



October 23, 2020

The Honourable Deb Schulte, P.C., M.P.  
Minister of Seniors  
House of Commons  
Ottawa, ON K1A 0A6

## **RE: Supporting seniors stay in their homes & communities longer**

On behalf of the Canadian Home Builders' Association (CHBA), we appreciate and thank you for the actions you and your government have taken over the past several months to protect and support Canadians through the COVID-19 pandemic, and we look forward to working with you as we collectively chart a course to recovery.

The pandemic has changed our perceptions of "home" and new realities have influenced where and how we want to live. Canada's seniors have emerged as a vulnerable demographic, impacted by the virus itself and the health, safety, and socio-economic impacts of isolation. For many, the troubling conditions in long-term care homes, which have been a factor in 82% of all COVID-19 deaths<sup>1</sup>, has made them anxious to find ways to stay in their own homes and communities longer. This will not only benefit Canadians as individuals and families – enabling seniors to age in place has the potential to provide significant financial savings for the health care system.

The recent throne speech provides hope, by committing to help seniors do just that. CHBA has been advancing our work in this area for some time, and understand that aging in place successfully will require ensuring that seniors and their families make the right adjustments to their homes to allow them to age comfortably and safely, have access to trusted and competent professionals with the tools to get it done right and support so they can make necessary changes more affordably. CHBA and the residential construction sector stand ready to help deliver on this commitment.

### **CHBA's Aging-in-Place Program Development**

The nature of people's aging needs is strictly individual and home adaptations require a solid understanding of what is needed for each person meaning there is no "one-size-fits-all" solution. A well-adapted home is based on the needs of the individuals who live there to allow them to continue to live safely surrounded by neighbours, friends, and family. To that end, CHBA established its Home Modification Council three years ago, and has now begun developing an aging-in-place training and recognition program to: 1) ensure that renovation contractors have the proper tools and skills to support Canadian homeowners in this growing market, and 2) provide seniors and/or their caregivers with objective information they need to make smart decisions about home adaptations.

The program is intended to provide a network of trusted and knowledgeable contractors that can do the job—protecting seniors' future and money from bad actors and the underground economy. **CHBA is now seeking partners to accelerate the development of and expand this much needed program, and would like to explore the possibility of engaging with the federal**

<sup>1</sup> <https://www.thestar.com/politics/federal/2020/05/07/82-of-canadas-covid-19-deaths-have-been-in-long-term-care.html>

**government to accelerate its deployment, working together to inform and educate professionals and homeowners about opportunities available to them, and pitfalls to avoid.** This expansion would include reaching more professionals, adding to the existing information available to renovators, increasing training and information toolkits much needed for industry, and expanding the educational information for homeowners about their housing options and aging-in-place, and how to find qualified renovators they can trust to do the job right.

A national communications campaign aimed at educating homeowners about the various housing options as they age is an essential part of the program, reassuring Canadians that there are a range of options for housing as they age, and qualified renovators they can trust to work with to do the job right.

Supporting and protecting seniors, their families and their caregivers must be an essential part of the country's comprehensive response to the COVID-19 pandemic. As the country starts to rebuild the economy and prepare for future waves and other possible pandemics, it is critical for homeowners to understand the housing options available to them to remain safe and healthy, and that renovators have the know-how to meet those needs. CHBA's program is aimed at exactly that.

### **Renovation Tax Credit**

To support seniors make the necessary renovations **CHBA also recommends the federal government consider adding to the Home Accessibility Tax Credit and creating a more general home renovation tax credit, to address the full range on adaptations seniors' homes will require.** This will provide additional stimulus as the economy recovers and help protect seniors against lost revenue, fraud and theft from underground economy activities, by bringing work above board since such a program requires receipts, returning revenue to local all levels of government. CHBA analysis has shown that the tax revenue generated from curbing underground economy activity can make a renovation tax credit near cost neutral.

**We hope we can meet with you at your earliest convenience to discuss these opportunities.**

Staff will follow-up shortly on this request. In the meantime, if you have any questions, please ask your staff to contact Nicole Christy, Manager of Government Relations, at 613-230-3060 x 241 or [nicole.christy@chba.ca](mailto:nicole.christy@chba.ca).

Sincerely,



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