i>	85	93	90	80	64	82
Median Yrs in Community	43.5	50	62	40	32.5	45

- Results showed that a total of 51% of respondents were currently working, with the other 37% retired;
- The Gros-Mécatina reported the highest number of retired respondents (47%);
- Blanc-Sablon respondents reported the highest percentage of currently employed (72%).

Table 2: Sources of Income

	Côte-Nord	St. Augustin	Gros-Mécatina	Bonne-Espérance	Blanc-Sablon	Golfe-du-Saint-Laurent
Currently Working (%)						
Yes	45	48	33	57	72	51
No, looking	7	2	3	14	6	6
No, retired	45	43	47	26	22	37
No, other	2	7	17	3	0	6
Sources of Income (%)	n= 86	n= 41	n= 27	n= 35	n= 36	N= 225
Income Assistance	5.8	4.9	0	11.4	2.7	5.3
Public Pension (CPP, Old Age)	45.3	46.3	59.2	31.4	25	41.7
Private Investments or RRSPs	5.8	9.8	0	5.7	2.7	5.3
Full/Part-time work	51.1	46.3	44.4	60	72.2	54.2
Reverse Mortgage, Equity	1.1	0	0	0	0	0.4
Other	1.1	0	5.3	2.8	0	1.3
Average Household Income (%)	n=89	n=41	n=27	n=35	n=36	N=228
<10,000	2	2	0	6	0	2
10,000-25,000	31	34	63	20	11	31
25,001-50,000	34	34	11	46	42	34
50,001-75,000	19	15	7	23	17	17
75,001-100,000	9	15	7	3	25	11
>100,000	4	0	11	3	6	4

2.3.2 Housing Characteristics

- The municipality of Gros-Mécatina reported having the highest number of respondents that live alone.
- A total of 50% of the population reported that they live with a spouse or a partner only. With that highest reporting from the Côte-Nord region.
- Results showed that most participants across the region live in single-detached homes (94%).
- The municipality of Blanc-Sablon has the most diverse forms of housing.
- Residents reported a median of 23 years in their current home, with Gros-Mécatina reporting the longest (34 years).
- Saint-Augustin and Blanc-Sablon participants reported the highest need for major renovations to their homes (42%).
- Saint-Augustin and Blanc-Sablon reported having less space in their current homes for their family.
- Regionally, 11% of respondents felt they needed more space in their current home to accommodate their family.
- Results showed 75% of respondents own their current homes, with the Côte-Nord and Blanc-Sablon having the highest percentage of reported renters.

Table 3: Housing Characteristics

	Côte-Nord	St. Augustin	Gros-Mécatina	Bonne-Espérance	Blanc-Sablon	Golfe-du-Saint-Laurent
Living Status (%)						
Living alone	14	15	39	17	19	18
Spouse/Partner only	56	54	39	39	53	50
Child/other house	3	4	4	11	0	4
Spouse/children in own home	19	20	18	22	25	21
1 or more roommate	0	0	0	0	3	0
Other	8	7	0	11	0	6
Type of Housing (%)						
Single-detached	93	98	100	100	80	94
Semi-detached	3.5	2	0	0	3	2
Apartment	3.5	0	0	0	17	4
Retirement Home	0	0	0	0	0	0
Median Years in Home	26	20	34	20	15.5	23
Renovations (%)						
Yes	34	42	36	31	42	36
No	66	58	64	69	58	64
Space (%)						
Yes	92	87	96	92	74	89
No	8	13	4	8	26	11
Average Bedrooms	3.14	2.6	2.6	2.8	2.7	2.8
Tenure (%)						
Rent	30	2	3	12	22	17
Own	60	96	90	74	72	75
Rent to Own	4	0	0	0	0	2
N/A	6	2	7	14	6	6

2.3.3 Persons with Permanent Disabilities

Respondents were asked if there was someone in their home living with a permanent disability resulting in mobility issues through the home. They were also questioned about the benefit modified housing would have to assist this person with their mobility in their current home.

Results were as follows:

- A total of 13% of the 228 responses, identified that someone in their home was living with a permanent disability which led to mobility issues. That is a total of nearly 30 people currently struggling in their own home.
- The most prevalent responses were seen in Gros-Mécatina (27% of respondents) and Bonne-Espérance (17% of respondents).
- Of those that responded 'Yes' to having someone in their home with a permanent disability, only 14% felt that this person would benefit from modified housing to assist them with their disability and mobility throughout the home.
- The respondents from Bonne-Espérance (31%) reported the greatest need for modified housing to help those in their home with permanent disabilities become more mobile.

Results were not significant to base any judgements for the sector of the population with permanent disabilities and their housing realities. These questions were added to create an idea as to the number of people currently struggling in their own homes. More investigation most follow that targets the physically and mentally disabled population further. They are a significantly vulnerable portion of the population on the Lower North Shore.

2.3.4 Housing Profiles for the Seniors Population

The participation in the latter half of the survey aimed at those 65+, had low participation in some communities. The total sample size in each municipality were as follows:

Blanc-Sablon: 14
Bonne-Espérance: 10
Saint-Augustin: 22
Gros-Mécatina: 14
Côte-Nord: 41
Total : 101

- Results varied by municipality; Côte-Nord and Bonne-Espérance showed a greater readiness to relocate into transitional living. The participation from Bonne-Espérance was low but the Côte-Nord was very reflective of the municipality.
- All municipalities displayed a readiness to move in the future; however, timelines varied and did not provide concrete results.
- Majority don't know when they would be ready to move.
- Location preferences were interesting and showed great diversification between some municipalities, perhaps reflective of community culture. The results show that majority of participants wish to remain within their municipality. Each municipality had minimal scattered data for other responses.
- The Côte-Nord was more diverse than other municipalities on location preferences.

Table 4: Household Characteristics

	Côte-Nord	St. Augustin	Gros-Mécatina	Bonne-Espérance	Blanc-Sablon
Willingness to move into seniors home (%)					
Yes	68	40	36	63	36
No	32	60	64	38	64
Willingness to move in the future (%)					
Yes	89	63	92	56	92
No	11	38	8	44	8
Timeline (%)					
0-12 months	0	0	7	0	7
1-2 years	3	0	0	0	0
3-5 years	10	12	7	0	7
6-10 years	18	17	7	13	7
Over 10	8	12	14	0	14
I don't know	62	59	64	88	64
Location Preferences (%)					
Municipality	74	85	92	89	92
LNS	11	10	0	0	0
Province of Québec	3	0	8	11	8
Sept-Îles	11	5	0	0	0
Other	0	0	0	0	0

- Majority of participants were comfortable spending \$750 or less on rent per month. Some municipalities reached up to a maximum of \$1350.
- Meal preparation (61.8%), Housekeeping (50.6%), Medication / nursing support (56.6%) were the most common desired amenities/services by all participants.
- Meal preparation is available in some communities through the Meals on Meals program, Community Kitchen, housekeeping is available by the Coopérative de solidarité d'aide à domicile de la Basse-Côte-Nord.
- The municipalities with road access, Blanc-Sablon and Bonne-Espérance, showed the greatest need for transportation services (average of 54%).
- Results showed that 48% of participants prefer their meals prepared for them. Preferences varied uniquely by municipality.

Table 5: Housing Options Preferences

	Côte-Nord	St. Augustin	Gros-Mécatina	Bonne-Espérance	Blanc-Sablon
Rent per month (%)					
\$750 or less	79	83	82	71	58
\$751-1,000	18	6	18	29	25
\$1,001-1,350	3	11	0	0	17
\$1,351-1,500	0	0	0	0	0
Over \$1,500	0	0	0	0	0
Amenities / Services (%)	n=41	n=22	n=14	n=10	n=12
<i>Meal preparation</i>	61	86	64	40	58
<i>Housekeeping</i>	54	55	36	50	58
<i>Medication / nursing support</i>	49	45	64	50	75
<i>Personal care</i>	39	23	50	50	50
<i>Shopping</i>	15	9	14	30	42
<i>Transportation</i>	37	36	21	50	58
Meal Preparation (%)					
<i>Own kitchen</i>	39	17	0	43	22
<i>Kitchenette</i>	16	33	17	43	44
<i>Meals prepared</i>	45	50	83	14	33

- Results showed that participants did not want to relocate to as senior’s facility because they did not want to leave their family or reported that they did not need to leave their home.
- Results were similar when asked about barriers living in another community.

Table 6: Relocation Barriers

	Côte-Nord	St. Augustin	Gros-Mécatina	Bonne-Espérance	Blanc-Sablon
<i>Haven't moved because... (%)</i>					
<i>Unable to sell property</i>	2	0	0	0	0
<i>Cannot afford to move</i>	0	0	0	0	0
<i>No affordable place to live</i>	0	0	0	0	0
<i>Family is here</i>	41	14	21	20	17
<i>Do not need to leave home</i>	68	82	86	80	83
<i>Do not fit CISSS RI criteria</i>	2	0	0	0	0
<i>Other</i>	0	4	0	0	0
<i>Other community (%)</i>					
<i>Do not want to</i>	29	50	36	0	42
<i>Do not want to leave family</i>	34	14	21	56	25
<i>Cannot afford to move</i>	5	0	0	44	0
<i>Disabled/no accessible housing</i>	0	0	0	0	0
<i>No road</i>	27	9	14	0	17
<i>No reason</i>	24	27	57	0	33

2.3.5 Current Housing Barriers

- When asked if participants needed any modifications to their homes, many indicated that they already had or did not need any modifications.
- It is important to note, however, that when a participant identified a need, there were many from the list of suggestions. Further implying a need for many modifications in their homes in order to manoeuvre accordingly.
- The major needs identified were grab rails near bath and toilet, room for wheelchair passage in main living areas, and access to laundry facilities on the main floor.

2.3.6 Transportation and Support Services

- When asked about their health status, regionally, participants identified themselves as having mostly 'Good' (45%) or 'Fair' (37%), health status.
- No participants reported themselves as having 'Very Poor' health, and only 9% reported themselves having a 'Poor' health status.
- Participants were asked if they could receive several support services such as meals, housekeeping, mobility assistance, would they prefer to stay at home to receive these services.
- The majority, 95%, responded 'Yes', that they would stay in their current homes if they could receive these services.
- Of the 5% that responded 'No', participants also reported having a mostly 'Fair' or 'Poor' current health status, with only one reporting a 'Good' status.
- The majority of respondents reported that they were not receiving any services at home because they did not need them.
- The most common service needed was home/yard maintenance.
- When participants were asked what services would be the greatest help for them to remain in their home longer, home support services (64%) and home maintenance (81%) were the most common responses. Many participants also identified financial assistance (39%) as an important service.
- Participants reported that they most often drive themselves (68%), car or ATV/snowmobile, as their main method of transportation. Others reported family/friends (22%) assist them, or they walk (20%).
- The main reason most participants cannot get out of their house is bad weather (45%), with another significant factor being uncleared roads (30%).

2.3.7 Source of Information

- The main source of information regarding programs and services for seniors is family/friends (36%) or the local Day Center (29%).
- Surprisingly, 18% reported 'None' of the outlets listed were a main source of information.
- Comments in this section varied between some feeling that are well informed and can identify the resources they need. Whereas others preferred more information, on all the programs and felt the information was very limited and hard to understand, requesting more pamphlets of information.
- It is important to note, that there was no clear indicator of a main source of information, there may need to be more work in this area.

2.3.8 What we Heard

The comments below represent the common themes were heard throughout the survey process.

"I'm glad to see that there are people looking into the housing situation on the LNS...I for one believe that there is a housing shortage. There are very few places to buy or rent in some villages, and for some it makes it very hard to stay or return to place if you don't already have a place to live, even if you do plan on building new. No matter who or what age you are."

When asked about current housing situation - *"Dissatisfied, need more adaptations to be self-sufficient"*

“We like the independence of being in our own home...”

“We do not feel we would need these services at this time”

“Would still be able to live at home with certain housing modifications”

“Nous sommes tres fonctionnel pour le moment; aucun besion. A court et long terme a moins que la situation sante physique et mentale change.”

“Would prefer more information on all programs, very limited and hard to understand. More pamphlets on all programs and improved “advocacy” competence for “people” who work in these programs.”

“We really need seniors housing in our village to be able to stay in our own village to be with family. It don’t help seniors to be sent to another town with strangers and being lonesome for family. Its also not a good choice for the family members to make having to send their love ones away. Its not a happy choice and not fair to separate families that as always been together all their lives.”

“The follow-up to this survey will hopefully be able to support future lodging development for our Seniors in each municipality. But information and clarification on the different types of lodging facilities for Seniors should be more readily available to seniors and our local population at large. Keep up the energy and work! It is an important need.”

“Although at present there may not be an immediate need for seniors housing, this will become a concern in the not too distant future with the upcoming aging population in Chevery. I sincerely hope that the results of this survey will be strongly taken into consideration and a follow-up will continue to look for a possible solution for future needs. I would also like to see more accessible aid given to seniors to enable those who wish to remain in their homes as long as possible.”

“Un habitation pour personne age dans chaque communaute serait un atout. Car personne n’aime quitter leur village. ”

“Vraiment important de developper une diversete de logement adaptes aux besion specifiques des aines. ”

****Please note that the language has not been manipulated nor adjusted for grammatical correction in order to keep the comments accurate and unbiased.**

2.4 Conclusions

2.4.1 Survey

According to the results of the survey, there are several communities that show greater needs for housing than others. The region has many characteristics that signify a need for intermediary housing for seniors and/or affordable housing. These characteristics are as follows:

- The socio-demographic characteristics of the inevitable aging population demonstrates a need to develop intermediary housing.
- Over 90% of respondents expressed a desire to move in the future. Though they were unsure of the timeline, two municipalities (Saint-Augustin and Côte-Nord) had a significant number of respondents that reported a willingness to move within 3-5 years.
- The youth population, 18-30, reported the highest dissatisfaction for their current housing situation.
- There is a high representation of seniors living in the same homes that they have for the majority of their lives, with nearly half of them claiming they need major renovations.
- The survey respondents expressed a strong desire to stay in the same community (village) that they currently reside.
- No housing options exist for seniors seeking to downsize from their current homes.
- Vacancies at the current resources often fluctuate and criteria for admission is based on the CISSS requirements.
- The unemployment rate is some of the highest seen throughout the country, so disposable income for younger families may be more limited than others.
- Many seniors are living in difficult housing situations and with isolation from direct access to equitable health services, they are at increased risk in our region.

2.4.2 Discussions with Service Providers and Other Organizations

- The region is not in need for more public resources similar to what is already available. The percentage of the population that fit the criteria for these facilities is often low. Exceptions are often made to users that do not quite meet the criteria but are within the requirements for some form of assistance. This means that there are often residents in resources that may be of more or less care than the resource specifies.
- Waitlists for CISSS resources are unpredictable and can change any minute or remain stagnant long durations of time.
- Informal housing is evident throughout the region, and all seniors are urged to enter responsible and legal agreements with proprietors although this is often not the case. This is also true for the general population, residents and proprietors are not protecting themselves which leads to unfortunate housing circumstances for all persons, of all ages.

2.4.3 Housing Scenarios

Important considerations for housing options:

The following considerations must be accounted for to ensure the success of any housing options on the Lower North Shore:

- There are many misconceptions regarding the type of housing options available for the aging population. Seniors are reporting that they are not ready to move into the current resources. We need to clarify that there are other options that may be more suitable for an independent lifestyle.
- Many respondents mentioned there is a need for a seniors home in every community, however, the type was not specified. When asked about meal preparation preferences, all municipalities differ.
- Privacy and independence are very important issues that were brought up in the survey responses, this must be considered when designing any housing option.

Types of Housing for Seniors

When asked about design of future housing options, the following were the most sought after by respondents:

- Something in their municipality or community;
- Rent prices of \$750 or less;
- Meal preparation, housing keeping/laundry, and medication assistance services;
- All meals prepared daily (this was very mixed per community).

In discussion with other housing facilities, it is important to remember the following:

- Do not isolate the building to the outskirts of the community. Seniors like to be in the middle of the action where they can watch the children walking home from school, people driving down the road, etc. Quiet and remote areas are not well received by this group.
- Activities and socialization are important, but you must ensure the environment allows for individuality/creativity as well.
- Allow for opportunity to engage in community events (transportation to and from, etc.)

Possible Housing Options for Affordable Housing

Throughout Canada, local organizations, individuals and businesses are at the heart of efforts to create more affordable housing in their communities. The following are program suggestions for affordable housing:

1) Canada Mortgage and Housing Corporation (CMHC):

CMHC is a federal organization that seeks to provide affordable housing to all Canadians. The CMHC Affordable Housing Centre works with private and non-profit developers to facilitate the creation of new affordable housing solutions without federal subsidy. They work in collaboration with the Société d'habitation du Québec, as the SHQ is responsible for affordable housing programs in Québec. Any of the above programs can be used to fund affordable housing projects, with additional financial benefits or assistance from CMHC.

2) Manufactured Housing:

Manufactured housing is often called modular or pre-fabricated homes, this type of housing is manufactured in factory-controlled conditions and then brought to the building site, either in

sections or as a whole, for installation and finishing. It can be a quick and easy fix to installing housing in rural areas where land is limited, and construction is subject to the environmental elements.

CMHC's Affordable Housing Centre has helped several developers with affordable housing projects through the use of pre-fab homes. They can also provide funding to help cover the costs of engineering, an environmental site assessment and detailed design work.

3) SHQ Programs:

Further discussions are needed to the SHQ to determine how best to utilize their programs in this region. The LNSHC will have to investigate as to how to become a partner with the SHQ to deliver the programs to the residents of the Lower North Shore.

Possible Housing Options for Seniors

Three types of housing options should be considered:

1) Community Complex:

This site would serve to address several needs of members of the community. It enforces cohesion of community and services. It may include the following:

- Intermediary housing for seniors;
- Independent seniors housing;
- Housing for adults with mental and physical disabilities;
- Affordable housing units for low-income families.

This requires a larger building and would likely need to be centralized in the region or in a community. Services would be provided at the location for whomever is in need.

2) Small non-profit congregate housing:

This option would serve a smaller amount of people than other options. It is more cost effective because of the size of the project. It is possible to build from ground up or to also renovate a current home/building. It is a non-profit housing scenario with the objective of reducing isolation and relieve seniors of the difficult daily activities such as shopping, cooking, and housing cleaning.

In this scenario, residents would have a private area which they would furnish themselves with access to numerous common areas, including kitchen, living room, and dining room. Support services are provided to those in need. It is meant to serve a demographic that is much more independent with the possibility of support services offered to them.

3) Seniors Residence (Social Housing):

A seniors residence is a much larger project to accommodate for. It would serve the greatest number of individuals with mild to moderate loss of autonomy. Personal support services can be provided if necessary, depending on the needs of the residents. The rent would be subject to income, with meals provided on site. This scenario can be possible by building from ground up or renovating an existing building.

It is not recommended to jump to this option immediately. It would be reasonable and responsible to work in collaboration with Maison Gros-Mécatina to understand the process and see the needs following the implementation of their project.

4) Co-Housing

Co-housing involves sharing a home with a friend or family member. In addition to cutting costs, sharing a home can provide mutual benefits like companionship, help with daily tasks and extra support in case of an emergency.

5) Nursing Home:

These are similar to retirement homes but are sometimes operated as not-for-profit residences by the federal government. They also offer a wider range of healthcare and support services for seniors with more demanding care needs.

This option does not seem necessary given the currently available resources on the territory that often experience many vacancies.

6) Supportive Housing:

Supportive housing refers to independent apartments with access to services like housekeeping, personal support and healthcare available for free or at a reduced cost. Residents usually pay their own rent and any other living expenses.

2.4.4 Seniors Staying at Home

In order to best serve the seniors that wish to stay in their current homes or to help those that are unable to transition into a centre in their area, a few items should be re-visited to help improve their quality of life in their current homes:

- Work with the Solidarity Coop to understand why not all communities are using this service. There were many reports of seniors having difficulties with home and yard maintenance, there may be something that could be provided to assist them with that. Work with this Co-op to address the employment issues that are evident in some communities.
- Emergency Response Systems: Work with other partners to determine if this would be reflected upon in the past or how it may be useful for those that are currently in their homes with transportation issues/mobility issues.
- Meals-on-Wheels Program: Continue to promote this in the communities and determine the communities that are not utilizing this program and why. Create a standard for all communities and work with local enterprises to offer meals at a subsidized rate.
- Dining with Transport: Organize weekly/monthly/bi-annual meal service where seniors can be picked up and taken to eat at a restaurant or centralized area (community hall) for a meal. In collaboration with the Wellness Centres and other community groups, it may be possible that funding would be available to assist in costs of this. Great considerations must be taken when reviewing the transportation process i.e., ensuring valid driver's license and current insurance on vehicles are provided.
- Renovation Financial Assistance Programs: Work with provincial organizations so they understand the realities on the Lower North Shore and clarify why their programs are restricted, but highly needed, in our region. Create awareness and better understandings of these programs to the general public. Work with the municipalities that may currently use these programs and understand clarify all the levels of the application process. Ensure that all government organizations and public institutions are on the same page when working with asset management with seniors and their families.

- Volunteer Driver Programs: Transportation is a major issue in some communities/municipalities. Create and facilitate the services in collaboration with partners and local groups.
- Information for Seniors: Work with current groups and associations to have access to information for seniors and the housing process for seniors and publicize this information with partnerships. Advocate with partners to understand what is encouraged to seniors when discussing transitional housing, and how to manage current assets, etc.

Municipal Profiles

All the information gathered from the below community profiles were collected from various sources. Listed below are the sources you can reference to review the information.

2016 Census of Canada

L'Alliance en faveur de l'amélioration des conditions de vie des aînés : « Portrait of seniors living conditions »

Please note: the 2016 StatsCanada Census is where most of this information comes from.

Municipality of Blanc-Sablon

Community Demographics



Population Growth: 1,112 (2016)
-7.4% since 2001



Official Language: English only: 40.37%, French only: 2.3%, English and French: 57.33%



Educational Attainment: 61.34 % received a post-secondary diploma, certificate or degree

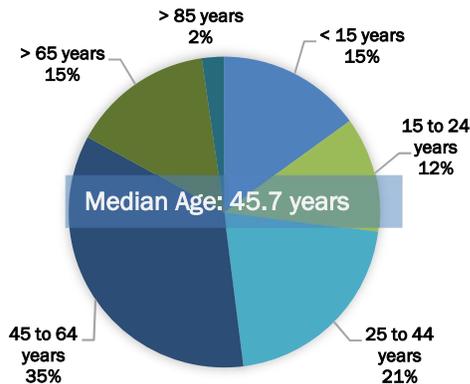
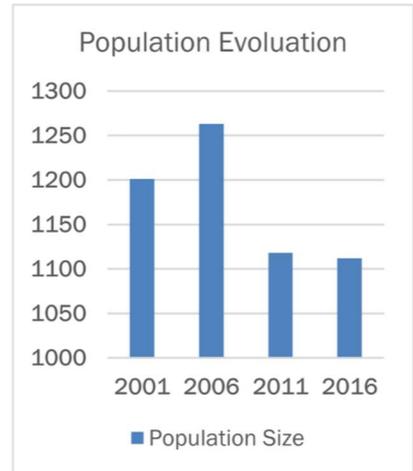


Median Household Income: \$69,803 (after-tax)



Unemployment Rate: 17.6% (7.2% in Québec)

Population in **2016:** 1,112
Population in **2011:** 1,118
Population in **2006:** 1,263
Population in **2001:** 1,201



Facts about the Aging Population Characteristics

From 2001 to 2011, the number of seniors increased from 130 to 160 residents.

By 2031, the senior population is expected to increase to almost double of that in 2016, 15% to 29% of the total population.

In 2011, 96.2% of the seniors were familiar with the English language, whereas 34.6% were familiar with French.

In 2011, 88% of seniors reported living in an individual dwelling non-attached. One quarter of which report they 'live alone'. The highest portion being 75 years and older.

Household Demographics



Average Members per Household:
2.5 persons per household



Private Households by Tenure:
Approximately 16% of the total surveyed population are renters.



Period of Construction: Majority of homes were built between the period of 1961 and 1990.

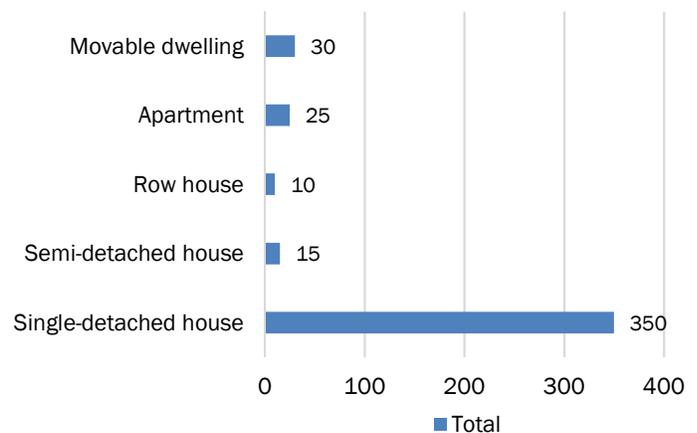


Average Rooms: 6.6 average rooms per dwelling

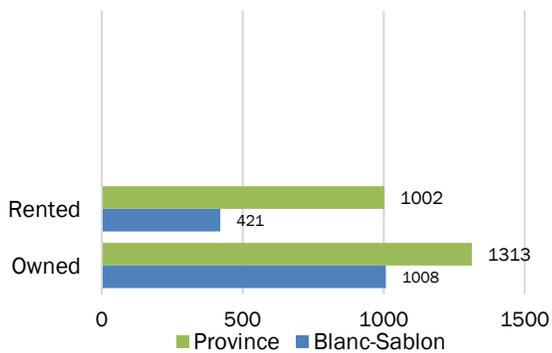


Median Home Price: \$120,084

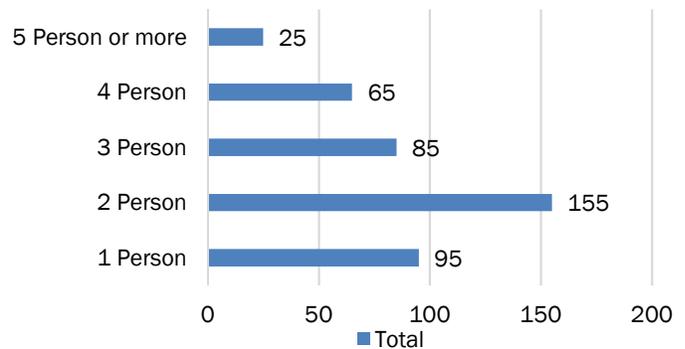
Housing Type



Average Monthly Costs



Housing Size



What we Heard about Housing in this Municipality

High number of renters;

Reported having the least amount of space their home for their family;

Highest percentage of seniors unwilling to leave their home;

Highest percentage of seniors willing to spend more than \$1 000 on rental expenses;

Family Characteristics



Family Types:

Female Lone: 11%
 Male Lone: 2%
 Common-law Couples: 31%
 Married Couples: 57%



Family Size:

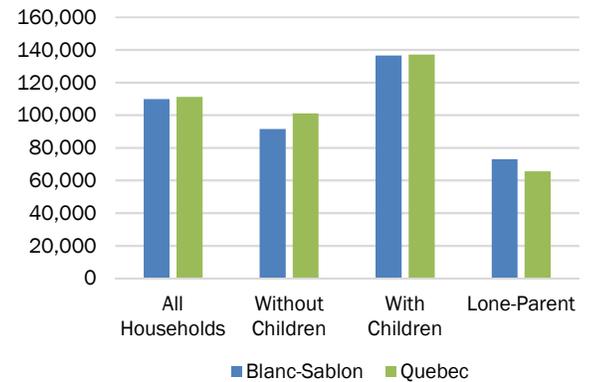
One-person Household: 24%
 Lone-parent Household: 7%
 One Family with Children: 36%
 One Family without Children: 28%
 Other: 5%



Marital Status:

Married or Living with Common Law Partner: 38%
 Not Married or Not Living with Common Law Partner: 62%

Average Income Per Households



Economic & Education Characteristics



Main Labour Industry:

Agriculture, forestry, fishing and hunting: 8%
 Construction/Manufacturing: 16%
 Retail trade: 17%
 Transportation and warehousing: 6%
 Educational services: 9%
 Health care and social assistance: 25%
 Accommodation and food services: 6%



Place of Work:

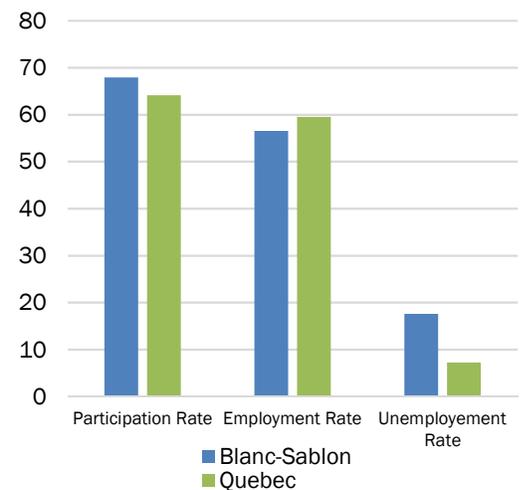
Worked at home: 2%
 No fixed workplace: 8%
 Worked at usual place: 90%



Education:

University: 15%
 College: 19%
 Secondary (high) school: 22%
 Apprentice or trade school diploma: 17%
 No diploma: 26%

Employment



Municipality of Bonne-Espérance

Community Demographics



Population Growth: 681 (2016)
-20% since 2001



Official Language: English only: 92%, French only: 0%,
English and French: 8%



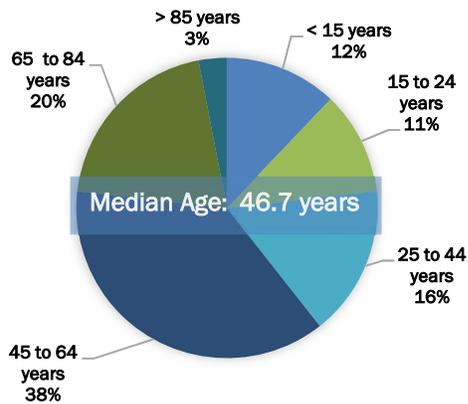
Educational Attainment: 38% received a post-secondary diploma, certificate or degree



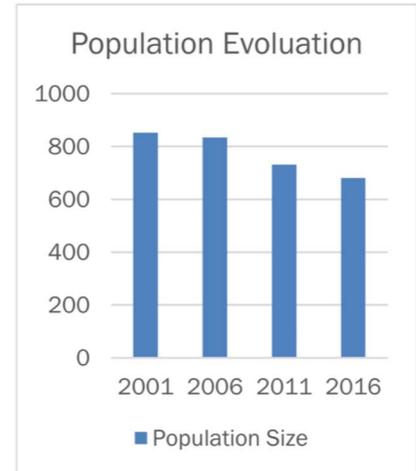
Median Household Income: \$59,136 (after-tax)



Unemployment Rate: 55.2% (7.2% in Québec)



Population in **2016:** 681
Population in **2011:** 732
Population in **2006:** 834
Population in **2001:** 852



Facts about the Aging Population Characteristics

From 2001 to 2011, the number of seniors increased from 110 to 115 residents.

By 2031, the senior population is expected to increase to almost double of that in 2016, 15% to 29% of the total population. It is also projected that by this time more than one person out of three will be 65 years or older.

In 2011, all seniors claim that English is their official language.

In 2011, 100% of seniors reported living in an individual dwelling non-attached. One out of five of which live alone, this proportion is higher in the age group of 75 and over.

Household Demographics



Average Members per Household:
2.5 persons per household



Private Households by Tenure:
Approximately 9% of the total surveyed population are renters.



Period of Construction: Majority of homes were built between the period of 1961 and 1990.

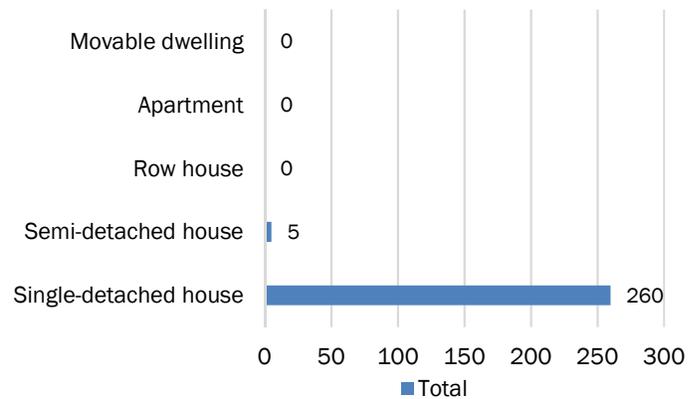


Average Rooms: 6.6 average rooms per dwelling

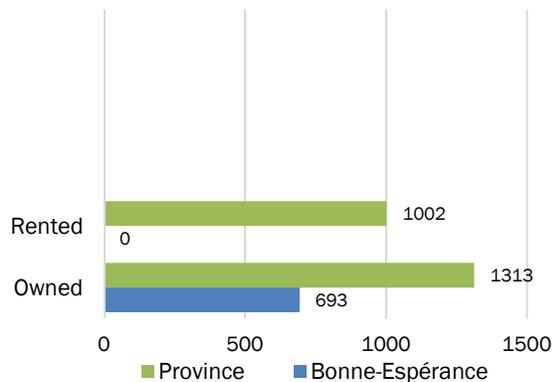


Median Home Price: \$99,913

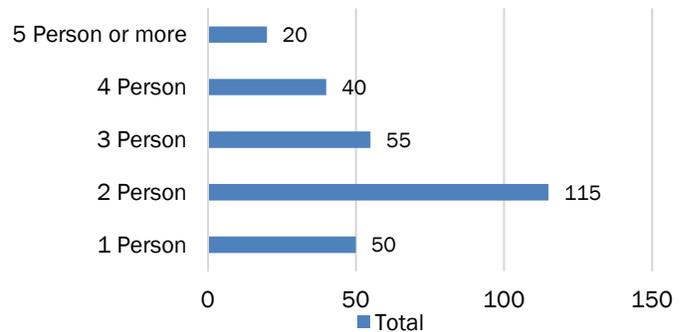
Housing Type



Average Monthly Costs



Housing Size



What we Heard from the Housing Survey

17% of the respondents are currently living alone, similar to the regional average of 18%.

All respondents reported living in single-detached housing.

Highest percentage of respondents not needing major renovations in their current homes.

Some of the highest need for transportation services for seniors.

Lowest response rate in the seniors section of the survey.

Family Characteristics



Family Types:

Female Lone: 13%
 Male Lone: 2%
 Common-law Couples: 17%
 Married Couples: 67%



Family Size:

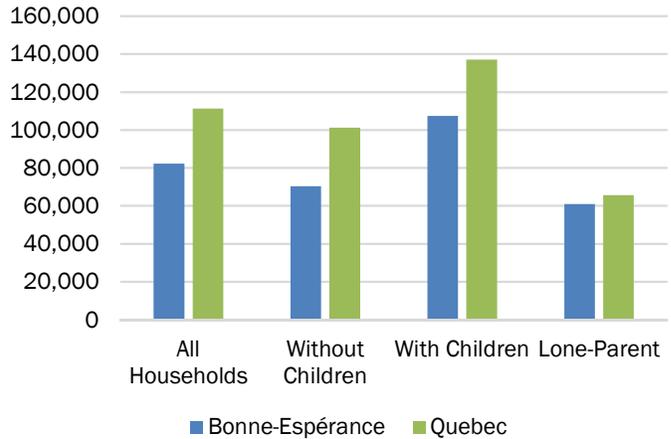
One-person Household: 17%
 Lone-parent Household: 8%
 One Family with Children: 35%
 One Family without Children: 30%
 Other: 10%



Marital Status:

Married or Living with Common Law Partner: 64.3%
 Not Married or Not Living with Common Law Partner: 36.5%

Average Income Per Household Types



Economic & Education Characteristics



Main Labour Industry:

Agriculture, forestry, fishing and hunting: 7.5%
 Construction/Manufacturing: 33%
 Wholesale/Retail trade: 9%
 Educational services: 10%
 Health care and social assistance: 13%
 Accommodation and food services: 12%



Place of Work:

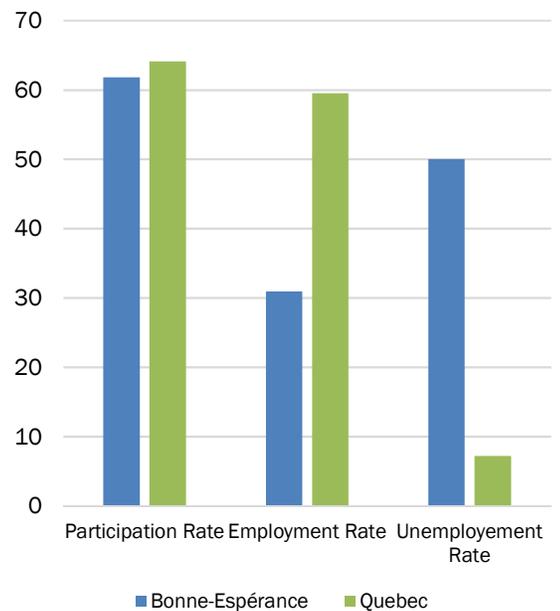
Worked at home: 6%
 No fixed workplace: 21%
 Worked at usual place: 71%



Education:

University: 6%
 College: 11%
 Secondary (high) school: 18%
 Apprentice or trade school diploma: 13%
 No diploma: 53%

Employment



Municipality of Gros-Mécatina

Community Demographics



Population Growth: 428 (2016)
-25% since 2001



Official Language: English only: 83.5%, French only: 0%,
English and French: 16.5%



Educational Attainment: 23.80% received a post-secondary diploma, certificate or degree

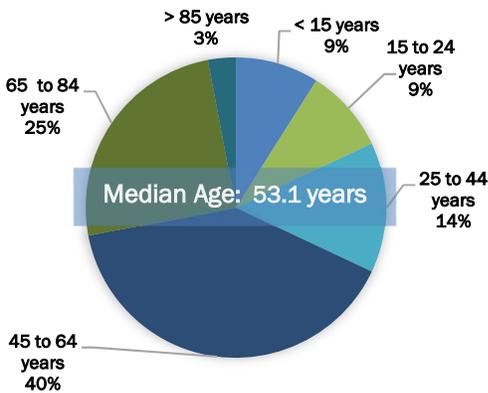
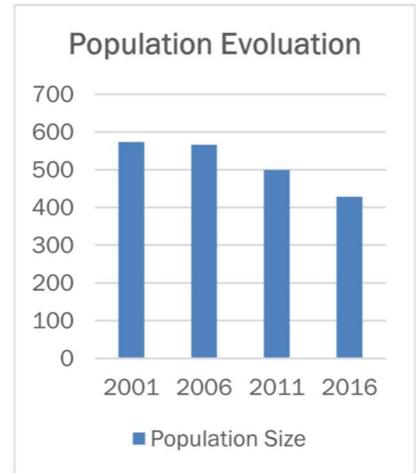


Median Household Income: \$47,232 (after-tax)



Unemployment Rate: 36.7% (7.2% in Québec)

Population in **2016:** 428
Population in **2011:** 499
Population in **2006:** 566
Population in **2001:** 573



Facts about the Aging Population Characteristics

In a span of ten years, 2001-2011, the total number of seniors increased from 85 to 115. In this time, the median age for the total population also increased from 39.2 to 47.1.

All seniors within this municipality identify English as their official first language, and speak only English, none represent French as their sole language of communication. It was reported that only 15% also know French.

One quarter of the total senior population reported living alone. This translates to 25 people, with that majority, 15 people, aging from 75 years and older.

It is important to note that due to the limited population in this municipality, any change typically imposes a significant impact on the statistics.

Household Demographics



Average Members per Household: 2.1 persons per household



Private Households by Tenure: Approximately 5% of the total surveyed population are renters.



Period of Construction: Over 50% of homes were built between the period of 1960 -1980.

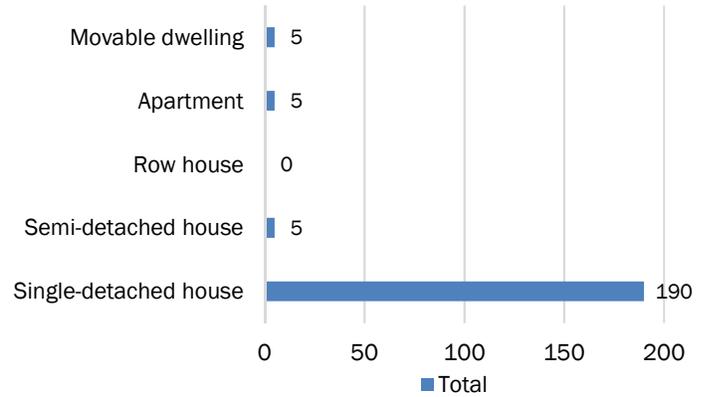


Average Rooms: 6.7 average rooms per dwelling

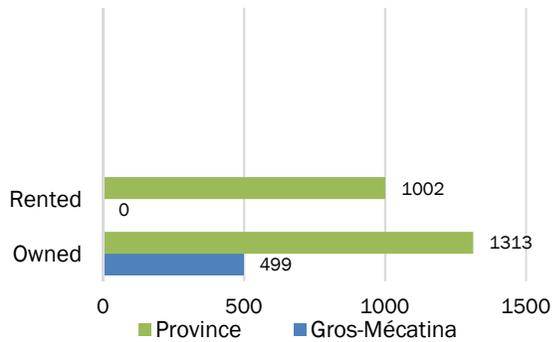


Median Home Price: \$80,170

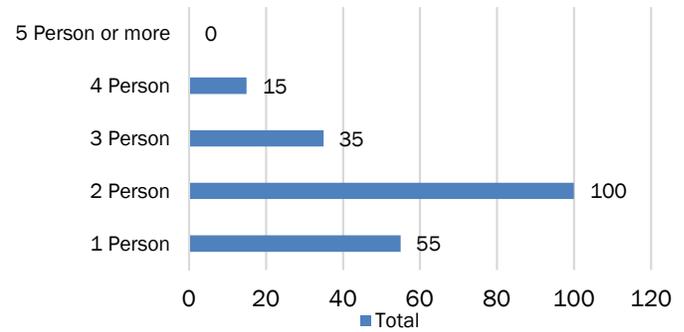
Housing Type



Average Monthly Costs



Housing Size



What we Heard from the Housing Survey

Respondents from this municipality reported the highest median years in the community, 62 years.

Highest number of retirees reported living in this municipality.

A total of 63% of respondents reported incomes between \$10,000 to \$25,000.

Highest percentage of respondents reporting to be currently living alone.

Family Characteristics



Family Types:

Female Lone: 9%
 Common-law Couples: 19%
 Married Couples: 72%



Family Size:

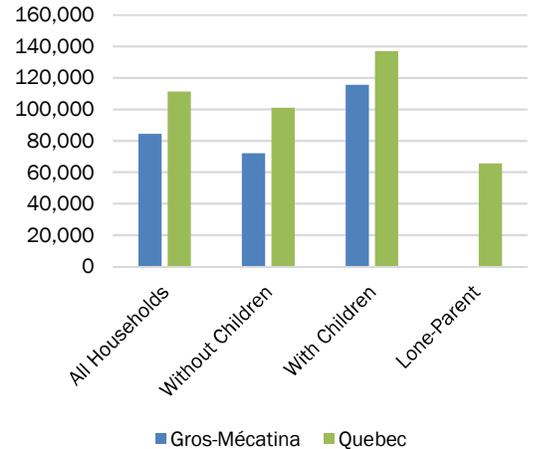
One-person Household: 23%
 One Family with Children: 28%
 One Family without Children: 37%
 Other: 12%



Marital Status:

Married or Living with Common Law Partner: 65%
 Not Married or Not Living with Common Law Partner: 35%

Average Income Per Households



Economic & Education Characteristics



Main Labour Industry:

Agriculture, forestry, fishing and hunting: 6%
 Construction/Manufacturing: 27%
 Wholesale/Retail trade: 14%
 Educational services: 4%
 Health care and social assistance: 6%
 Public Administration: 12%
 Finance and insurance: 8%
 Administrative and support, etc.: 8%



Place of Work:

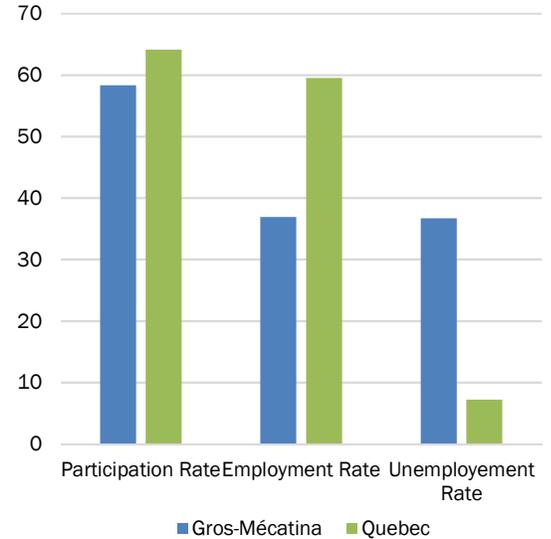
Worked at home: 7%
 No fixed workplace: 19%
 Worked at usual place: 74%



Education:

University: 7%
 College: 8%
 Secondary (high) school: 15%
 Apprentice or trade school diploma: 8%
 No diploma: 61%

Employment



Municipality of Saint-Augustin

Community Demographics



Population Growth: 445 (2016)
-29% since 2001



Official Language: English only: 84%, French only: 1%,
English and French: 14%



Educational Attainment: 28% received a post-secondary diploma, certificate or degree

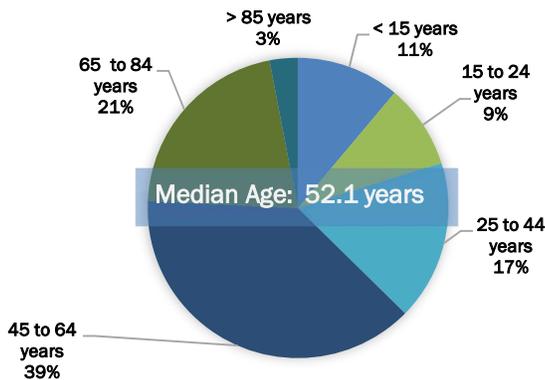
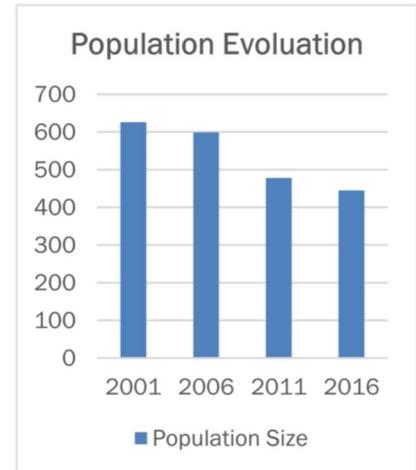


Median Household Income: \$51,465 (*after-tax*)



Unemployment Rate: 37.5% (7.2% in Québec)

Population in **2016:** 445
Population in **2011:** 478
Population in **2006:** 599
Population in **2001:** 626



Facts about the Aging Population Characteristics

In ten years, the portion of seniors of 65 years or older increased from 13% to 18% of the total population.

It is projected that the total senior population will increase 11% from 2016 to 2031.

By 2031, more than one in four people will be 65 years or older.

All seniors in this municipality identify as having English as their official language; 6% also reported knowing French.

One in three seniors is a widow.

Approximately, 18% of seniors report that they live alone.

Household Demographics



Average Members per Household: 2.2 persons per household



Private Households by Tenure: Approximately 13% of the total surveyed population are renters.



Period of Construction: 60% of homes were built between the period of 1960 -1990.

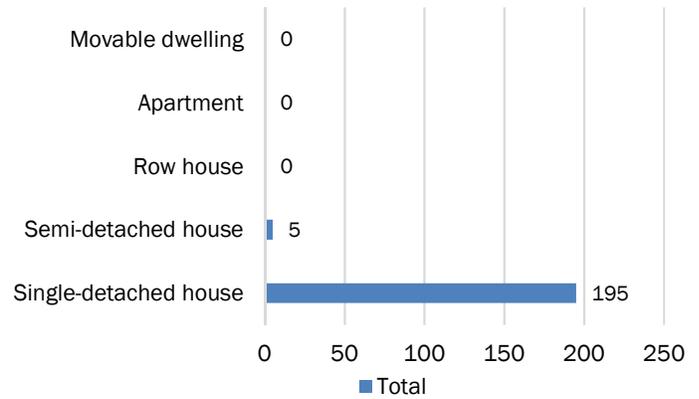


Average Rooms: 6.4 average rooms per dwelling

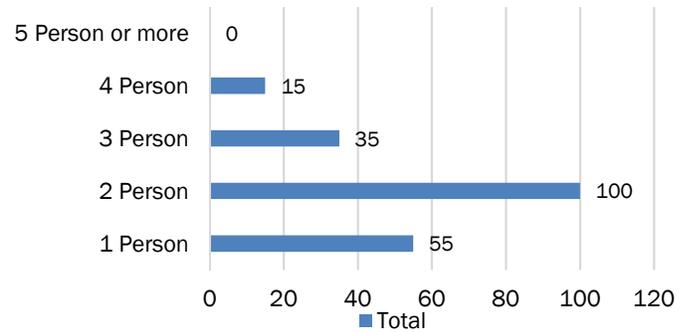


Median Home Price: \$99,964

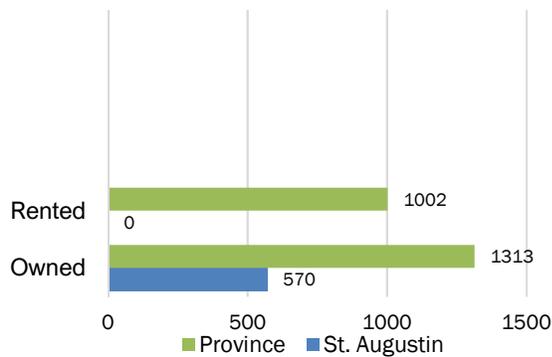
Housing Type



Housing Size



Average Monthly Costs



What we Heard from the Housing Survey

Responses show that the highest number of widowed couples live here.

Reported 50 median years of living in this community.

Highest percentage of respondents reporting a need for major renovations in their current home.

Highest percentage of seniors not wanting to leave their community if they can no longer live at home.

Family Characteristics



Family Types:

Female Lone: 10%
 Male Lone: 6%
 Common-law Couples: 27%
 Married Couples: 57%



Family Size:

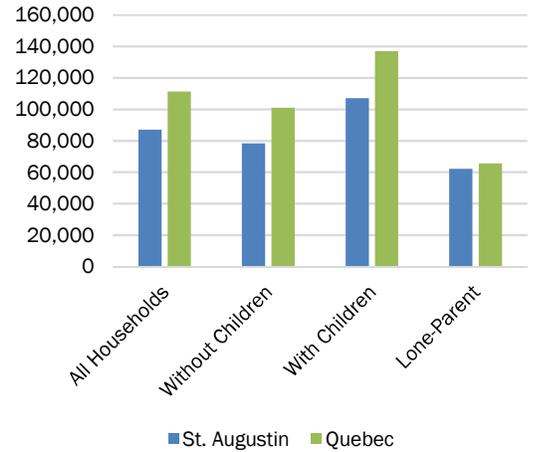
One-person Household: 27.5%
 One Family with Children: 32.5%
 One Family without Children: 37.5%
 Other: 2.5%



Marital Status:

Married or Living with Common Law Partner: 62%
 Not Married or Not Living with Common Law Partner: 38%

Average Income Per Households



Economic & Education Characteristics



Main Labour Industry:

Construction/Manufacturing: 27%
 Wholesale/Retail trade: 13%
 Transportation and warehousing: 8%
 Educational services: 8%
 Health care and social assistance: 15%
 Accommodation and food services: 10%
 Public Administration: 10%



Place of Work:

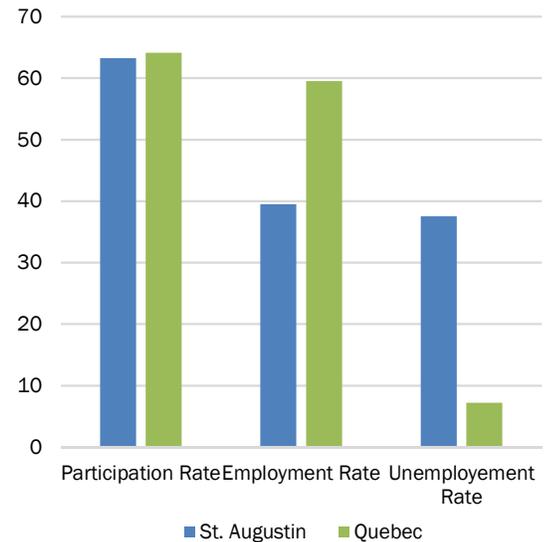
Worked at home: 10%
 No fixed workplace: 23%
 Worked at usual place: 67%



Education:

University: 7%
 College: 7%
 Secondary (high) school: 21%
 Apprentice or trade school diploma: 4%
 No diploma: 62%

Employment



Municipality of the Côte-Nord-du-Golfe-du-Saint-Laurent

Community Demographics



Population Growth: 856 (2016)
-28% since 2001



Official Language: English only: 52%, French only: 15%,
English and French: 33%



Educational Attainment: 38% received a post-secondary diploma, certificate or degree



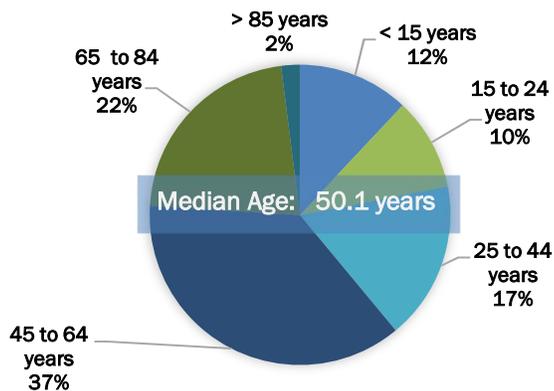
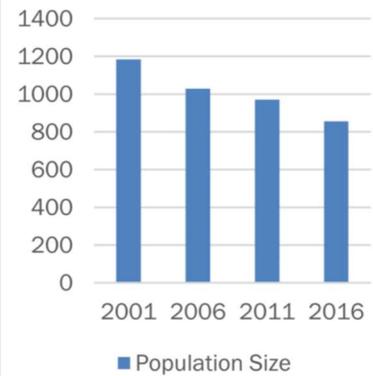
Median Household Income: \$65,152 (*after-tax*)



Unemployment Rate: 15.3% (7.2% in Québec)

Population in **2016:** 856
Population in **2011:** 971
Population in **2006:** 1 028
Population in **2001:** 1 183

Population Evolution



Facts about the Aging Population Characteristics

From 2001 – 2011, the portion of seniors went from 165 to 200, during this time the median age of the population increased from 36.8 years to 46.3 years.

In ten years the portion of seniors 65 years and over increased from 14% to 21%, a slight increase of only 7 points of percentage.

The demographics of the senior population remained fairly consistent from 2001 – 2011, with only slight increases in some areas. The projection for the next 15 years is that this population will continue to increase by 13 points of percentage.

More than half of the seniors in this municipality understand only English.

More than two thirds are married, with one in four seniors widowed.

A total of 89% of seniors reported living in individual non-attached dwellings.

Household Demographics



Average Members per Household:
2.3 persons per household



Private Households by Tenure:
Approximately 14.5% of the total surveyed population are renters.



Period of Construction: 70% of homes were built between the period of 1960 -1990.

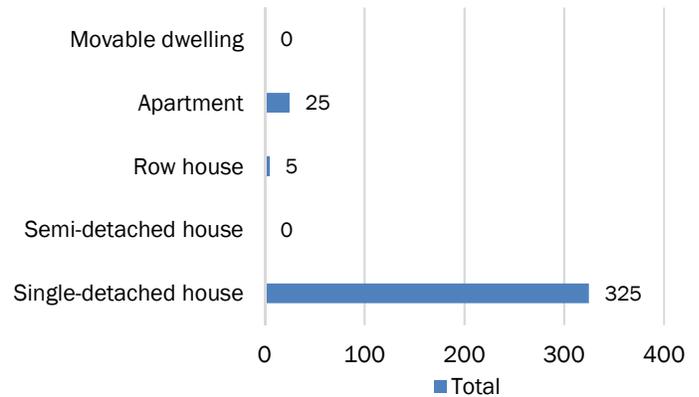


Average Rooms: 7.2 average rooms per dwelling

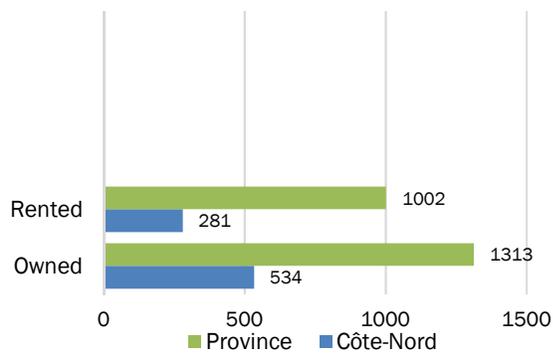


Median Home Price: \$75,232

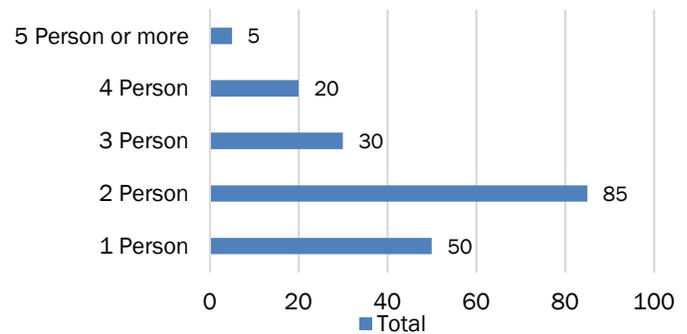
Housing Type



Average Monthly Costs



Housing Size



What we Heard from the Housing Survey

Highest overall response rate for the survey.

Reported having less space in their current homes.

Highest percentage of reported renters.

Highest percentage of respondents living with spouse or partner only.

Diverse willingness for relocation preferences in the senior population.

Family Characteristics



Family Types:

Female Lone: 7%
 Male Lone: 2%
 Common-law Couples: 21%
 Married Couples: 70%



Family Size:

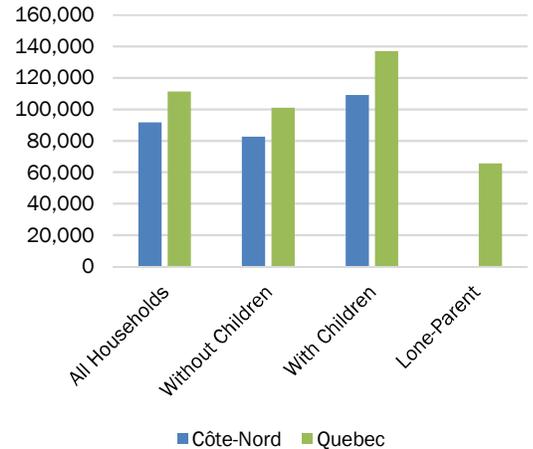
One-person Household: 40%
 One Family with Children: 35%
 One Family without Children: 22%
 Other: 3%



Marital Status:

Married or Living with Common Law Partner: 70%
 Not Married or Not Living with Common Law Partner: 30%

Average Income Per Households



Economic & Education Characteristics



Main Labour Industry:

Agriculture, forestry, fishing and hunting: 12%
 Construction/Manufacturing: 22%
 Retail trade: 11%
 Transportation and warehousing: 11%
 Educational services: 17%
 Health care and social assistance: 8%
 Accommodation and food services: 7%
 Public Administration: 6%



Place of Work:

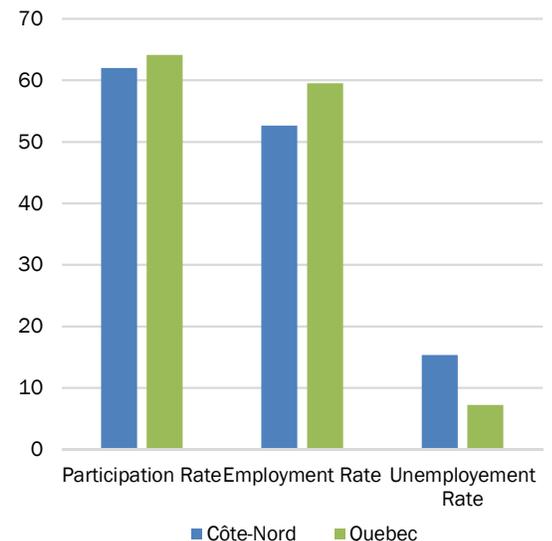
Worked at home: 15%
 No fixed workplace: 8%
 Worked at usual place: 76%



Education:

University: 7%
 College: 5%
 Secondary (high) school: 15%
 Apprentice or trade school diploma: 15%
 No diploma: 59%

Employment



Additional Notes

For more information regarding the specific efforts and advancements of the Lower North Shore Housing Corporation in 2018/2019, please refer to the 'Lower North Shore Housing Corporation Project Report 2018/2019'. Copies are available at the Coasters Association office in St. Paul's River, or can be distributed by email upon request.

This assessment is a guide and first official acknowledgment of the housing realities on the Lower North Shore. Further investigation is required to move forward with community projects and support.