

Setting the Stage for Seniors Housing

Feb 23, 2022 - 10:30am to 12:00pm



The Alberta Age-Friendly
Community of Practice

Age-Friendly Housing Series:
From homelessness to continuing care

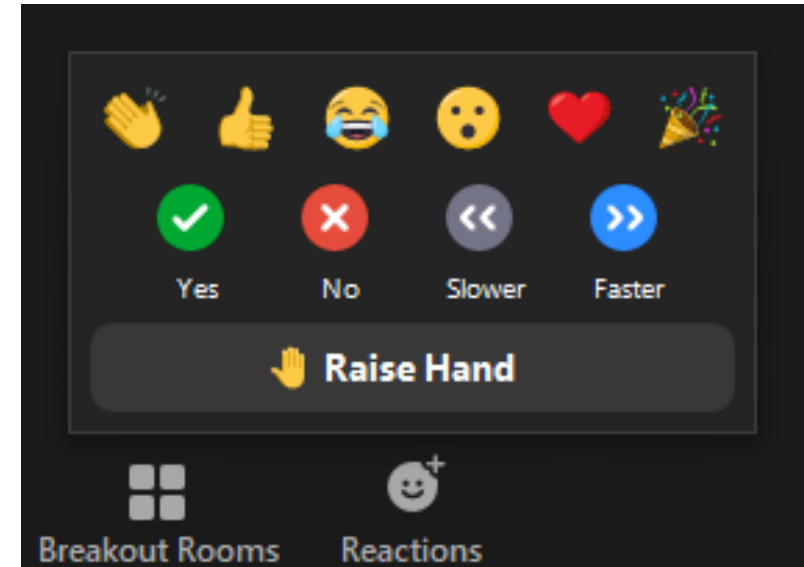
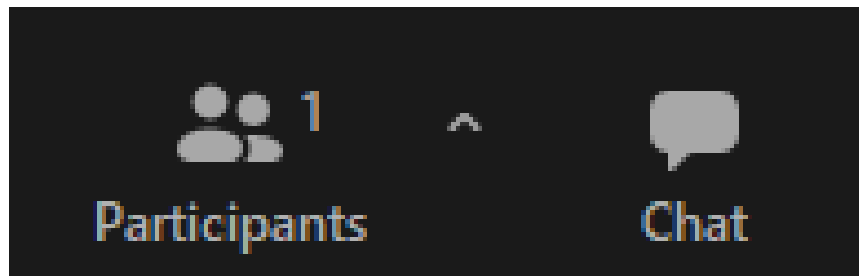
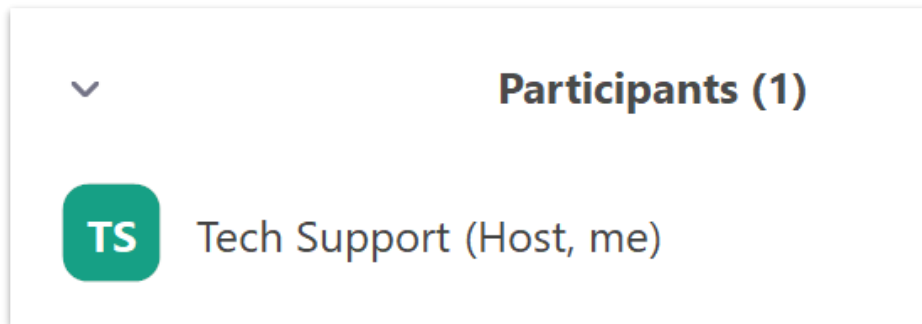
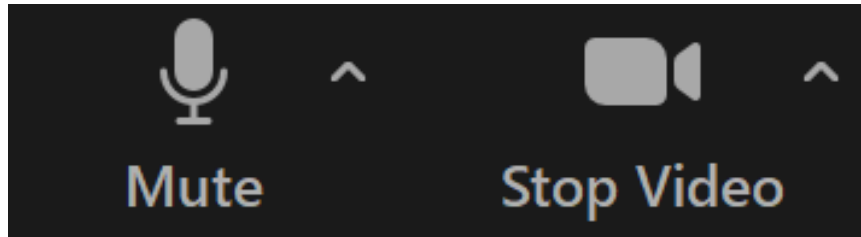
Agenda

- Welcome and session overview
- Presentations:
 - Alberta seniors and their housing preferences
 - Cathy Hume, Calgary Seniors Housing Forum
 - Alberta Affordable Housing Strategy
 - Sylvia Lepki, Executive Director, Alberta Seniors and Housing
 - Barb Panich, Director, Alberta Seniors Housing
- Question and Answer
- Wrap-up

LAND ACKNOWLEDGEMENT

In the spirit of our journey to promote reconciliation, we would like to honour the truth of the shared history and acknowledge the many First Nations, Métis and Inuit who have lived in and cared for these lands for generations. We are grateful for the traditional Knowledge Keepers and Elders who are still with us today and those who have gone before us.

HOUSEKEEPING



This session will be recorded, and the slides will also be available.

They will be uploaded on the CORE Alberta platform

<https://corealberta.ca/>

Alberta Age-Friendly CORE Groups

Community of Practice

- Communities considering or pursuing an age-friendly plan
- Offer mentoring support
- Meets regularly
- Members actively support the Community of Practice.



Discussion Group

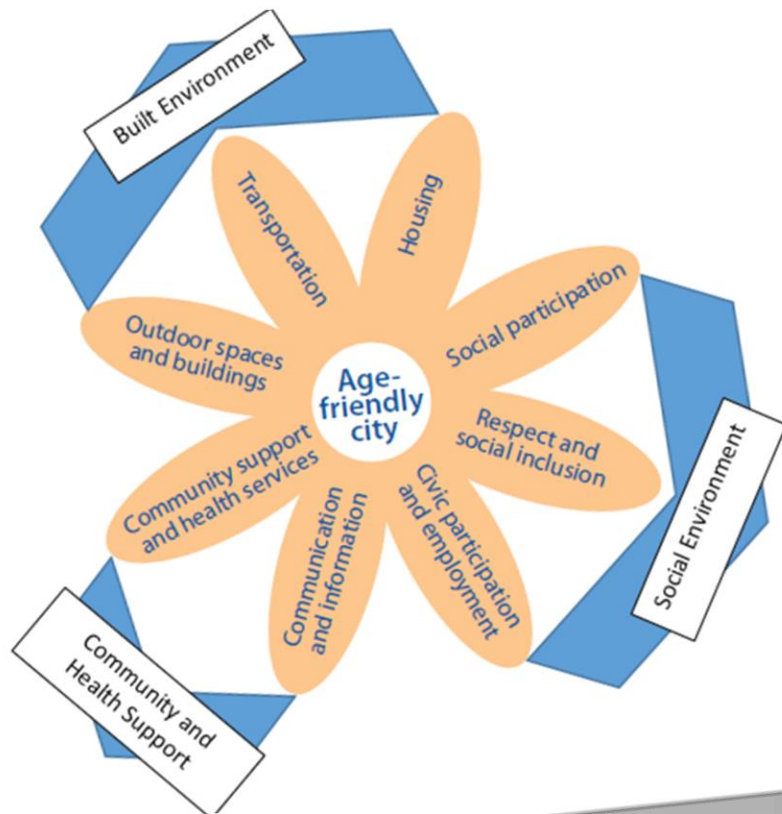
- Open to anyone
- Information sharing
- May or may not be involved in an age-friendly initiative.



*“Design for the young and you exclude the old.
Design for the old and you include everyone.”*

~ The late Bernard Isaacs, Founding Director
Birmingham Centre for Applied Gerontology

What is Age-Friendly?



- Age-friendly is a model to enable active, healthy aging by focusing on eight domains of community living.
- Age-friendly communities help seniors remain engaged in their communities through the development of supportive built and social environments that facilitate exercise, social connection and respect for seniors.
- The cornerstone of the age-friendly model is the development of a community plan which brings together traditional and non-traditional partners to identify community assets and strengths that facilitate social inclusion of seniors and factors that hinder it.



Checklist of Essential Features of Age-friendly Cities

Housing

- Sufficient, affordable housing is available in areas that are safe and close to services and the rest of the community.
- Sufficient and affordable home maintenance and support services are available.
- Housing is well-constructed and provides safe and comfortable shelter from the weather.
- Interior spaces and level surfaces allow freedom of movement in all rooms and passageways.
- Home modification options and supplies are available and affordable, and providers understand the needs of older people.
- Public and commercial rental housing is clean, well-maintained and safe.
- Sufficient and affordable housing for frail and disabled older people, with appropriate services, is provided locally.

Age-Friendly Housing – Setting the Stage

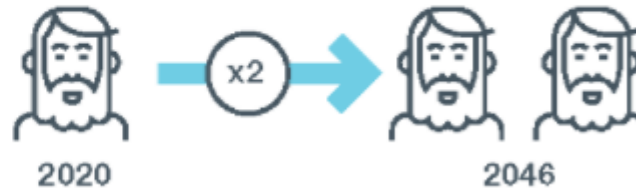
- Most seniors want to remain in their own homes for as long as possible.
- Majority of Alberta seniors live in private dwellings.
- The majority of seniors in private dwellings are homeowners.
- While about 1 out of every 7 Alberta seniors in a private dwelling is a renter.
- Close to a quarter of Alberta seniors in private dwellings live alone.

Age-Friendly Housing – Setting the Stage

Alberta's aging population

Older

The number of seniors will
more than double



Office of Statistics and Information
Population Projections, Alberta and Census Divisions, 2021–2046
Released July 2, 2021

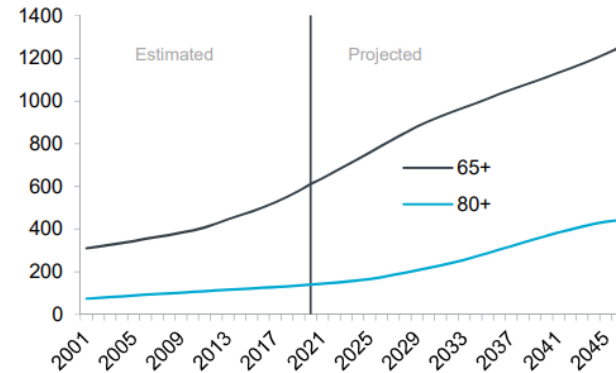
Age-Friendly Housing – Setting the Stage

Rapid growth of the oldest-old

FIGURE 9: POPULATION AGED 65 AND OLDER

Alberta, 2001-2046

(thousands)



Sources: Statistics Canada and Alberta Treasury Board and Finance

Office of Statistics and Information
Population Projections, Alberta and Census Divisions, 2021–2046
Released July 2, 2021



Alberta Age-Friendly Community of Practice Webinar
Housing in an Age-Friendly World
Cathy Hume, President
Calgary Seniors Housing Forum Society



Volunteer

President, Calgary Seniors Housing Forum Society

Past President, Creative Aging Calgary Society

Consulting

From the construction phase, through to development, implementation of programs and communities specifically for older adults.

Work Started my career at the Beverly Centre – 30 years + ago

Silvera for Seniors

Senior Manager, Brand, Marketing and Communication



Who We Are

Our mission: To provide current and relevant information regarding seniors housing resources, and supports that contribute to successful aging.

The organization consists of experts in the field of seniors housing and resources who are also passionate individuals that care about older adults. The CSHFS acts as a hub for seniors to enable them to make informed decisions on housing and other issues.

How we accomplish our goals:



Since 2003 CSHFS has been providing resources and information to older adults

- Printed articles every 2 months in the Calgary Herald
- Webinars – 700+ attendees in the last 2 years
- Website calgaryseniorshousingforumsociety.ca
- Facebook
- Large older adult following
- In person forums with housing providers on-site
 - Interactive panels of experts in the field
 - Government representatives often speak and attend
 - Forum to share ideas and face challenges together



Housing in Alberta



Through my experiences, both professionally and in volunteer settings I understand how each type of housing presents its own needs and requirements.

Today we will look at:

- ✓ Home setting
- ✓ Independent Living
- ✓ Supportive Living
- ✓ **Not covered** is AHS Supportive Living or Long-Term Care



Housing is a unique journey

Understanding those barriers and strategies in each setting gives us better insights on how to move forward.

- Not everyone should stay at home
- Some people aren't suited to community living
- At times, maybe the solution is a blended model

We might be creating a model that causes isolation by keeping people at home who aren't suited to that.

Variable, options and choice will ensure people have access to the supports when they need them.

“Home” is a complex

Ownership Setting

Settings

- Traditional house
- Co-housing model
- Shared Accommodation
- Laneway homes
- Mobile home
- Inter-generational housing

Community Services

- Home modification
- Respite care
- Home Care AHS
- Private pay care
- Short term stay
- Adult day programs

Rental Setting

Rental

- Basement suite
- Shared Accommodation
- Apartments/Townhouse
- Couch surfing
- Motels
- Boarding houses

Challenges

- Transportation
- Home modification
- Housing stability – rental increases
- Housing quality
- Landlord



Being Connected

Virtual Villages, Neighbourhood Connect, “Nest” where individuals are connected to each other.

Program with a team lead model to support older adults with paid and unpaid staff

- Home maintenance questions
- Member list of “safe” businesses for older adults like plumbers, lawyers, financial advisors, roofers
- Contractor support – coordination of the actual work within the home
- Transportation pool for appointments
- Online grocery ordering
- Leisure buddies
- Leisure/lifestyle programs
- Minor home maintenance
- Rental programs for technology so they can be better connected



Computers



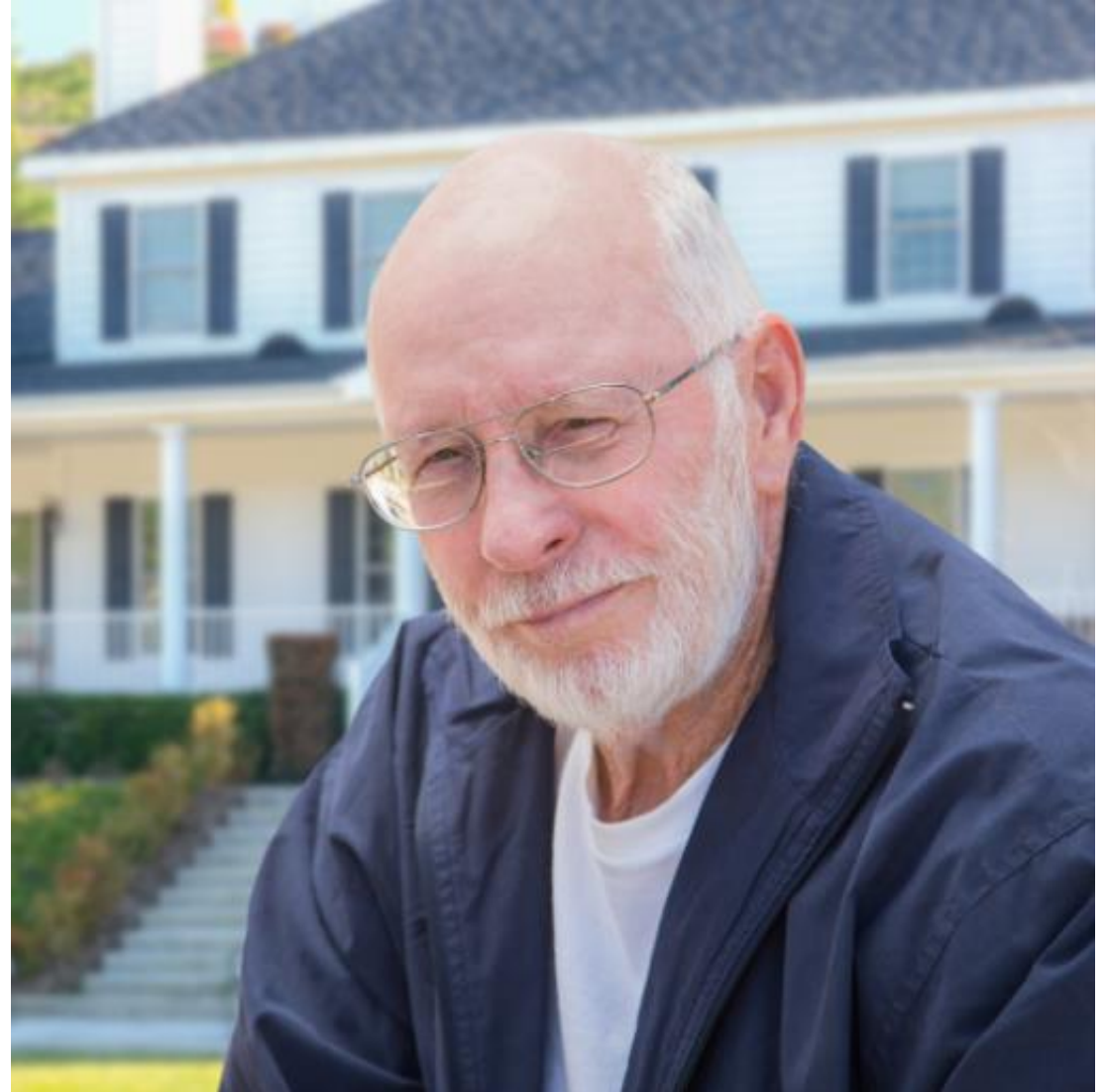
The elephant in the room

- On-line expectations
 - Myth that “all” older adults will get “tech savvy”
 - Financial wealth is the determinate
- Ownership barriers
- Support for learning
- Support for ongoing assistance
- Troubleshooting tech problems
- Having a printer
- Cost of printer ink
- English literacy

Non-traditional Housing

Home ownership is their greatest asset, but they can't use it to their benefit.

- Laneway home
- Homecare model
 - Like to hire their own company
- Inter-generational housing options
- Shared accommodation
- Home modification programs
- Financial realities
 - Taxation
 - Utility costs and complexity of programs



Advocacy - Access

Family/friends assert pressure on older adults to comply with their wishes for their “own good”.

- Finding housing without assistance
- Selling a house
 - Pressure to leave assets to family
- Wills
 - Expensive
 - Access to lawyers
- Guardianship/power of attorney
 - Pressured to “give away the farm”
- Liquidation of physical assets



Tiny House

Older adults want their own space.

- Access to a garden and fresh air
- Privacy is huge
- Community hub – physical building – with services being delivered on site
- 2 year wait or more for independent living settings that allow for a more traditional “home environment”
- Rent Geared to Income (30%)

Why not: Modular homes

Mobile homes

Garden home/townhouse



Medication Management

Pharmacist - Home Visits

Not all older adults have reliable natural supports.

- Auto-refill – safety and financial risks
 - Financial drain on provincial supports
- Health literacy
- English literacy
- Hospital discharge complexities
- Geriatric physician support
- Access to a physician
- “Discount” approach to medication – big box store
- LOW compliance and health outcomes
- Packaging options
- Over-confident expectations of the user
 - Scheduling (when to take Rx)
 - Dosage complexities
 - Mixing medications and natural remedies
 - Side effects



Easy for you and me..

Cable TV – The Nightmare Series

- **Huge barrier for older adults....(that's me)**
 - Customers service lines for older adults
 - Senior friendly rates
 - Simplified TV packages
 - Senior friendly installers who leave instructions
 - Simplified controllers 😊
 - Installers that show up 😊



Utilities

What is the cost to the public system to house someone?

- Modified rates for older, older adults with low incomes to help them stay at home
- Time the modified rate out – age dependent and for limited years – specifically geared for older, older adults
- Upgrading windows etc., doors, eco furnace just won't make the same impact



Independent Living Program – Subsidized

Varied Settings

Congregate settings

Townhouses

Apartments

Active adult communities

Access – Subsidized

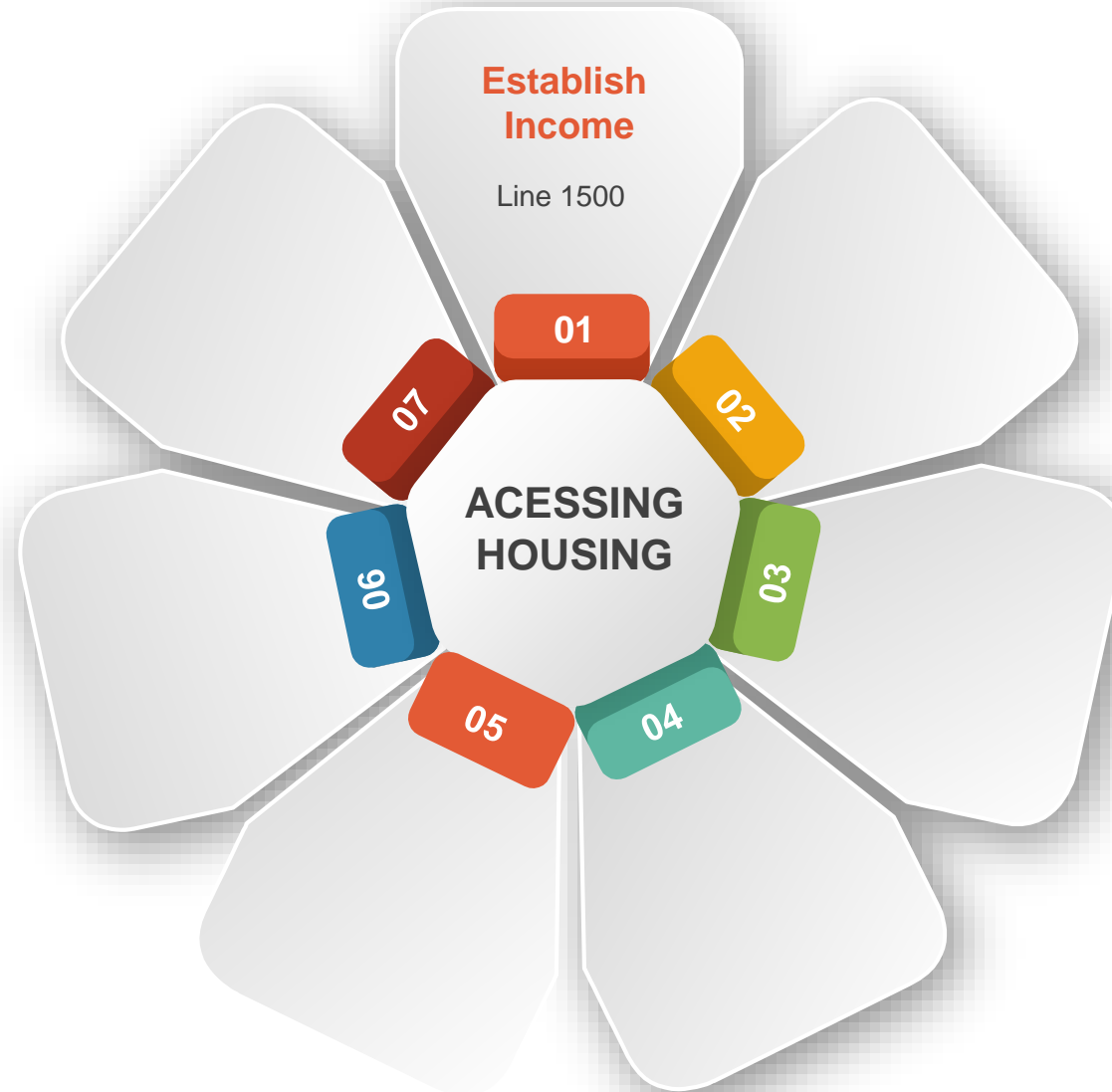
Rental Geared to Income

20% below market rate

11% below market rate



Accessing Housing

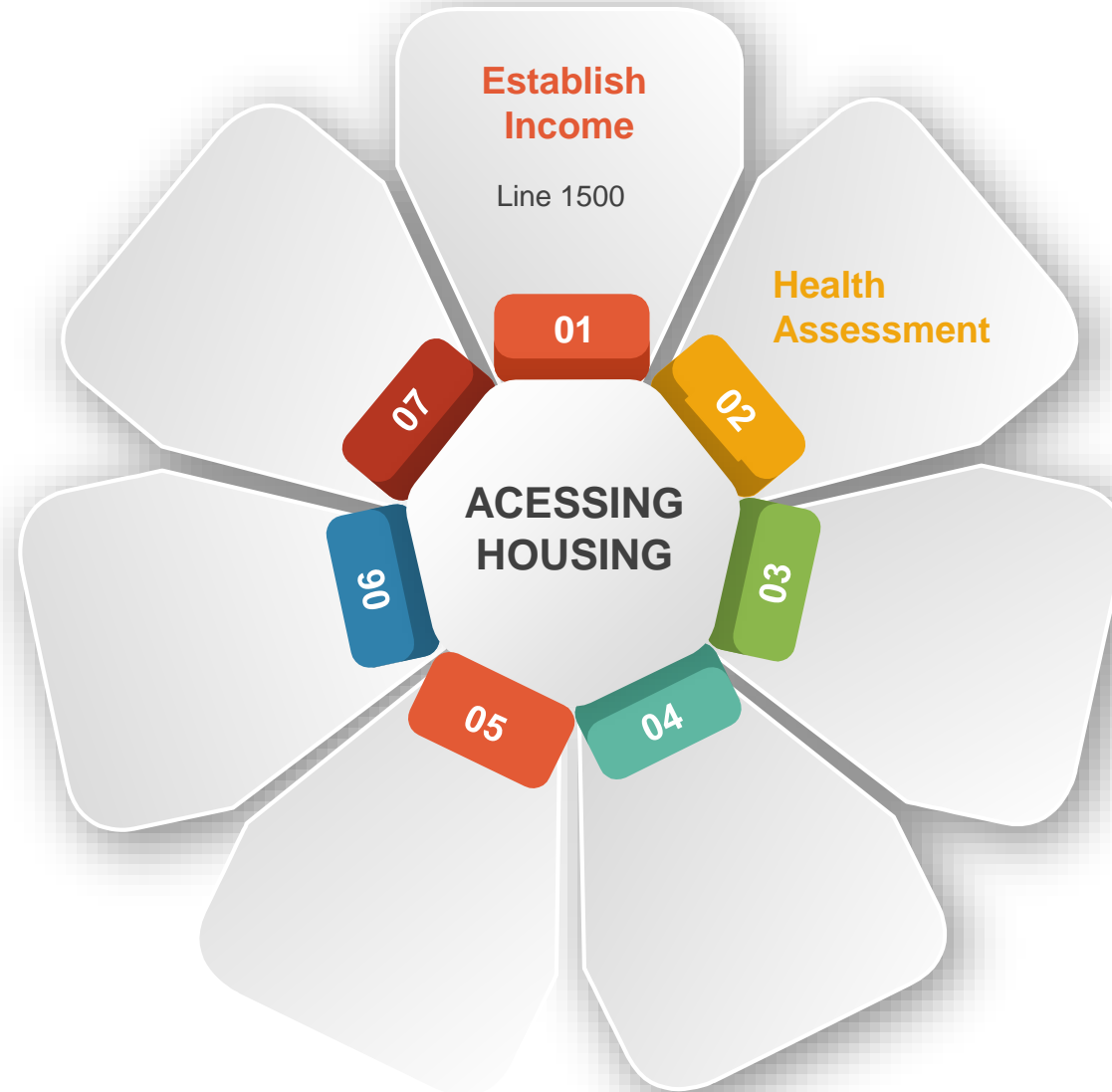


01

Income

- Social worker
- Wait times/phone
- Computer
- Income tax – not done
- Steady income
- Bank account
- Steady address
- Insurance - \$\$

Accessing Housing

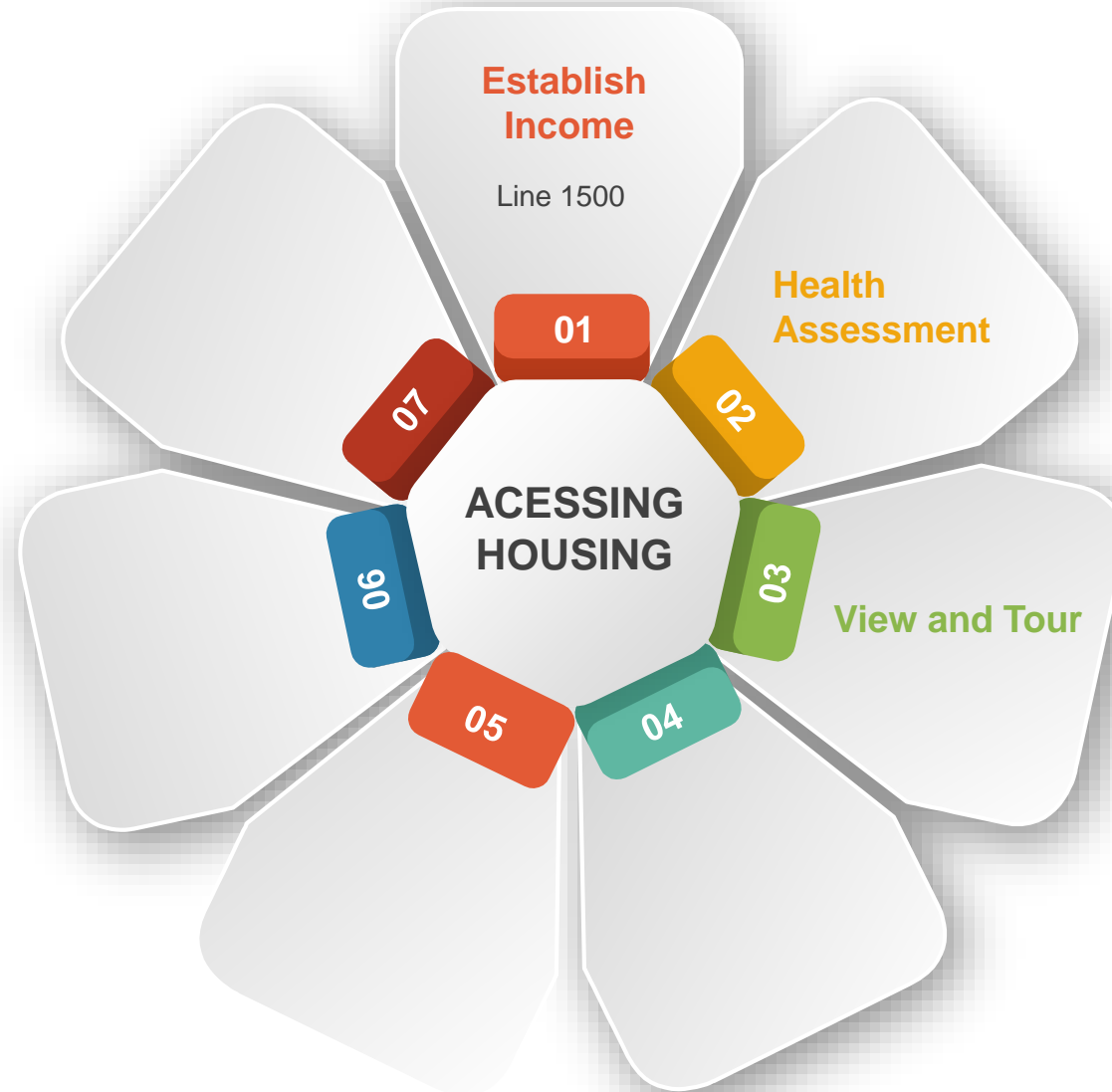


02

Health Assessment

- Finding a doctor
- Cost of the assessment
- Location of the doctor
- Time to get an appointment

Accessing Housing

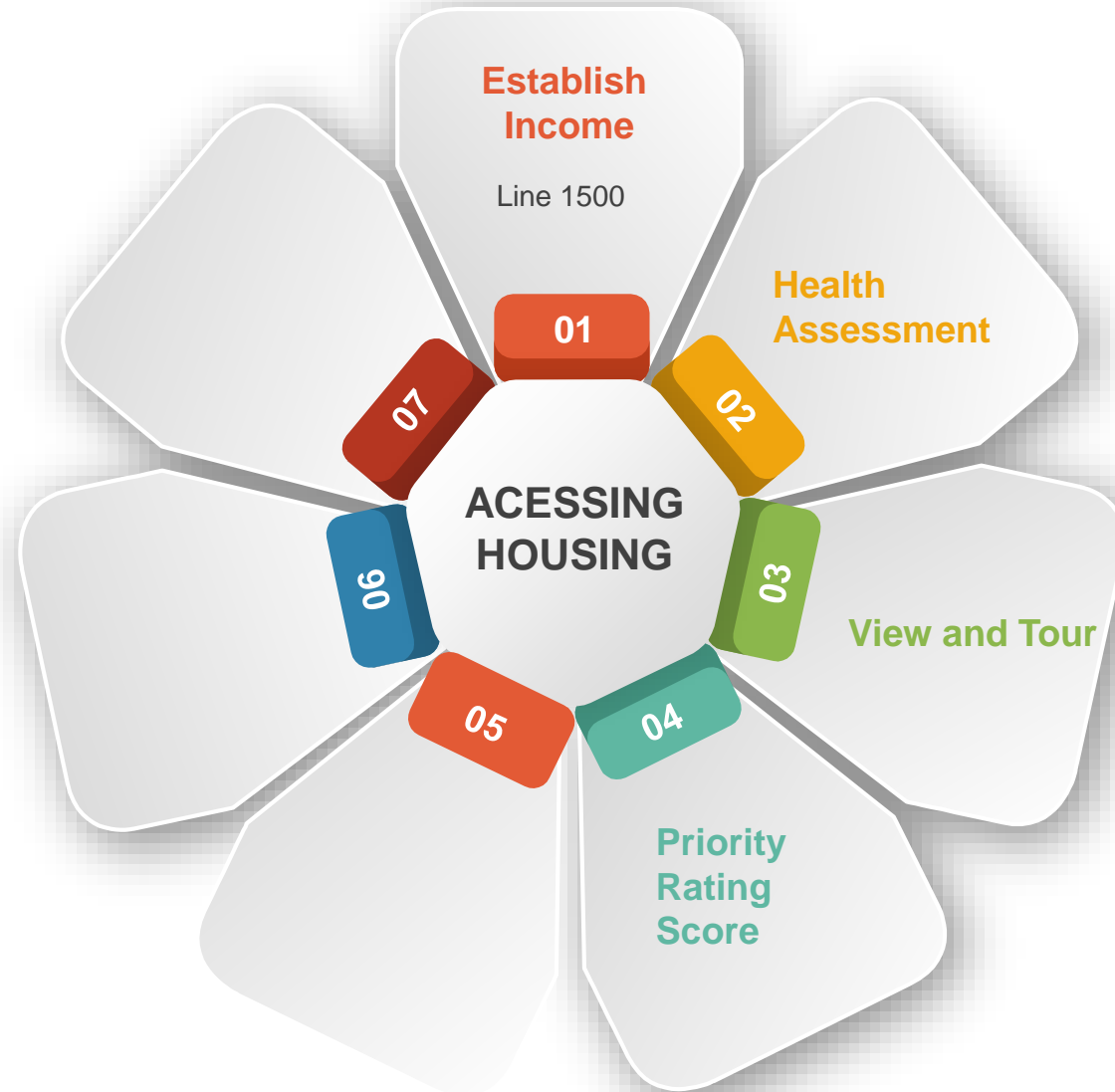


03

View/Tour/Move

- View/Tour
- Moving costs
- Furniture – bed costs etc
- Family support
- Transportation challenges
- Pet friendly

Accessing Housing

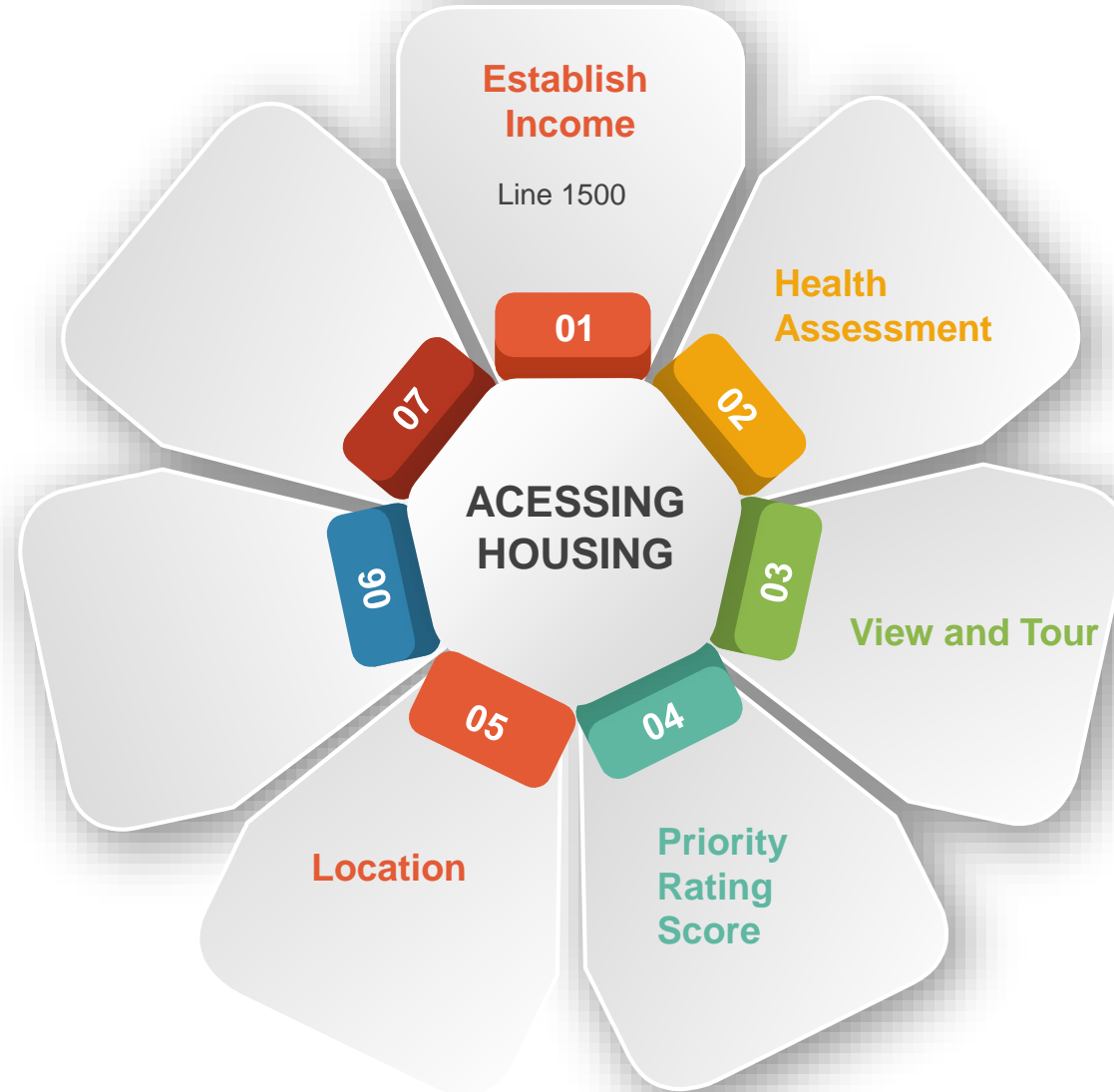


04

Priority Rating Score

- Scoring process to triage those who need housing first

Accessing Housing

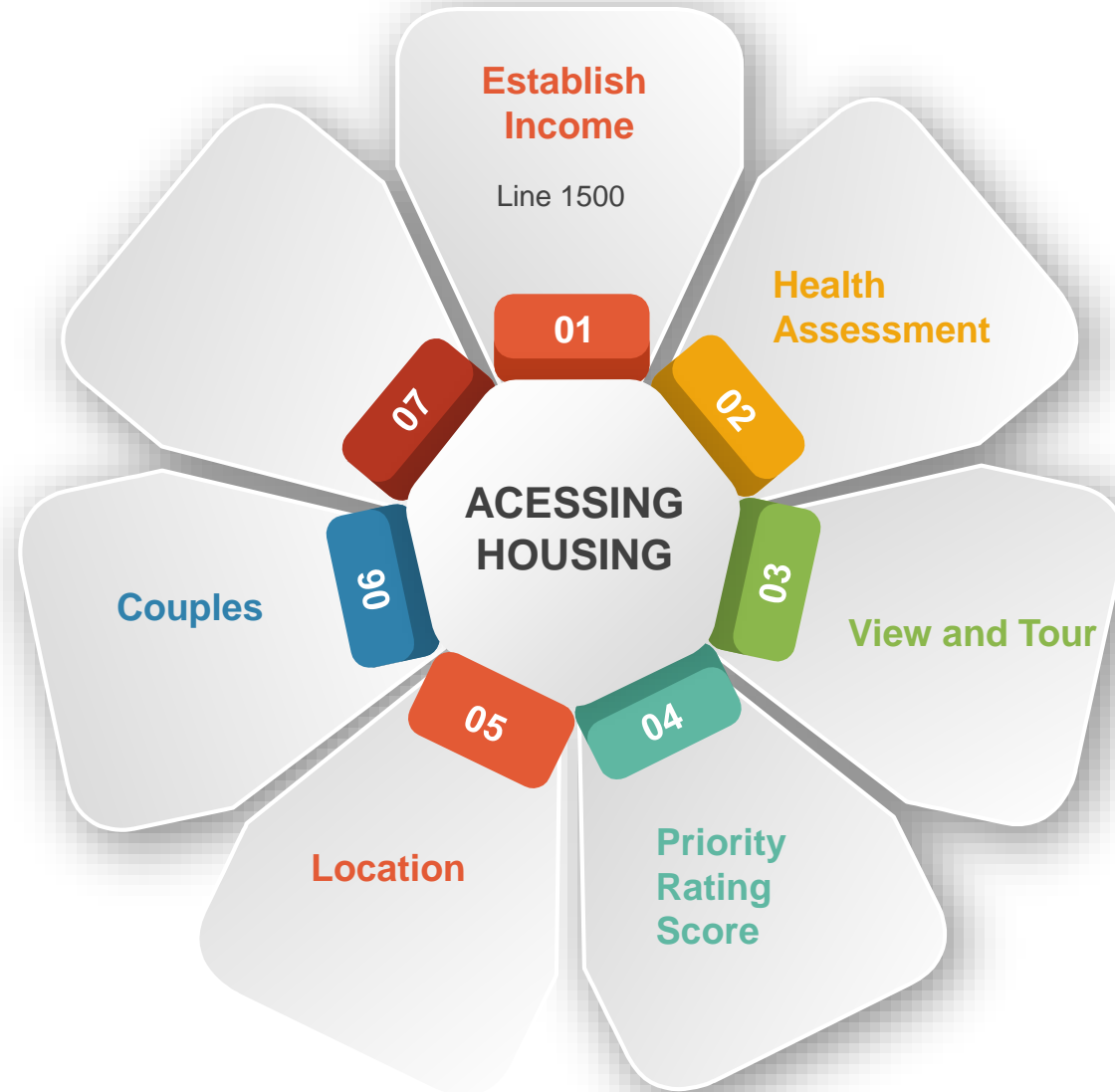


05

Location

- Housing near natural social supports
- Post move support
- Near doctors etc.
- Type building/setting
- Features
- Transportation nearby

Accessing Housing

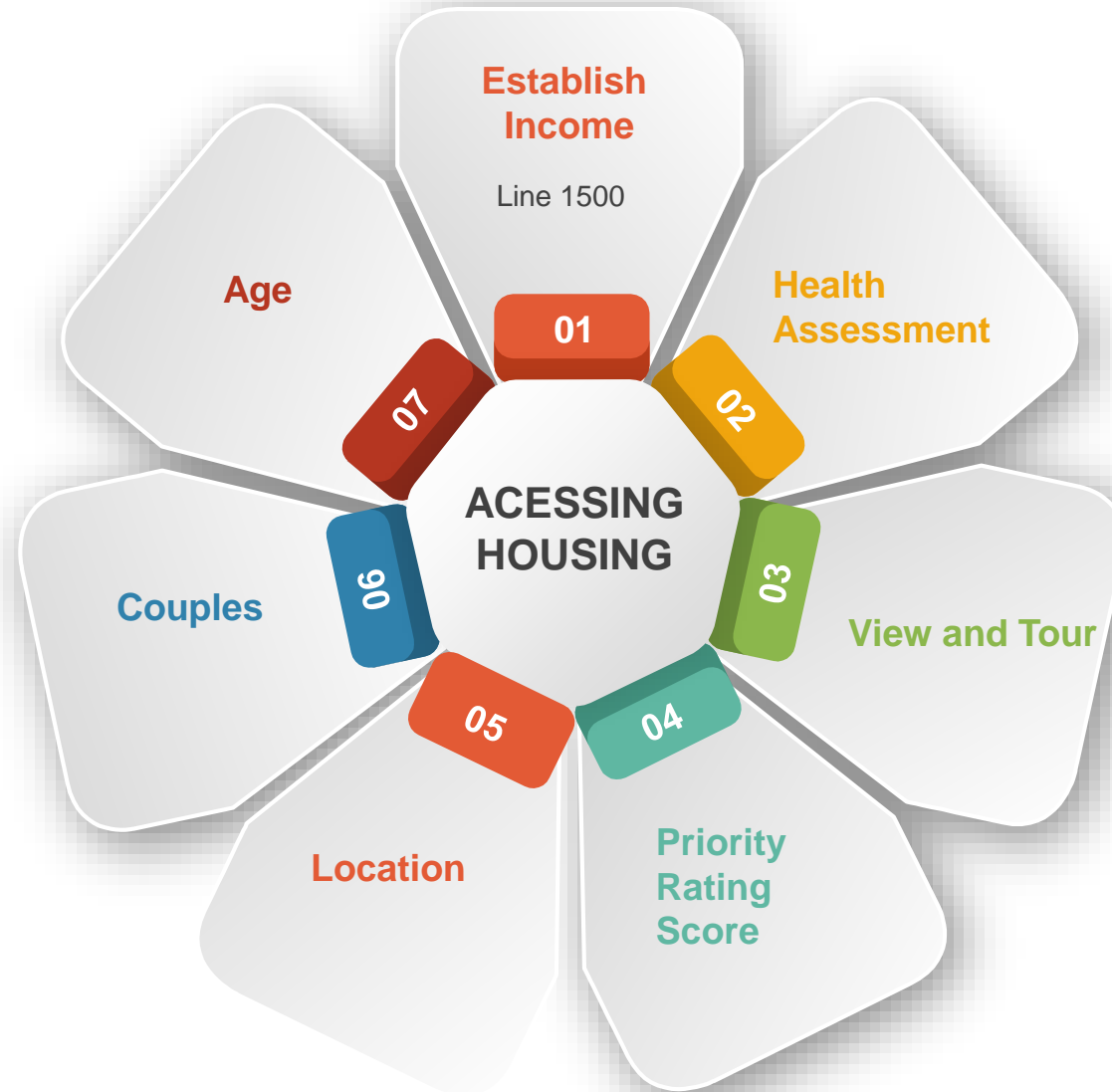


06

Couples

- Inventory low
- Size of unit
- Widowhood
- Income of the wife

Accessing Housing



07

Age

- Real age vs physical age
- Age of spouse
- Age appropriate rules and guidelines

Supportive Living

Congregate Setting

- Transportation – not accessible, cost of a bus pass
- Room sizes are inadequate
- Location of the communities – far from anything
- Storage options - are just silly
- Rules and regulations seem patronizing
 - Controlling policies
- Boredom, isolation
 - Lonely amongst people
- Access to advocacy – social workers, financial advice
- Cost of internet, TV, utilities, cell phone
- Cueing and redirection supports
- Scooters regulations
- No air conditions and lack of ventilation
- No pets



Supportive Living – Congregate Setting

Lifestyle

- Mealtimes are set
- Wine & beer and things like that
- Diversity/ethnic populations
- Access to creativity and the arts
- Specialized diets aren't accommodated
- Health smart menu
 - Low salt
 - High fat
 - Processed foods
 - Vegetarian



Supportive Living – Congregate Setting

Smaller settings – neighbourhood model

- More housing in neighbourhoods on residential size lots
- Private suites with a common area
- On-site leadership supports
- “Living” in place over “aging” in place
- Shared feeling of community and still able to contribute within their community
- Natural setting and dignified transition
- Both exterior and interior access

ElderHouse - Inglewood



Housing Continuum in an Age-Friendly World



Thank you!

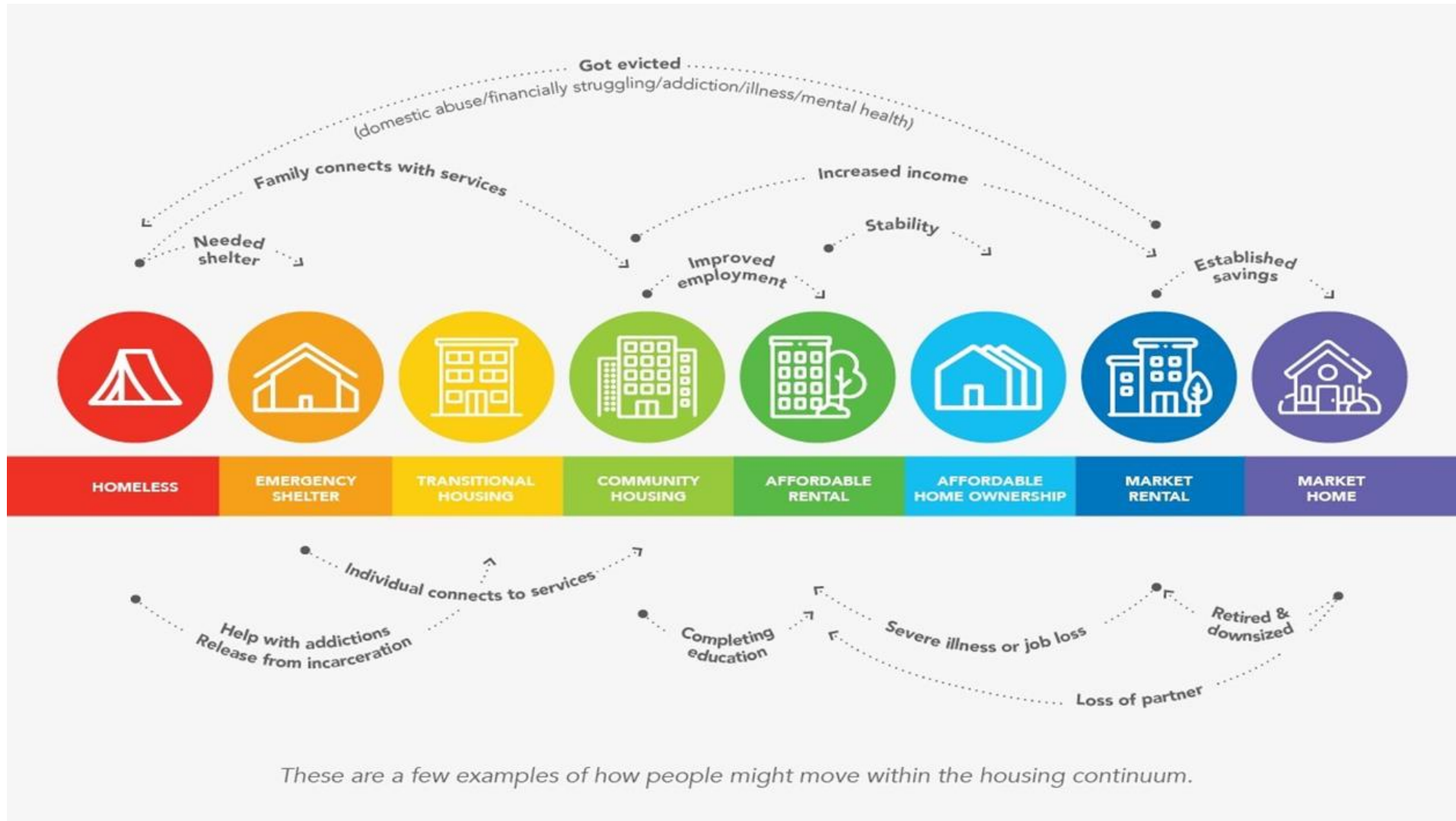
Affordable Housing System

Ministry of Seniors and Housing
February 2022

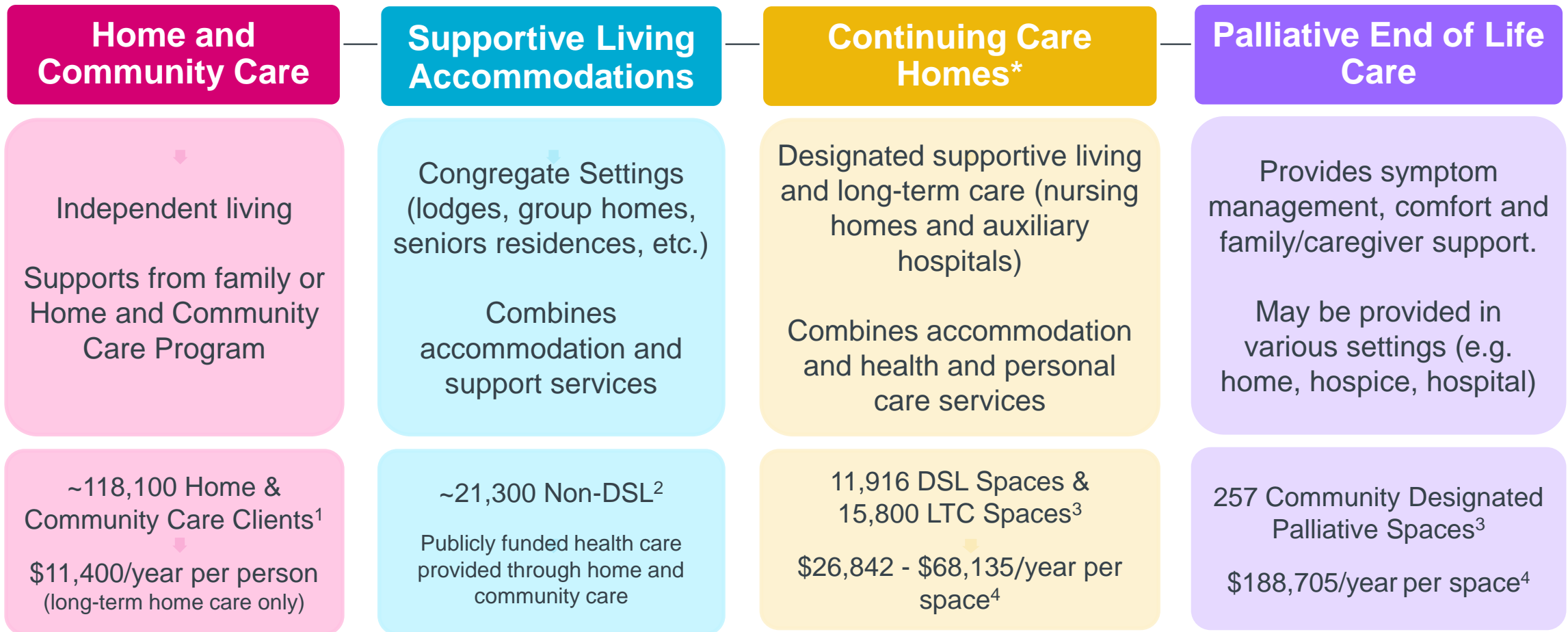


Alberta

The Housing Spectrum



What is Continuing Care?



¹ FY2020-21 (includes some people who live in supportive living, DSL and LTC).

² Accommodation Standards Tracking and Licensing System as of March 31, 2021.

³ As of March 31, 2021.

⁴ For Fiscal Year 2020-21, does not include internal AHS operating cost.

Note: the average length of stay in community palliative care spaces is 90 days.

*Continuing Care Homes refers to what may be called facility-based continuing care.

Housing Spectrum (Non-Market)



Emergency Shelter	Transitional Accommodation	Long-Term Supportive Housing	Subsidized Housing	Near-Market Affordable Housing
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Housing Type

Overnight accommodation

Temporary housing with support to assist client movement into permanent housing.

Housing accommodations with supports and care in congregate or independent living units; including lodges, supports of 'varying intensities provided or coordinated by staff.

Subsidized rental housing, including lodge and seniors' apartments to low-income families and seniors who are unable to afford private market rental rates.

Affordable housing units at least 10 per cent below local market rental rates.

Target Populations

Individuals experiencing homelessness; women and seniors fleeing family violence/elder abuse

Individuals transitioning away from homelessness or family violence; addiction recovery

Low-income seniors; individuals with special care needs; persons with developmental disabilities; chronic homelessness

Low-income households; low-income seniors

Low- to moderate-income households

Ministry

Children's Services

Community and Social Services

Seniors and Housing

Health



What is Affordable Housing?

- Housing is **affordable** when a household spends less than **30% of its pre-tax income** on shelter
- A household is in **core housing need** if it would have to spend 30% or more of its income for **adequate** and **suitable** housing
- **Housing Income Limits** represent the household income required to afford the **average market rent**

Average Market Rents – Monthly

Community	Bachelor	1-BR Rent	2-BR Rent	3-BR+ Rent	Total
Wood Buffalo CA	\$935	\$ 1,141	\$ 1,368	\$ 1,636	\$ 1,317
Calgary CMA	\$883	\$ 1,087	\$ 1,323	\$ 1,296	\$ 1,195
Edmonton CMA	\$881	\$ 1,031	\$ 1,272	\$ 1,385	\$ 1,153
Grande Prairie CA	\$865	\$ 992	\$ 1,182	\$ 1,203	\$ 1,112
Lethbridge CMA	\$789	\$ 939	\$ 1,051	\$ 1,231	\$ 1,009
Red Deer CA	\$750	\$ 850	\$ 1,034	\$ 1,167	\$ 962
Medicine Hat CA	\$731	\$ 813	\$ 910	\$ 1,106	\$ 883
Alberta (muni. 10,000+)	\$870	\$ 1,036	\$ 1,249	\$ 1,329	\$ 1,146

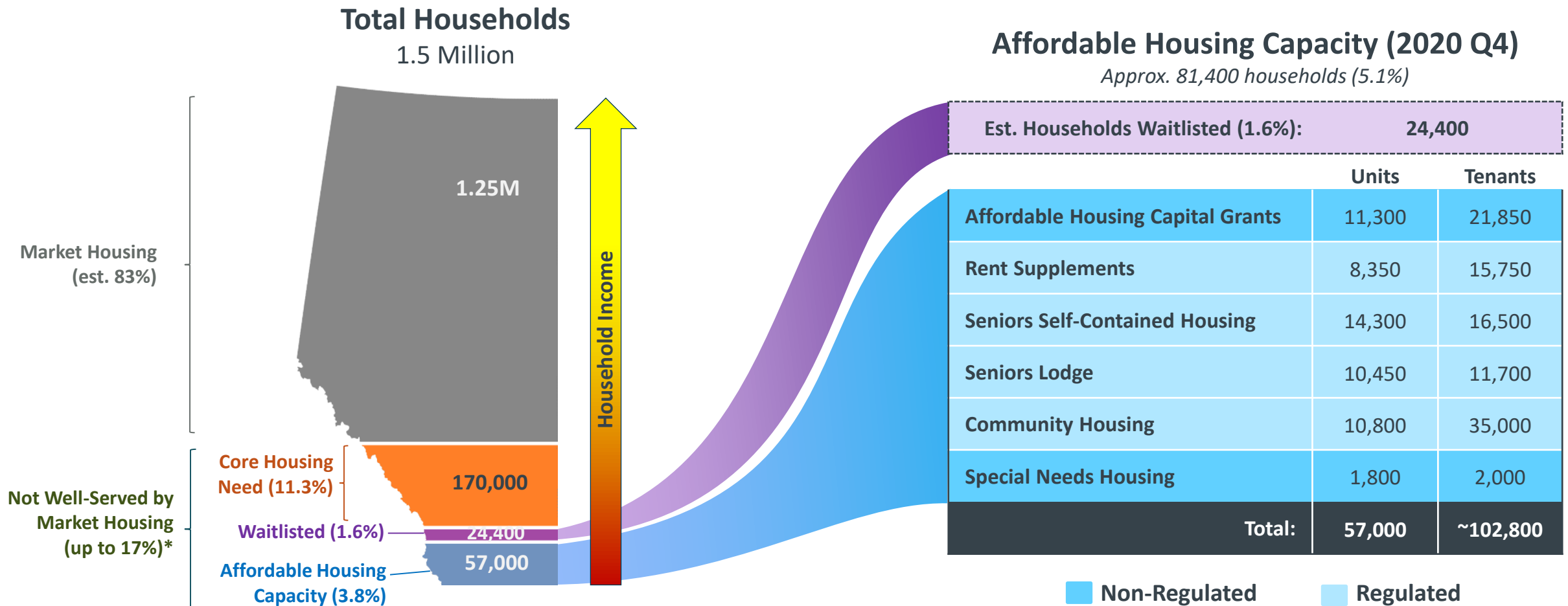
Source: CMHC Rental Market Survey, October 2020

Housing Income Limits (HILs) – Annual

Community	Bachelor	1-BR	2-BR	3-BR	4-BR+
Wood Buffalo	\$40,000	\$ 51,500	\$ 62,500	\$ 72,500	\$ 84,500
Calgary	\$38,000	\$ 43,000	\$ 53,000	\$ 58,500	\$ 71,000
Edmonton	\$36,500	\$ 42,000	\$ 52,500	\$ 62,500	\$ 65,500
Grande Prairie	\$36,000	\$ 43,000	\$ 50,500	\$ 59,500	\$ 72,000
Lethbridge	\$30,000	\$ 38,500	\$ 43,000	\$ 51,500	\$ 60,000
Red Deer	\$29,500	\$ 35,000	\$ 43,000	\$ 52,000	\$ 60,500
Medicine Hat	\$27,500	\$ 31,500	\$ 36,000	\$ 45,500	\$ 52,500

Source: Alberta [2020 Income Thresholds](#)

Government Affordable Housing Programs

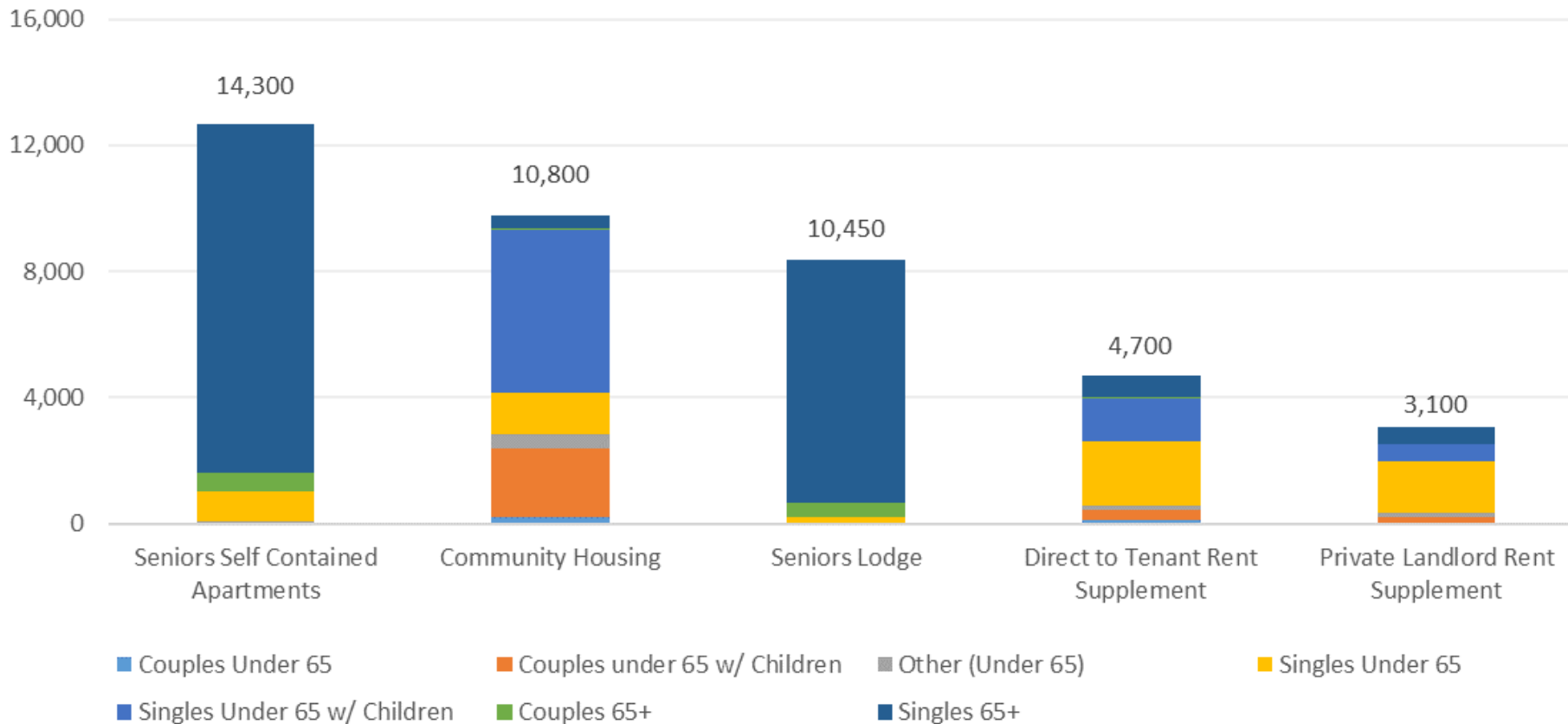


44 *Note: Not all households in Core Housing Need have applied or are eligible for provincial affordable housing programs.

Who lives in Affordable Housing?

Client Profile – Household Type by Program

Tenant Household Type by Program

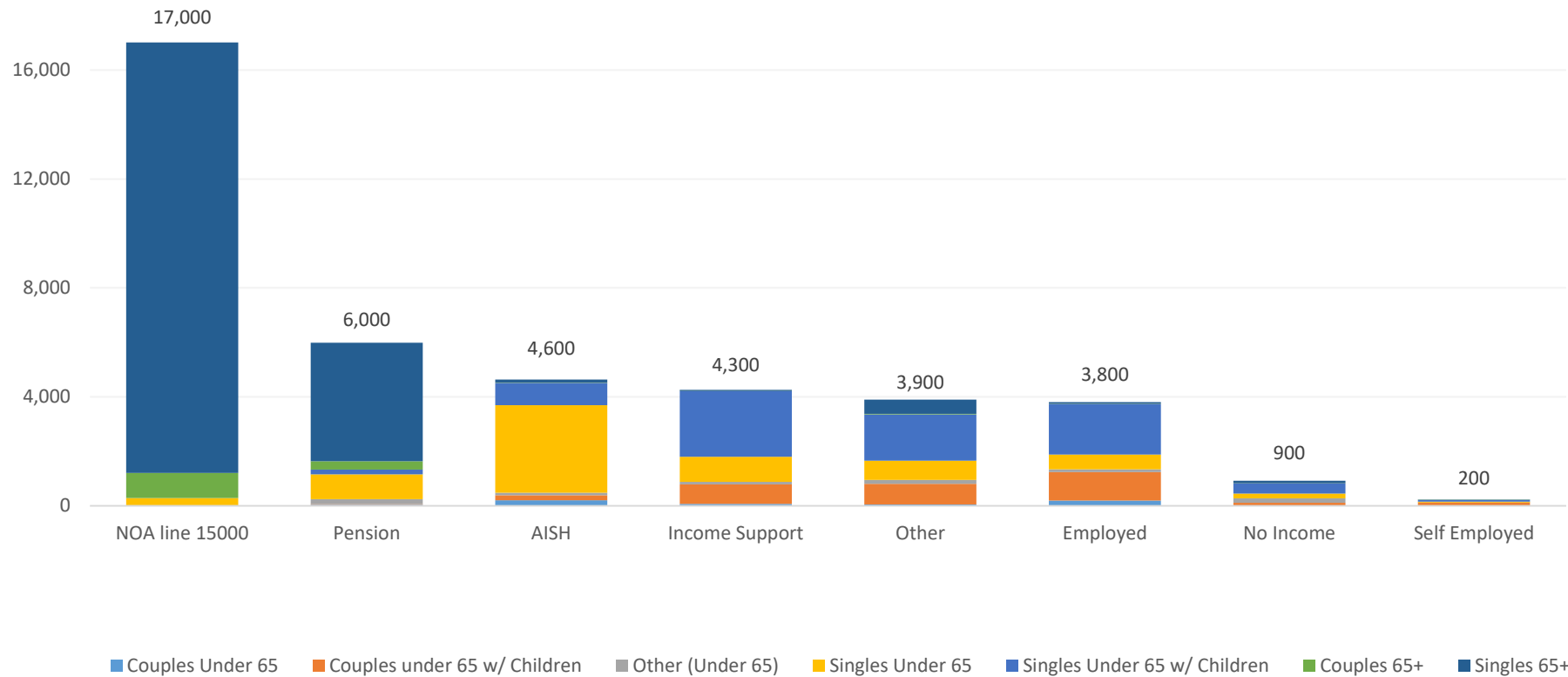


Key Highlights

- 25 per cent are households with children
 - in Community Housing, 76 per cent are households with children
- 56 per cent are senior households
 - 95 per cent of senior households are single

Client Profile – Primary Source of Income

Tenant Household Type by Highest Source of Household Income

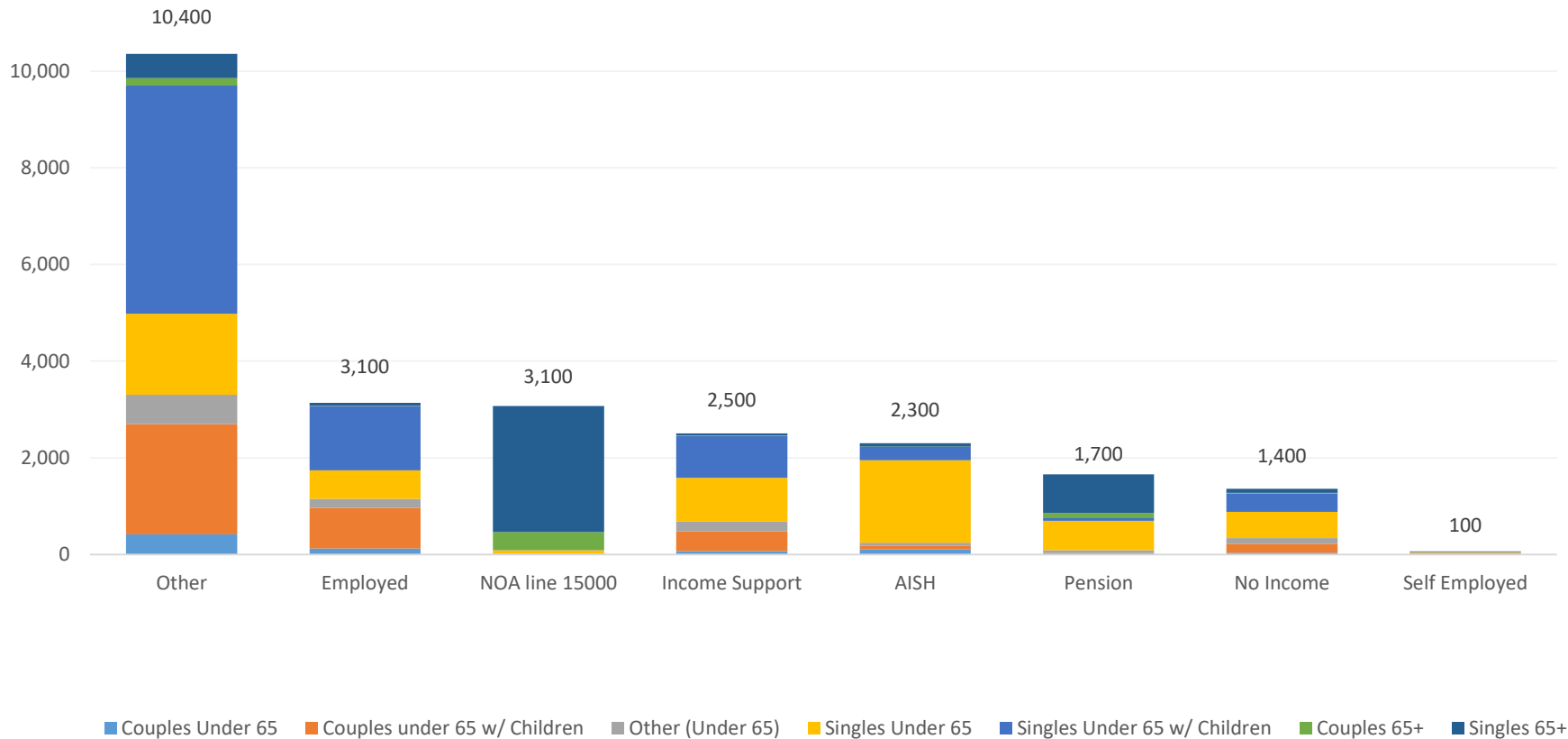


Key Highlights

- 22 per cent of households report AISH or Income Support as primary income
- 9 per cent of households report employment as primary income
- 56 per cent are senior households and/or on pension

Waitlist Profile – Primary Source of Income

Tenant Household Type by Highest Source of Household Income



Key Highlights

- 47 per cent of waitlist are households with children
- 31 per cent of waitlist are single-parent households with children
- 20 per cent of waitlist are senior households

Alberta Housing Act

- The *Alberta Housing Act* sets the legislative framework for affordable housing, establishing the authority of the **Alberta Social Housing Corporation (ASHC)** and **housing management bodies (HMBs)**.
- **ASHC** owns and administers the provincially-owned portfolio of social housing assets, and manages provincial debts and agreements associated with those assets.
- **HMBs** operate and maintain social housing accommodation, including managing tenant intake, selection and resident relations.
 - Across Alberta, there are 89 HMBs* that provide housing to over **74,000** Albertans

Types of Affordable Housing

Seniors Self-Contained Housing



- 14,300 units
- Seniors apartments with rent subsidized according to household income
 - 30 per cent RGI
- Target population: low-income senior households
- Regulated under the *Alberta Housing Act*

Seniors Lodge



- 10,450 units
- Supportive living rooms in a community setting with meals, housekeeping, and recreational activities
- Lodges set their own rate, maintaining minimum monthly disposable income of \$322
- Regulated under the *Alberta Housing Act*

Family and Community Housing



- 10,800 units
- Apartments or townhouses with rent subsidized according to household income
 - 30 per cent RGI
- Target population: low-income households
- Regulated under the *Alberta Housing Act*

Rent Supplement



- 8,618+ households supported
- Subsidizes private market rent by providing payments to
 - Tenants (RAB, TRAB)
 - Landlords (PLRS)
- Target population: low-income households
- Regulated under the *Alberta Housing Act*

Special Needs Housing



- 1,800 units
- Housing may include support services for persons with health issues or disabilities, or survivors of family violence
- Rent subsidized according to household income
 - 30 per cent RGI
- Not regulated, but governed by individual agreements

Affordable Housing Capital Grants*



- 11,300 units
- Apartments with rent at least 10 per cent below market rent
- Not regulated, but governed by individual agreements
- Example - Silver Birch Court:

	Income Threshold	Rent
One-bedroom	• \$40,500	• \$795-\$850
Two-bedroom	• \$51,500	• \$955

Stronger Foundations:

Alberta's 10-year strategy to improve and expand affordable housing



Why does Alberta need a strategy?

Access to safe, suitable, adequate housing is essential. It enables Albertans to participate in their communities and the economy.

Nearly 500,000 households spend more than 30% of their income on shelter.

Demand for affordable housing continues to grow, but we do not have enough supply. 110,000 Albertans are served by provincial housing programs, while 24,000 more are on waitlists.

Alberta has built more than 1,500 new units since 2019, but the GOA alone cannot meet demand.

Alberta Social Housing Corporation's housing stock is also aging; most buildings are more than 35 years old.

The Affordable Housing Review Panel's 19 recommendations called for a strategy to keep government focused on affordable housing.

Government's Platform Commitments

- *Stronger Foundations* meets several government platform commitments, including:
 - More affordable housing will be built in Alberta for those who need it, including seniors in need of specialized housing;
 - Re-purpose some of the capital funding for new and refurbished affordable housing projects into public-private partnership (P3) projects when we can be assured of getting more housing per tax dollar; and
 - Expand the use of mixed-income housing that enables people, including seniors, to continue to reside in their communities, including allowing for the creation of innovative community options.

Affordable Housing Review Panel

- The Minister of Seniors and Housing appointed the Affordable Housing Review Panel in July 2020 to review Alberta's affordable housing system and engage with stakeholders on how to balance financial sustainability with growing demand.
- The panel met from July-October 2020, and held more than 40 engagement sessions with 96 organizations and 158 participants from the private, non-profit and public sectors, and opinion leaders; online request for input received 124 email submissions.
- Alberta's government accepted the panel's recommendations, and released the panel's [final report](#) in December 2020. (Available on open.alberta.ca/publications)

Affordable Housing Review Panel

- The panel's recommendations were informed by four principles: bold action; fair, equitable and inclusive; one size does not fit all; and efficiency, sustainability and financial responsibility.
- The themes of the panel's 19 recommendations are:
 - Focusing on affordable housing;
 - Unlocking existing equity and building sector capacity;
 - Promoting partnerships;
 - Simplifying administration; and
 - Supporting innovation

Policy Shifts

From Here...	...To There
<ul style="list-style-type: none"> GOA role as significant owner of housing stock Supply-side focus (high mix of capital investment – development and operations) 	<ul style="list-style-type: none"> GOA shifts to being a regulator and funder Shift to more rent supplements (demand side)
<ul style="list-style-type: none"> Aging infrastructure; historically underfunded asset maintenance, renewal and growth 	<ul style="list-style-type: none"> Less responsibility for assets (asset transfer) Enable operating revenues and asset monetization so operators can self-fund capital costs
<ul style="list-style-type: none"> Delivery primarily through regulated providers Highly regulated operating rules and household prioritization 	<ul style="list-style-type: none"> More private non-profit delivery and partnerships Gradual decrease in regulated housing investment New operating models enabling flexibility for operators to serve local needs and balance need with financial sustainability
<ul style="list-style-type: none"> Deficit-funding operations Government is liable for operational decisions 	<ul style="list-style-type: none"> More mixed-income operating agreements Regulated rents tied to market and operating costs; more funding flows to the person Simplify regulation of operating agencies
<ul style="list-style-type: none"> Income and asset exemptions in determining rent 	<ul style="list-style-type: none"> Treat income more equitably
<ul style="list-style-type: none"> Project-based approvals 	<ul style="list-style-type: none"> Improve planning and coordination; clear government objectives Formalized local needs assessments improve planning
<ul style="list-style-type: none"> Role ambiguity between province and municipalities 	<ul style="list-style-type: none"> Strengthen role and capacity of municipalities in housing and planning

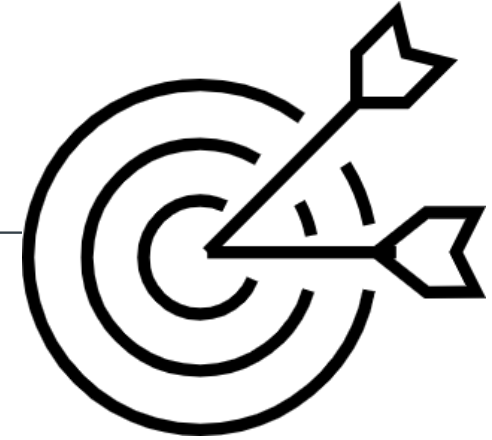
Vision

- Alberta's affordable housing vision is:
 - Albertans have access to safe, affordable housing that meets their needs and promotes quality of life.
 - The housing system delivers innovative and sustainable affordable housing options to Albertans in need through partnerships with other orders of government, non-profit and private housing providers, and communities.
 - The housing system serves Albertans now and into the future.

Principles

- Initiatives in the strategy are built on the foundation of 6 principles, complementary to the panel's:
 - Shared responsibility and partnerships
 - Supports focus on people and adjusts to meet different needs
 - Fair, equitable and inclusive
 - Vulnerable Albertans are protected
 - Fiscal stewardship
 - Flexible and adaptable to local and regional needs

Targets (2032-33)



- Increase to 82,000 total households served (an increase of 25,000)
- Reduce the number of low-income households paying more than 30% of income on housing
- Reduce the number of low-income households paying over 50% of income on housing
- Reduce the number of households on a waitlist by 30%
- Increase number of accessible or adaptable units for people with special needs
- Increase housing available at 10 to 30% below average market rent
- Double the number of households receiving rent supplement (an increase of 12,000)
- Increase proportion of operators using mixed-income development models

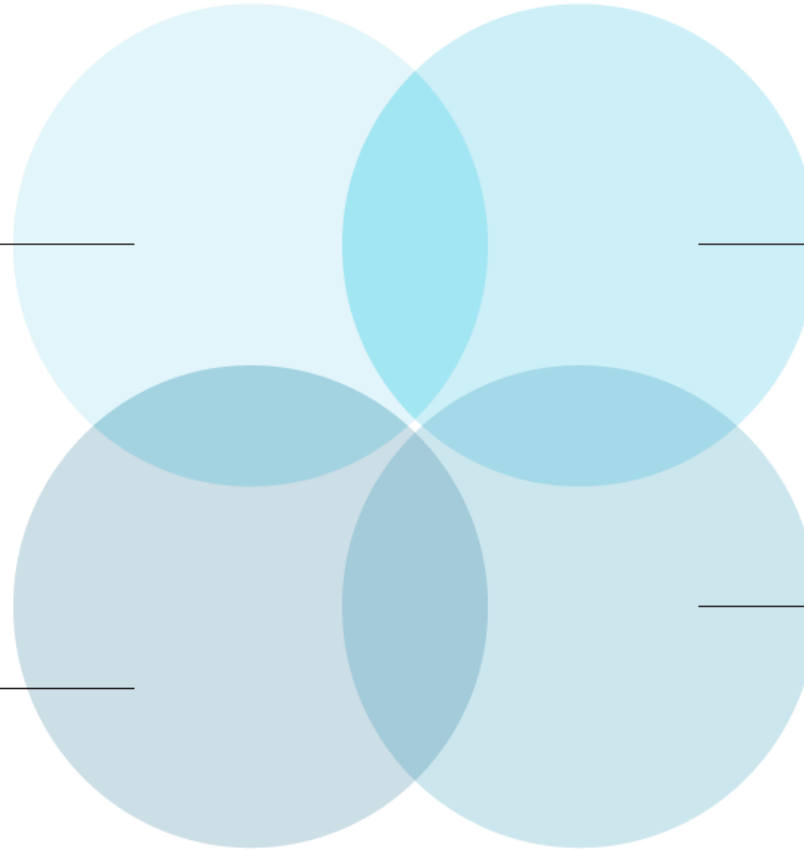
Goals

Household

- Housing stability and safety
- Social inclusion and economic participation
- Improved quality of life
- Empowered and enabled to make community connections

Owner / operator

- Greater autonomy and ability to leverage assets
- Responsive to local need
- Incentive to innovate



Community

- Neighbourhood revitalization
- Community safety
- Job creation
- Market gaps are addressed

GOA

- System alignment and cross-sector collaboration
- Financial sustainability
- Reduced core housing need

Key Action Areas and Objectives



Support Albertans most in need

Continue to protect the most vulnerable and ensure housing eligibility is fair, clear and equitable.



Improve access

Make it simpler for Albertans to access affordable housing supports, and easier for housing providers to deliver those supports.



Increase capacity, planning and governance

Enable more collaboration and local decision-making and provide more flexibility and capacity to meet local



Enhance sustainability and efficiency

Make the affordable housing system more sustainable by enabling innovative operating models.



Enable growth and investment

Use innovative approaches for partnerships with the non-profit and private sectors to grow the supply of affordable housing.

Action Highlights – Housing for Seniors

- **Action 1.7:** Increase seniors housing in line with population growth.
- **Action 2.4:** Collaborate with partner ministries to co-ordinate supports and transitions for Albertans as they move through the housing continuum. This includes people receiving income support, youth exiting government care, women and children fleeing violence and seniors moving to higher levels of care.
- **Action 5.6:** Work with partners to enable seniors' lodges to serve as community hubs in rural areas, and expand the Lodge Partnership Program to increase designated supportive living spaces in seniors' lodges where stand-alone continuing care facilities are not feasible.

Time for Question and Answer



Upcoming Sessions



You're invited to join the
AGE-FRIENDLY HOUSING SERIES!
*Housing in an Age-Friendly World -
From Homelessness to Continuing Care*



- March 23, 2022
Late Life Homelessness and affordable housing for seniors
- April 27, 2022
Characteristics of age-friendly housing for seniors
- May 18, 2022
Innovative age-friendly housing models for seniors
- June 22, 2022
Supportive housing and Continuing Care

Thank you