

# RESEARCH REPORT



## Canada's Response to the Housing Needs of its Aging Population



## CMHC—HOME TO CANADIANS

Canada Mortgage and Housing Corporation (CMHC) has been Canada's national housing agency for more than 60 years.

Together with other housing stakeholders, we help ensure that Canada maintains one of the best housing systems in the world. We are committed to helping Canadians access a wide choice of quality, affordable homes, while making vibrant, healthy communities and cities a reality across the country.

For more information, visit our website at **[www.cmhc.ca](http://www.cmhc.ca)**

You can also reach us by phone at 1-800-668-2642  
or by fax at 1-800-245-9274.

Outside Canada call 613-748-2003 or fax to 613-748-2016.

Canada Mortgage and Housing Corporation supports the Government of Canada policy on access to information for people with disabilities. If you wish to obtain this publication in alternative formats, call 1-800-668-2642.

# **Canada's Response to the Housing Needs of its Aging Population**

A paper presented at  
the 1997 World Congress of Gerontology  
Organized by the International Association of Gerontology  
Adelaide, Australia, 19-23 August, 1997

by

Luis Rodriguez  
Socio-Economic Policy and Research Division  
Canada Mortgage and Housing Corporation  
National Office  
Ottawa, Ontario, Canada

---

## **ABSTRACT**

By the year 2031, when Canada's enormous baby boom generation will be 65 years of age or older, nearly 22% of the population will be seniors. What will be even more significant is that close to 46% of these will be 75 years of age or older. These demographic changes, along with new developments in the health, social and economic conditions in Canada will have important implications for the future. There will be a need to maximize the effectiveness of available resources; there will be a need to examine the broad determinants that affect the health and well being of older people, including the physical, social, economic and cultural factors; and there will be a need for a wide range of combinations of accommodation and support services which can enable older people to exercise choices that reflect their own circumstances and preferences. This paper will describe the most recent policy, research and demonstration initiatives that Canada Mortgage and Housing Corporation\* has undertaken to respond to the aging of the Canadian population. Many of these initiatives have been carried out in partnership or collaboration with other federal and provincial agencies, organizations representing seniors, and the private and not-for-profit sectors.

\* Canada Mortgage and Housing Corporation (CMHC) is Canada's federal housing agency

---

## DEMOGRAPHIC CHANGES AND NEW DEVELOPMENTS IN THE HEALTH, SOCIAL AND ECONOMIC CONDITIONS IN CANADA

Canada, a country of about 29 million people, is experiencing unprecedented demographic changes. The Canadian population is aging at a rapid pace. According to Statistics Canada, in 1996, 12.2% of all Canadians, or 3,527,800 people, were 65 years of age or older and 5.1%, or 1,465,910 people, were 75 years of age or more<sup>1</sup>. If current projections hold,<sup>2</sup> by the year 2031, when Canada's enormous baby boom generation<sup>3</sup> will be 65 years of age or older, nearly 22% of all Canadians will be seniors<sup>4</sup>. But what will be even more significant is that close to 46% of these will be 75 years of age or older. By the year 2031, there will be 1.15 times as many Canadians in the 75-plus age group as there were over 65 in 1995; and the number of people in the 85-plus age group will more than triple, from 344,100 in 1995 to 1,091,400. As early as 2016, about 50% of Canadian households will be headed by a person over the age of 55.<sup>5</sup>

A more dramatic picture of the demographic changes in Canada can be seen when we compare the proportion of seniors to the proportion of people under 18 years of age. In 1995, close to 24% of all Canadians were 18 years of age or younger. If current trends continue, this proportion will drop to 20% by the year 2016, and to 19% by 2041.<sup>6</sup>

Canada is also starting to experience significant shifts in the dependency ratios,<sup>7</sup> with a "Baby Boom" generation entering middle age, and a growing number of families that need to provide care for their elderly parents as well as for their children. The generation following the baby boomers will certainly have more older people to look after. Consequently, more and more Canadian workers are likely to face the challenge of balancing work and family responsibilities.

Over the past several decades, until 1990, we also experienced a significant increase in the participation of women in the labour force.<sup>8</sup> The participation rate of married women in the labour force alone increased from 11.2% in 1951, to 56.9% in 1986.<sup>9</sup> Labour force participation of women with children under age 3 nearly doubled from 32% in 1976 to 61% in 1992.<sup>10</sup> Although the female labour force participation rate

---

<sup>1</sup> As per the 1996 Census.

<sup>2</sup> Tables 1.1 and 1.3 in "A Portrait of Seniors in Canada," second edition, by Statistics Canada. Catalogue no. 89-519-XPE

<sup>3</sup> Those born between 1946 and 1966, from "The Seniors Boom" by Statistics Canada, October 1986.

<sup>4</sup> Arbitrarily for this paper, seniors are defined as people 65 years of age or older.

<sup>5</sup> Roger Lewis, *The Long Term Housing Outlook, Household Growth in Canada and the Provinces, 1991-2016*, Appendix A, National Tables, Canada Mortgage and Housing Corporation, Catalogue no. NH15-154/2016E, 1997.

<sup>6</sup> *Canada's Population: Charting into the 21st Century*, by Tina Chui. Canadian Social Trends-Autumn 1996. Statistics Canada, Catalogue no. 11-008-XPE

<sup>7</sup> The dependency ratio is the ratio between the population aged 0-14 and 65+ and Canada's total population.

<sup>8</sup> Canadian Social Trends by Statistics Canada Winter 1987. Women in Male-dominated professions.

<sup>9</sup> *Workers with Family Responsibilities in a Changing Society: Who Cares*, by the Canada Employment and Immigration Advisory Council, June 1987.

<sup>10</sup> Demographic, economic and social trends affecting unpaid work in Canadian Social trends by Statistics Canada, Autumn 1996. Catalogue 11-008-XPE.

---

has not increased since 1990, it is very apparent that more and more women are taking more senior positions at work which require more effort and, therefore more of their time and dedication. Since women have traditionally been the primary caregivers, it is reasonable to assume that their substantial involvement in the labour force may have already resulted in a greater number of workers who are looking after their parents or grandparents. It is also apparent that the substantial involvement of women in the labour force is starting to create a vacuum in many community groups which for many years have relied on women volunteers to provide support services for older people.<sup>11</sup>

There are other significant changes taking place in Canada. For example, the fertility rate has been declining since 1959, when women of childbearing age had an average of 3.9 births. This rate dropped to 2.8, in 1966, and then to 2.1 in 1972. Since then, it has remained fairly stable at around 1.7,<sup>12</sup> which is well below the rate required to maintain a stable population in the long run without large offsetting increases in net immigration.<sup>13</sup>

The proportion of children living in families with only one adult rose from 5% in 1973 to 11% in 1991.<sup>14</sup> Declines in fertility, coupled with an increase in the number of lone-parent families, most of which are headed by women,<sup>15</sup> have resulted in a continuous decrease in the family size in Canada, from 3.9 people in each family in 1961 to 3.1 in 1986,<sup>16</sup> and to 2.7 in 1991. The Canadian household size is expected to drop further to an average of 2.5 by the year 2016.<sup>17</sup>

The economic need for both wife and husband to work in order to meet their support commitments is on the rise.<sup>18</sup> It is also apparent that geographic mobility among adult children who seek new or better job opportunities is increasing. These trends are likely to reduce the traditional resources for informal support.

It is apparent that the health of Canadians has been improving significantly over the past 50 years, and that an increasingly positive attitude towards physical fitness is being reflected in the older age groups.<sup>19</sup> Particularly in recent years, Canadians have been paying more attention to personal habits with regard to smoking, exercising and diet. If these trends continue, older Canadians could remain healthier and more active to a greater age.

---

<sup>11</sup> From the article "Social Agencies Hit by Volunteer Shortage," the Ottawa Citizen, 19 May 1990.

<sup>12</sup> Canada's Population: Charting into the 21st Century, by Tina Chui. In Canadian Social Trends Autumn 1996. Statistics Canada. Catalogue no. 11-08-XPE.

<sup>13</sup> Statistics Canada Lectures Series. Can We Afford an Aging Society?, June 1989, by Ivan P. Fellegi, Chief Statistician of Canada.

<sup>14</sup> Children in Low-income Families by Garnett Picot and John Myles, in Canadian Social Trends Autumn 1996 by Statistics Canada. Catalogue no. 11-08-XPE.

<sup>15</sup> Women Parenting Alone in Canadian Social Trends by Statistics Canada - Winter 1987.

<sup>16</sup> Changes in Living Arrangements, 1986 Census Highlights in Canadian Social Trends by Statistics Canada, Spring 1989.

<sup>17</sup> Canada's Population: Charting into the 21st Century, by Tina Chui. In Canadian Social Trends Autumn 1996. Statistics Canada. Catalogue no. 11-08-XPE.

<sup>18</sup> Workers with Family Responsibilities in a Changing Society: Who Cares, by the Canada Employment and Immigration Advisory Council, June 1987.

<sup>19</sup> The Seniors Boom, October, 1986, by Statistics Canada.

---

To be able to analyze and measure systematically the health of Canadians and to expand knowledge of what makes people healthy, Statistics Canada introduced the National Population Health Survey. Starting in 1994, and every two years for up to two decades, this survey will ask the same respondents questions about their health status, use of health services and medications, and lifestyle. According to the 1994 survey, 62% of the adult population rated their health as excellent or very good, while only 11% reported fair or poor health. 72% of those aged 15-24 and 36% of those aged 75 or over rated their health as excellent or very good. People in higher income households tended to report better health than did people in lower income households.<sup>20</sup>

In general, Canada's seniors' living standards have improved over the last twenty years. Improvements in the public pension system have resulted in steady increases in their average incomes as well as in decreases in their poverty rate. In fact, the incomes of senior women and men have risen since the early 1980s. The average annual income of senior men in 1994 was 19% higher than in 1981. Senior women's average income increased by 15% in the same period.<sup>21</sup> In 1995, the poverty rate for all Canadians 65 years of age or older dropped to an all-time low of 16.9%.<sup>22</sup>

There have also been significant gains in life expectancy, both at birth and at the older ages; and the life expectancy gap between women and men is narrowing. In 1986, baby boys and girls were expected to live an average of 72 and 79 years respectively. In 1995, these estimates increased to 75.3 years for boys and 81.3 years for girls.<sup>23</sup> Canadians are living longer than ever before and this is likely to result in an increased number of adults with elderly parents.

But according to some American studies, gains in life expectancy have also added to the years during which elderly people experience health problems.<sup>24</sup> In fact, disability-free life expectancy as a proportion of total life expectancy declines with age. In 1991, for example, nine of the 18 years of the average life expectancy of people 65 years of age were expected to be free of any disability, while only one of the six years of the average life expectancy of people aged 85 were expected to be disability-free.<sup>25</sup> Canada can, therefore, expect significant increases in the number of seniors with chronic disabilities. They will have special needs.

Activity limitations also increase with age. In a national survey<sup>26</sup> carried out by Statistics Canada, 13% of Canadians reported some level of disability. Just over 45 % of Canada's elderly population said they had some difficulty in carrying out one or more of the activities of daily living. Most of these older Canadians now live in their own homes (renting or owning); however, the percentage living in private homes

---

<sup>20</sup> Health Facts from the 1994 National Population Health Survey. Canadian Social Trends Spring 1996 by Statistics Canada. Catalogue no. 11-008E.

<sup>21</sup> "A Portrait of Seniors in Canada," second edition, by Statistics Canada. Catalogue no. 89-519-XPE

<sup>22</sup> Poverty Profile 1995. A Report by the National Council of Welfare. Spring 1997. Minister of Supply and Services Canada.

<sup>23</sup> According to the Demography Division of Statistics Canada (July 14, 1997).

<sup>24</sup> Conference Proceedings. Options: Housing for Older Canadians, Halifax, Nova Scotia, October 17-20, 1988. Canada Mortgage and Housing Corporation, Implications of a Diverse and Changing Population.

<sup>25</sup> "A Portrait of Seniors in Canada," second edition, by Statistics Canada. Catalogue no. 89-519-XPE

<sup>26</sup> The 1986-1987 Health and Activity Limitation Survey.

---

decreases as they age. For example, while 96% of all seniors with disabilities between 65 and 69 years of age live in their own homes, only 57% of those over 85 live in private homes. Increasing limitations on their activities is one of the most important reasons why elderly people give up their homes to move into nursing homes or other institutional care.

Canada will also be challenged to find ways of addressing the needs of people who suffer from dementia and their caregivers. According to the 1991 Canadian Study of Health and Aging, nearly 253,000 Canadians suffer from dementia, and current projections estimate that this number will triple by the year 2031.<sup>27</sup> This is likely to have significant implications for many segments of the population. More and more caregivers, including families and friends of those suffering from dementia, health care providers, and housing sponsors and managers are likely to be affected. Nevertheless, preliminary results of research carried out by the Research Division of CMHC indicate that housing solutions designed to meet the needs of people with dementia, and their families, could play an important role in easing the consequences of dementia.

One of the fastest-growing groups of Canadians consists of people who live alone. In 1986, 25% of people aged 65 or more were living alone (more of three-quarters, or 77%, of them were women). In 1996, this percentage increased to 28%.<sup>28</sup> If current trends continue, by the year 2001, 35% of Canadians aged 75 and over (roughly 1,700,000 people) will be living alone, up from 30% in 1986.<sup>29</sup> Living alone is the biggest risk factor that forces a frail or disabled elderly person to move into an institution.<sup>30</sup>

Changing attitudes are another significant development in our society. Speakers at an international conference held in Canada<sup>31</sup> reported that the majority of frail elderly people and people with disabilities prefer to live independently in their own homes for as long as possible. At a recent provincial conference<sup>32</sup> it was noted that seniors want to be self-supportive and that they want to improve their opportunities for independent living. The many social and economic benefits of enabling elderly and disabled people to remain in their homes were also discussed at these conferences.

Over the past 50 years, Canada has changed dramatically, from a country with rapid economic growth, low unemployment, increasing real incomes, increasing female labour participation rates, and heavy government spending on social programs (from the post-war years to the early 1970s) to a country with governments increasingly concerned about economic performance, unemployment (particularly among youth), child poverty, inflation, deficits and debt, and about their ability to continue to maintain current spending levels on social programs (from the early 1970s to 1996). The new Canada is likely to be

---

<sup>27</sup> Dementia Among Seniors, by Mary Anne Burke, Joan Lindsay, Ian McDowell and Gerry Hill. Canadian Social Trends-Summer 1997. Statistics Canada. Catalogue no. 11-008-XPE.

<sup>28</sup> "A Portrait of Seniors in Canada," second edition, by Statistics Canada. Catalogue no. 89-519-XPE

<sup>29</sup> Living Arrangements of Canada's Older Elderly Population. Canadian Social Trends by Statistics Canada. Autumn 1988.

<sup>30</sup> Conference Proceedings. Options: Housing for Older Canadians, Halifax, Nova Scotia, October 17-20, 1988. Canada Mortgage and Housing Corporation, Implications of a Diverse and Changing Population.

<sup>31</sup> Options: Housing for Older Canadians, held in Halifax, in October of 1988, and sponsored by Canada Mortgage and Housing Corporation.

<sup>32</sup> Housing for Saskatchewan Elderly, a Seniors' Housing Conference held in Regina, May 9-11, 1990, and sponsored by the Saskatchewan Housing Corporation and Canada Mortgage and Housing Corporation.



---

characterized by slow but solid economic growth; a knowledge-based economy; globalization, integration and de-regulation; rapid growth in the technological industry, including computers, electronics and aerospace engineering; increased collaboration between the public, not-for-profit and private sectors; and a rapidly aging population. Fiscal restraint will likely remain at the top of the policy makers' agenda.

The demographic changes, along with the new developments in the health, social and economic conditions which I have just highlighted will have important implications for Canada. There will be a need to maximize the effectiveness of available resources; there will be a need to examine the broad determinants that affect the health and well being of older people, including the physical, social, economic and cultural factors; and there will be a need for a wide range of combinations of accommodation and support services which can enable older people to exercise choices that reflect their own circumstances and preferences. The rest of this paper will describe the most recent policy, programs, research and demonstration initiatives that Canada Mortgage and Housing Corporation has undertaken to respond to the aging of the Canadian population. Many of these initiatives have been carried out in collaboration with other federal and provincial agencies, organizations representing seniors, and the private sector.

## **POLICIES**

The recent role of federal government housing policy has been primarily to assist and facilitate the effective functioning of the private market. Accordingly, federal government programs have been developed and used to stimulate private construction, ensure a supply of mortgage finance, and help potential owners acquire sufficient down payments to access ownership. To ensure efficiency and a more competitive market place, CMHC is now moving towards operating its mortgage insurance activities on a more commercial basis. Commercialization of these activities will provide CMHC with more flexibility to respond to demands for new mortgage financing products and services, and to adapt more quickly to changing market conditions.

Where the private market system has been unable to meet the needs of Canadians, programs for assisted housing have been developed, ranging from new construction of social housing, to modifications in existing housing to enable greater independence and quality of life, to activities which facilitate specific capacities to improve their own housing and living environments. Because of the need for deficit reduction, since 1993 no federal funding has been provided to build new social housing, with the exception of on-reserve Aboriginal housing. With the objectives of streamlining administrative arrangements and laying the groundwork for improved service to clients and efficient use of taxpayers' dollars, the federal government is now offering, to provincial and territorial governments, the management of existing federal social housing resources. This offer includes the provision that the federal government will continue to meet financial obligations related to social housing; and that federal housing subsidies continue to be used for housing assistance for low-income households.

CMHC also undertakes a broad range of related communication, information and research activities, to improve the quality and affordability of housing and encourage the efficiency and development of Canada's housing system.

The following policy principles are reflected in the objectives of many of CMHC's program-related activities and research and development initiatives.

- ♦ Seniors should have access to a wide range of housing choices to meet their diverse needs and preferences and enable them to live independently in their own homes.

- 
- ◆ The private and not-for-profit sectors should be encouraged to produce more affordable market housing for seniors, thereby reducing the level of dependence on housing subsidies.
  - ◆ The housing industry should be encouraged to incorporate barrier-free and adaptable design features into all new types of new housing, so that it can meet the changing needs of the growing number of seniors who wish to age in place.
  - ◆ Seniors should have access to housing and financial options that enable them to use their own resources, including the equity in their homes, most effectively.
  - ◆ Seniors should be encouraged to maintain and adapt their homes to meet their needs for a safer and supportive environment.
  - ◆ Municipalities should be encouraged to introduce innovative changes in planning and building regulations in order to improve housing affordability and increase the range of housing choices for seniors.
  - ◆ There should be ongoing mechanisms to promote information exchange and consultation, between seniors and the public, private and not-for-profit sectors, on seniors' housing and support services needs and preferences.
  - ◆ There should be ongoing co-operation between the housing, health and social service sectors, to provide seniors with a choice of the most cost effective combinations of accommodation and support services. This is particularly important for those seniors who are particularly vulnerable to having to move prematurely into institutional care.
  - ◆ There should be ongoing co-operation between the housing and social service sectors, to respond to the needs of seniors who are victims of family violence, or other types of abuse.
  - ◆ Technologies and home automation features, should be used to improve the safety, convenience, comfort and security of seniors in their homes.

## **PROGRAMS**

### **Social Housing**

Since the post-war<sup>33</sup> years and until recently, Canada Mortgage and Housing Corporation provided social housing services in partnership with provincial, territorial and municipal governments, and with a variety of housing agencies and sponsor groups. During these years, close to 650,000 social housing dwelling units were built across Canada. Almost 40% of this national housing portfolio, or 241,000 dwelling units, were committed to seniors (as per CMHC estimates in 1955). This number of units excludes all the dwelling units that were committed under unilateral provincial programs.

For the past year, CMHC has been holding discussions with provinces and territories to examine the potential for transferring the responsibilities for the administration of existing federal social housing resources to them. To date, transfers have been negotiated with four jurisdictions, Newfoundland, New Brunswick, Saskatchewan and the Northwest Territories. There may be several benefits in transferring the social housing portfolio to the provinces and territories. These include greater flexibility for them to administer the portfolio. For instance, they will be able to transfer funds between their programs and

---

<sup>33</sup> World War II

---

projects, depending where the money will be most needed, and tailor programs to suit particular communities. The provinces and territories will also have the ability to establish local one-stop housing services in their jurisdictions. Notwithstanding the transfer of responsibilities for the administration of the social housing portfolio, the federal government will still maintain national principles to ensure that funding continues to be used for housing low-income Canadians. Furthermore, the federal government will continue to honour its contractual agreements with the not-for-profit sector.

Transferring responsibilities for the management and administration of the social housing portfolio to the provinces and territories does not, however, constitute a federal withdrawal from housing. The federal government continues to contribute about \$1.9 billion, annually, to help low-income Canadians access affordable housing.

### **Maintaining and Improving the Quality of Existing Housing**

For many years, researchers in Canada have been concerned about why some seniors leave their homes and move into nursing homes or other institutions. One important reason frequently identified is the increasing limitations faced by seniors as they get older in carrying out the activities of daily living, such as taking a bath, cooking, and walking up and down stairs.

The problem is that while the overwhelming majority of seniors, including those who are frail or have disabilities, want to remain in their homes for as long as possible, most housing in Canada occupied by seniors is not designed to respond to their changing physical needs.<sup>34</sup>

In February of 1997, the federal government announced a one-year extension of four popular housing initiatives designed to improve the living conditions of many Canadians: the Residential Rehabilitation Assistance Program (RRAP), the Emergency Repair Program (ERP), the Shelter Enhancement Program (SEP), and the Home Adaptations for Seniors Independence (HASI) Program - with a total value of \$51.9 million.

RRAP provides assistance<sup>35</sup> to low income home owners to help them bring their properties up to minimum health and safety levels; to people with disabilities to help them make their homes physically barrier-free and accessible; to landlords of affordable housing to help them pay for mandatory repairs to self-contained dwellings occupied by tenants with incomes that are below local thresholds; and to owners of rooming houses intended for permanent accommodation and offering affordable rents to low income individuals, to help them pay for mandatory repair costs of the housing.

The Emergency Repair Program (ERP) provides assistance<sup>36</sup> to home owners in rural and remote areas to help them carry out emergency repairs that are required for the continued safe occupancy of their homes. A significant portion of this program is directed to Aboriginal peoples.

---

<sup>34</sup> Home Adaptations for Seniors and Persons with Disabilities by Luis Rodriguez. Canada Mortgage and Housing Corporation. PE 0129, 1994.

<sup>35</sup> Assistance is in the form of a loan. For low income homeowners and people with disabilities the loans may not have to be repaid. The amount of forgiveness depends on household income and is based on a percentage of mandatory repair costs. The maximum loan in southern areas is \$18,000, in northern areas is \$21,000, and in the farthest northern areas is \$27,000. For landlords and owners of rooming houses the loans are fully forgivable, up to 100% of mandatory repair costs. The maximum loan amounts for landlords vary from \$18,000 in southern areas to \$27,000 in far northern areas.

<sup>36</sup> Assistance, in the form of a contribution, does not have to be repaid. Maximum contribution vary from \$4,558 in southern areas to \$8,104 in far northern areas.

---

The Shelter Enhancement Program (SEP) provides assistance<sup>37</sup> to help finance the capital costs of bringing existing shelters up to acceptable health, safety and security standards. A significant portion of this program will be used to respond to the special needs of seniors, persons with disabilities and children. The program may also provide funds for a limited number of new shelter units.

Home Adaptations for Seniors Independence (HASI) provides seniors with one-time grants of up to \$2,500<sup>38</sup> to pay wholly or partly for home adaptations which can help them carry out daily living activities and maintain independent lifestyles.

### **Proposal Development Funding Program**

Start-up funds are available from CMHC under the Proposal Development Funding Program (PDFP). This program provides repayable interest-free loans of up to \$75,000 to not-for-profit groups proposing to develop housing projects for seniors, people with disabilities and low income households that will not require any government assistance. If a project proceeds to a commitment, the loan is repayable from the first advance on the mortgage. If it is not successful, the advance portion of the loan may be forgiven.

### **The Canadian Centre for Public-Private Partnerships in Housing at CMHC**

The Centre's major objective is to bring together the public and private sectors, not-for-profit groups and organizations, and private citizens to produce affordable housing without government subsidies. The Centre identifies and stimulates opportunities; supplies a focal point for prospective partners; counsels on legal, financial and regulatory issues; experiments with new financing options and tenure types; and disseminates the latest information on partnership undertakings across Canada. During the last five years, the centre has helped produce 7,400 dwelling units across Canada, of which 60% were for seniors.

### **Homegrown Solutions**

Homegrown Solutions is a national enablement demonstration initiative. Under this initiative funds are made available to grass roots groups to help them identify ideas or strategies which can be used to develop innovative solutions to meet their housing needs. Proposals are reviewed by a national selection committee made up of representatives from the five participating organizations.<sup>39</sup> Decisions to fund proposals are based on whether the ideas proposed can make housing more affordable, whether they can be transferred to other communities, whether they are innovative, and whether there is high degree of community involvement and support. Selected groups may receive from \$1,000 to develop a proposal, to up to \$20,000 to carry out a demonstration project.

Once the proposal is implemented or the demonstration completed, information is widely distributed to encourage other communities to consider adopting similar approaches. Homegrown Solutions has been particularly successful in enhancing housing affordability, innovation and community involvement. Since 1995, more than 70 applications have been received from communities and organizations, from all

---

<sup>37</sup> A total amount of \$6.7 million was allocated to this program. This is in addition to the \$1.9 million already available in CMHC's budget.

<sup>38</sup> Grant amounts vary depending on the costs of labour and material to carry out the given adaptations. Household income must be below the income threshold established for the type of household in the local area.

<sup>39</sup> Homegrown Solutions is a partnership initiative of Canada Mortgage and Housing Corporation (CMHC), the Canadian Housing and Renewal Association (CHRA), the Canadian Home Builder's Association (CHBA), the Federation of Canadian Municipalities (FCM) and the Co-operative Housing Federation of Canada (CHF).

---

regions of the country, seeking sensible, affordable and practical solutions to their housing needs. The types of ideas identified range from approaches to reducing the cost of housing, through ways of increasing affordability capacity among potential occupants of the housing (for example, by using sweat equity or leveraging available resources) to using new and innovative types of tenure.

### **The External Research Program**

The External Research Program (ERP) is a research grants competition, open to individuals in the private and not-for-profit sectors who wish to put forward their own ideas for housing research projects in identified priority areas. The research funded under ERP is intended to improve understanding of issues and developments relating to housing and to identify and evaluate new and innovative ways of meeting housing needs and preferences. Examples of research projects carried out under this program include:

#### *At Home with Alzheimer Disease*

This research resulted in a popular publication which describes ways in which private individual homes can be adapted to meet the needs of people with Alzheimer Disease. The many adaptations suggested in the publication are clustered in four main categories: safety and security; wandering, pacing and confusion; anxiousness and restlessness; and caregivers' needs.

#### *The Environment and Falls among Seniors*

The primary objective of this research is to identify the environmental factors in the home which can cause seniors to fall. The research will find out if seniors are aware of the risks of falling and of the options to prevent falls, identify and document the types of falls that seniors have had, and explore potential actions that can be taken to prevent falls. The study will look at 200 independent and active seniors living in their own homes in the metropolitan area of Quebec city.

### **The ACT (Affordability and Choice Today) Program**

There has also been a recognition on the part of the housing sector professionals and regulatory officials that the regulatory environment at the local level can discourage and impede innovation; add significantly to the cost of housing development, particularly for atypical projects; and limit the range of housing choices for low and modest income households and people with special needs, such as seniors and persons with disabilities.

The ACT Program<sup>40</sup> is designed to encourage changes to planning and building regulations and residential development approval procedures in order to improve housing affordability, choice and quality. Through the ACT program, grants are awarded to municipalities, private and not-for-profit builders, and developers, planners and architects to help them undertake innovative regulatory reform initiatives in municipalities across Canada. A number of projects are selected through a competitive process, by a national committee of housing experts each year.

The ACT projects fall into five main categories: streamlining the approval process and raising awareness of housing issues; facilitating new forms of housing; identifying new approaches to infill, intensification

---

<sup>40</sup> The ACT Program which was originally launched in 1990 was recently extended to run until the end of 1998 and will provide grants for about 30 additional projects. It is funded by Canada Mortgage and Housing Corporation, and is administered through a partnership arrangement with the Federation of Canadian Municipalities, the Canadian Home Builders' Association and the Canadian Housing and Renewal Association.

---

and conversion; examining alternative land and site development standards; and developing cost effective renovation standards.

## **RESEARCH INITIATIVES**

The research program at CMHC is designed to identify and promote ways of increasing the range of housing choices available to the growing and diverse senior population. Particular emphasis has been placed on the following options, to help seniors maintain independent lifestyles and use their financial resources as effectively as possible.

- ◆ Home adaptations to improve seniors' safety, security, and comfort in their existing homes, and enhance their ability to live independently.
- ◆ Homesharing and accessory apartments to provide security and companionship, ease home maintenance, and enhance income.
- ◆ Garden suites, bi-family units and multigenerational housing to enable seniors to live near relatives or friends and benefit from mutual support and informal care.
- ◆ Housing options that provide a wide range of amenities and opportunities for social and recreational activities, such as retirement villages and lifestyle retirement communities.
- ◆ Various types of supportive housing, such as sheltered housing, congregate housing, assisted living, and Abbeyfield housing that can provide alternatives to institutional care for many seniors.
- ◆ Housing options that will allow older people to maintain independent lifestyles for as long as possible, while at the same time guaranteeing access to increasing levels of health and support services as and when required, such as continuing care retirement communities and life-care retirement communities.
- ◆ Housing options designed to meet the needs of people with dementia and their caregivers.

The research program also includes work in the following areas.

- ◆ Barrier-free and adaptable features that can be incorporated into all types of new housing so that it can be easily adapted to meet the changing needs of people as they grow older, or suffer a disabling illness or accident.
- ◆ Home equity conversions and new types of tenure such as life leases and shared equity, to help seniors use their resources more effectively and enhance their disposable income.
- ◆ Identifying the most cost-effective ways of providing combinations of accommodation and support services.
- ◆ Evaluation of the effects of home adaptations in helping seniors to continue to live independently in their homes. In 1994, Canada Mortgage and Housing Corporation evaluated the HASI program. The results of this evaluation indicated that 80% of HASI clients agreed that the adaptations had made their lives more comfortable, safer and had increased their ability to live independently. The results also showed that in cases where adaptations result in significant delay in people having to move into

---

institutional care, they can also result in net cost savings to society, including both clients and government.<sup>41</sup>

- ♦ User satisfaction studies of new forms of seniors' housing. A national study on user satisfaction with housing options for older Canadians is nearing completion. It is examining a wide range of housing options and will provide information on how the living environment, management practices and provisions for access to support services are affecting the quality of life and levels of satisfaction of residents.
- ♦ Research is being undertaken to determine the effects of relocating the residents of the Benny Farm Project.<sup>42</sup> This research has been designed to gather information on several key aspects, such as the effectiveness of a consultation process and the strategies used to re-develop the site and re-locate the residents; the extent to which barrier-free and adaptable housing can contribute to improving the residents' quality of life; and the effects that re-location can have on elderly tenants. It will be particularly important to find out if the consultation and re-location process succeeded in reducing the trauma often experienced by elderly people who have to move.
- ♦ CMHC and HUD (Housing and Urban Development of the United States) have undertaken a joint research project designed to develop survey instruments that can be used to monitor and compare quality of life, health, and well-being in various housing environments. The objectives are to assess quality of life in housing environments in future research and program evaluation studies, measure the impact on households of housing-based interventions and programs, provide a standard set of instruments to assess and monitor the health and quality of life experienced by individuals and families, and better understand the contribution of housing and living environments to the quality of life experienced by individuals and families. Survey instruments and study methodology were tested over the summer of 1996 with a sample of over 200 social housing residents in Winnipeg and Vancouver. The survey measures take into account several aspects of health and well-being (health determinants, physical and mental health status, and health effects) as well as various components of the social and physical housing environments.

## DEMONSTRATIONS

### The Open House

---

<sup>41</sup> Program Evaluation Report of the National Strategies for the Integration of Persons with Disabilities. Canada Mortgage and Housing Corporation. May 17, 1995.

<sup>42</sup> The Benny Farm Project is one of a number of projects that CMHC built between 1946 and 1947 to respond to the urgent need for housing that emerged in Canada immediately after the end of the Second World War. Originally, it accommodated nearly 2,300 people, including a large number of children. Today, with the children's departure, only 700 people, with an average age of 74, remain in the project. As the buildings are in need of extensive repair and no longer meet the needs of the aging tenants, a decision was made to dispose of the project through re-development of the site, while protecting existing tenants from potential adverse impact. The Benny Farm Re-Development Project began with an extensive program of consultation with all parties affected. The consultation process and plan to re-develop the site reflected feedback received from tenants during a 5-year long planning process, as well as from professionals and researchers who have been involved with similar projects. Under the plan, two new barrier-free buildings, containing a total of 91 apartments, are being built to relocate one third of the existing tenants. Exceptional efforts were made to develop an appropriate re-development plan and to implement a satisfying strategy to relocate the current tenants. In spite of these efforts, it is likely that the relocation process may involve considerable disruptions.

---

CMHC designed, built and displayed the Open House to demonstrate how a home can be designed to meet the needs of people with disabilities while also being attractive and functional for everybody, including seniors. The house was initially displayed at Independence 92, a major international conference designed to celebrate the International Year of People with Disabilities, and subsequently exhibited in 32 communities across Canada. During this tour, close to 150,000 people visited the house. Visitors were impressed because the house raised awareness of accessibility issues among the various target groups and of new product and design ideas. Close to 75% of the visitors reported that their knowledge of accessible housing had increased a great deal. Another follow-up survey among 2,000 who had visited the house showed that close to 25% of these had made changes to their homes, and that these had been influenced by their visit to the house. The Open House also increased the awareness of the general public and builders of the benefits and affordability of the barrier-free and adaptable design features.<sup>43</sup>

### **FlexHousing Design Competition**

FlexHousing is an innovative approach to housing design that allows people to build or renovate homes with current and future lifestyles in mind. The approach makes sense for everybody, including seniors, families with children and people with disabilities. The important thing is to think about long-term requirements before building or renovating, then to incorporate certain key features such as barrier-free access and easy-to-use controls at the time of construction. During construction, provisions should also be made to simplify introduction of additional features that might be required. For example, if bathroom walls around toilets and showers are reinforced, they can support grab bars; if the house is pre-wired, it can accommodate future home automation. This can result not only in increased occupant satisfaction with housing but also in time and money savings further down the road.

CMHC's FlexHousing Design Competition, currently in its fourth phase, aims to encourage the development of housing that can be easily adapted to meet the present and future needs of the occupants and to promote its benefits. This adaptability will become increasingly important as the Canadian population ages, as lifestyles change, and as we witness an increase in home-based activities and new technologies. The submissions for the competition should demonstrate how adaptability can be achieved cost-effectively and be appealing and marketable to the consumer. Proponents must also intend to build the designs they submit.

### **Garden Suites**

In co-operation with provincial housing agencies and the manufactured housing industry, CMHC completed a demonstration project to introduce the concept of garden suites. This provided Canadians in all ten provinces with the opportunity to visit model garden suites. The objective was to determine whether garden suites are a type of accommodation that is likely to appeal to Canadians. Public and media response was very positive.

---

<sup>43</sup> Program Evaluation Report of the National Strategies for the Integration of Persons with Disabilities. Canada Mortgage and Housing Corporation. May 17, 1995.



---

## **PLANNING TOOLS**

### **A Guide to Planning for Seniors' Housing and Support Services**

Despite the growing interest in housing for seniors, very little is known about the needs and preferences for accommodation and support services of seniors in specific communities. A set of planning tools that can assist local communities in determining their seniors' needs, and in identifying options to meet these needs, was designed and pilot tested in several communities across Canada. These tools are a major component of a coming publication entitled *A Guide to Planning for Seniors' Housing and Support Services*.

### **Computer Program to Help in Planning Housing and Support Services for Seniors**

CMHC recently released a new computer program designed to help communities meet the housing and support service needs and preferences of their elderly residents. This user-friendly program, known as *SENIORS*, is a computerized version of *A Guide to Planning for Seniors' Housing and Support Services*, described above. The program has three major components:

- ♦ The Community Survey enables users to view a built-in population data file for the community and to enter data and analyze the availability of housing and transportation services for that community.
- ♦ The Seniors' Survey enables users to enter and analyze information they obtain from seniors, including information on socio-economic and health characteristics, on the problems they face in moving about in their homes and carrying out day-to-day activities, and on their needs and preferences for a wide range of housing options and support services.
- ♦ The Support Service Providers' Survey enables users to enter and analyze information obtained from agencies that provide special accommodation, and health care and support services for seniors.

## **PUBLICATIONS**

CMHC has undertaken a variety of research initiatives designed to extend the range of housing choices for older people. The following are examples of the types of publications that have resulted from these initiatives.

### **Housing Choices for Older Canadians**

Older Canadians have diverse backgrounds and interests, and varying levels of health, fitness, income and assets. Their needs and preferences also change as they progress through their retirement years. It can therefore be expected that they will increasingly demand a greater choice of accommodation and services. In particular, they are likely to seek options that will enable them to maintain independent lifestyles and financial self-sufficiency for as long as possible.

This is an illustrated, consumer oriented publication designed to increase public awareness of the types of housing options that are, or could be, available in Canada. It features eleven generic types of options: homesharing, garden suites, accessory apartments, flexible-use housing, bi-family units, congregate housing, abbeyfield housing, sheltered housing, retirement villages, mobile-home retirement Communities, and life-care communities. The publication also discusses home equity conversion options, and a range of support services that may be provided by community-based agencies or voluntary service groups.

---

## **Housing for Older Canadians: New Financial and Tenure Options.**

This consumer-oriented publication provides information on new types of financial instruments that are designed to improve affordability, such as reverse mortgages, sales plans, deferred payment plans, shared equity arrangements and life tenancies. It describes each of these financial instruments, explains how they work, and discusses their implications, costs and risks.

## **Housing Choices for Canadians Over 75 Years Old**

People in the over-75 age group are likely to be more vulnerable to a loss of independence in their living arrangements than people in younger age groups. There is a concern that not enough is known about which housing options can best meet their needs and which delivery mechanisms can be most effective in making new options for them a reality. This publication looks at housing choices for people 75 years of age or older. It provides a critical description of a variety of innovative approaches. The information in it is organized to give the reader a good overview of the types and range of issues related to accommodation, support services, and technologies.

## **Housing Choices for Canadians with Disabilities**

People with disabilities are expressing an overwhelming desire to control their own lives and live as independently as possible. They want to contribute to society as full working citizens and, not surprisingly, they want the freedom to make their own choices about how and where they are going to live. It can, therefore be expected that persons with disabilities will increasingly demand a greater choice of housing options. In particular, they are likely to seek options that will enable them to maintain or regain independent lifestyles. Current trends indicate that more and more are electing not to live out their lives in institutional-care facilities, preferring instead to be part of the community at large.

This publication is a wide-ranging report on innovative housing options, support services and technologies designed to enhance the independence and lifestyles of persons with disabilities. The publication showcases dozens of success stories in accessible housing from around the world from simple things like adding a ramp to a Vancouver home, to adapting an apartment to meet the needs of a person with dementia in France, to a Japanese prototype “intelligent” house with a thousand computers to make daily living easier. The main purpose of the publication is to increase public awareness of the range and types of accommodation options that are, or could be, available to people with disabilities.

## **Housing Options for People with Dementia**

Recognizing the challenges posed by the growing numbers of seniors with dementia, the public, private and not-for-profit sectors have implemented a range of initiatives that are designed to address the needs of seniors with dementia, as well as those of their families. As a result, a variety of long-term care facilities and special care units for people with dementia are available across Canada. Progress has also been made in making available a wide range of respite programs which are designed to enable seniors to remain in their homes for as long as possible. However, from day-to-day feedback received from formal and informal caregivers, as well as from many individuals representing organizations, associations and agencies that provide services for seniors and their families, it seems evident that very few housing options exist in Canada which can fill the gap between institutional environments and conventional individual homes.

---

The main purpose of this publication is to increase public awareness of the range and types of housing options that are, or could be made, available in Canada. The guide will identify, describe and illustrate a variety of examples of accommodation options that could help meet the needs of people with dementia and their families and caregivers. The emphasis will be on residential options rather than on institutional care. Options will include ways of adapting individual homes and multiple-dwelling buildings, as well as innovative types of housing that are specifically designed and built to meet the needs of people with dementia and their care givers.

### **Safe at Home: A Guide to Personal Response Services**

More and more seniors and people with disabilities are choosing to live independently in their own homes. Personal response services can enhance their feeling of security and ensure that they have access to help and support in case of emergency. This publication describes the types of services that have been designed to help seniors and people with disabilities feel safe at home. It will allow them to identify personal services that are, or could be, right for them.

### **Maintaining Seniors Independence Through Home Adaptations**

Whether owning or renting, most seniors in Canada want to remain living in their own homes for as long as possible. Many of them, however, develop physical disabilities that make living in their homes difficult. It may be possible to make changes to their homes that will help them to stay put and maintain their independence. Extending the length of stay recognises their desire to remain independent and reduces the trauma of having to move. It may also have the potential to significantly reduce financial pressures on the health care system.

A number of CMHC publications have been designed to increase public awareness of the potential of home adaptations for helping seniors maintain their independence, and improve the safety, comfort and security of their homes. These publications which are listed below also offer information, guidance and advice on how to identify and implement the best types of adaptations.

#### ***Maintaining Seniors' Independence Through Home Adaptations: A Video***

This practical video brings together seniors and professional consultants to discuss a variety of adaptations in the home from a simple installation of a grab bar in the bathtub to more complex renovations in the kitchen.

#### ***Maintaining Seniors' Independence Through Home Adaptations: A Self-Assessment Guide***

This easy-to-follow guide is designed as a check-list to help seniors identify the types of adaptations that are best for them. It identifies the types of difficulties that seniors can experience and describes the types of adaptations that can help overcome these difficulties.

#### ***Maintaining Seniors' Independence Through Home Adaptations: A Guide to Home Adaptations***

This innovative assessment tool is designed as a complete check-list to help occupational therapists, and other health professionals, in identifying the most effective adaptations to compensate for the physical limitations or disabilities of seniors. The guide is particularly useful when complex or custom-designed adaptations are necessary.

---

### *Home Adaptations for Seniors and Persons with Disabilities*

This publication examines some of the implications of the rapidly growing senior population in Canada. It identifies some of the most common problems seniors face in their homes and suggests how seniors can adapt their homes to overcome these problems. It also shows how seniors can go about identifying the types of adaptations that are best for them and suggests how health care and support service providers and the medical profession can help seniors remain in their homes for as long as possible.

### **A Guide to Planning, Designing, Developing, Marketing and Managing Housing for Older Canadians**

This Guide provides an integrated introduction on how to plan, design, develop, market, and manage housing for older Canadians. The targets of the guide are individuals and organizations involved, or seeking to become involved, in the provision of housing for older people, including the design and development industry, builders, support service providers, administrators, housing managers and support service groups, as well as older people who are looking for models which might encourage a group of like-minded individuals to undertake their own initiative.

The guide describes who are Canada's seniors, a growing proportion of the Canadian population and one characterized by a tremendous variety in housing, support service and amenity needs and preferences. It emphasizes several important considerations relevant to older Canadians, such as the high premium they place on independence, the attraction of an active lifestyle, the importance of support services and the changing needs as people age.

The guide also proposes several strategies for approaching this market, including targeting a specific market segment, providing choices, researching and quantifying the market, and undertaking on-going consultation and testing of the product throughout the planning, designing, marketing and development process.

### **A Guide to Managing Seniors Housing**

A recent study carried out in partnership with the Nova Scotia Department of Housing and Consumer Affairs identified many important problems and issues that managers of seniors social housing face as the population in their buildings age. The study also indicated that a guide designed to help managers respond to the needs of the growing number of very frail seniors should be developed, published and disseminated widely.

The objective of this publication is to provide managers of non-profit seniors housing with the information and guidance that they need to be able to respond appropriately to the many issues and problems they face in the day-to-day management of their housing. The publication will provide general information on the aging process, identify and discuss the various issues and problems relating to the changing needs of seniors for accommodation and support services, and will provide practical guidance to managers on ways of responding to these issues and problems.

### **A Guide on How Seniors' Organizations can Influence the Planning of their Housing**

The primary objective of this guide is to show how seniors' organizations can become more involved in addressing seniors' housing issues in their communities. The guide will identify and discuss ways in which these organizations can work with developers, builders, not-for-profit groups and government agencies to identify seniors' housing needs and develop strategies to address them.

# **Canada's Response to the Housing Needs of its Aging Population**

A paper presented at  
the 1997 World Congress of Gerontology  
Organized by the International Association of Gerontology  
Adelaide, Australia, 19-23 August, 1997

by

Luis Rodriguez  
Socio-Economic Policy and Research Division  
Canada Mortgage and Housing Corporation  
National Office  
Ottawa, Ontario, Canada

---

## **ABSTRACT**

By the year 2031, when Canada's enormous baby boom generation will be 65 years of age or older, nearly 22% of the population will be seniors. What will be even more significant is that close to 46% of these will be 75 years of age or older. These demographic changes, along with new developments in the health, social and economic conditions in Canada will have important implications for the future. There will be a need to maximize the effectiveness of available resources; there will be a need to examine the broad determinants that affect the health and well being of older people, including the physical, social, economic and cultural factors; and there will be a need for a wide range of combinations of accommodation and support services which can enable older people to exercise choices that reflect their own circumstances and preferences. This paper will describe the most recent policy, research and demonstration initiatives that Canada Mortgage and Housing Corporation\* has undertaken to respond to the aging of the Canadian population. Many of these initiatives have been carried out in partnership or collaboration with other federal and provincial agencies, organizations representing seniors, and the private and not-for-profit sectors.

\* Canada Mortgage and Housing Corporation (CMHC) is Canada's federal housing agency

---

## DEMOGRAPHIC CHANGES AND NEW DEVELOPMENTS IN THE HEALTH, SOCIAL AND ECONOMIC CONDITIONS IN CANADA

Canada, a country of about 29 million people, is experiencing unprecedented demographic changes. The Canadian population is aging at a rapid pace. According to Statistics Canada, in 1996, 12.2% of all Canadians, or 3,527,800 people, were 65 years of age or older and 5.1%, or 1,465,910 people, were 75 years of age or more<sup>1</sup>. If current projections hold,<sup>2</sup> by the year 2031, when Canada's enormous baby boom generation<sup>3</sup> will be 65 years of age or older, nearly 22% of all Canadians will be seniors<sup>4</sup>. But what will be even more significant is that close to 46% of these will be 75 years of age or older. By the year 2031, there will be 1.15 times as many Canadians in the 75-plus age group as there were over 65 in 1995; and the number of people in the 85-plus age group will more than triple, from 344,100 in 1995 to 1,091,400. As early as 2016, about 50% of Canadian households will be headed by a person over the age of 55.<sup>5</sup>

A more dramatic picture of the demographic changes in Canada can be seen when we compare the proportion of seniors to the proportion of people under 18 years of age. In 1995, close to 24% of all Canadians were 18 years of age or younger. If current trends continue, this proportion will drop to 20% by the year 2016, and to 19% by 2041.<sup>6</sup>

Canada is also starting to experience significant shifts in the dependency ratios,<sup>7</sup> with a "Baby Boom" generation entering middle age, and a growing number of families that need to provide care for their elderly parents as well as for their children. The generation following the baby boomers will certainly have more older people to look after. Consequently, more and more Canadian workers are likely to face the challenge of balancing work and family responsibilities.

Over the past several decades, until 1990, we also experienced a significant increase in the participation of women in the labour force.<sup>8</sup> The participation rate of married women in the labour force alone increased from 11.2% in 1951, to 56.9% in 1986.<sup>9</sup> Labour force participation of women with children under age 3 nearly doubled from 32% in 1976 to 61% in 1992.<sup>10</sup> Although the female labour force participation rate

---

<sup>1</sup> As per the 1996 Census.

<sup>2</sup> Tables 1.1 and 1.3 in "A Portrait of Seniors in Canada," second edition, by Statistics Canada. Catalogue no. 89-519-XPE

<sup>3</sup> Those born between 1946 and 1966, from "The Seniors Boom" by Statistics Canada, October 1986.

<sup>4</sup> Arbitrarily for this paper, seniors are defined as people 65 years of age or older.

<sup>5</sup> Roger Lewis, The Long Term Housing Outlook, Household Growth in Canada and the Provinces, 1991-2016, Appendix A, National Tables, Canada Mortgage and Housing Corporation, Catalogue no. NH15-154/2016E, 1997.

<sup>6</sup> Canada's Population: Charting into the 21st Century, by Tina Chui. Canadian Social Trends-Autumn 1996. Statistics Canada, Catalogue no. 11-008-XPE

<sup>7</sup> The dependency ratio is the ratio between the population aged 0-14 and 65+ and Canada's total population.

<sup>8</sup> Canadian Social Trends by Statistics Canada Winter 1987. Women in Male-dominated professions.

<sup>9</sup> Workers with Family Responsibilities in a Changing Society: Who Cares, by the Canada Employment and Immigration Advisory Council, June 1987.

<sup>10</sup> Demographic, economic and social trends affecting unpaid work in Canadian Social trends by Statistics Canada, Autumn 1996. Catalogue 11-008-XPE.

---

has not increased since 1990, it is very apparent that more and more women are taking more senior positions at work which require more effort and, therefore more of their time and dedication. Since women have traditionally been the primary caregivers, it is reasonable to assume that their substantial involvement in the labour force may have already resulted in a greater number of workers who are looking after their parents or grandparents. It is also apparent that the substantial involvement of women in the labour force is starting to create a vacuum in many community groups which for many years have relied on women volunteers to provide support services for older people.<sup>11</sup>

There are other significant changes taking place in Canada. For example, the fertility rate has been declining since 1959, when women of childbearing age had an average of 3.9 births. This rate dropped to 2.8, in 1966, and then to 2.1 in 1972. Since then, it has remained fairly stable at around 1.7,<sup>12</sup> which is well below the rate required to maintain a stable population in the long run without large offsetting increases in net immigration.<sup>13</sup>

The proportion of children living in families with only one adult rose from 5% in 1973 to 11% in 1991.<sup>14</sup> Declines in fertility, coupled with an increase in the number of lone-parent families, most of which are headed by women,<sup>15</sup> have resulted in a continuous decrease in the family size in Canada, from 3.9 people in each family in 1961 to 3.1 in 1986,<sup>16</sup> and to 2.7 in 1991. The Canadian household size is expected to drop further to an average of 2.5 by the year 2016.<sup>17</sup>

The economic need for both wife and husband to work in order to meet their support commitments is on the rise.<sup>18</sup> It is also apparent that geographic mobility among adult children who seek new or better job opportunities is increasing. These trends are likely to reduce the traditional resources for informal support.

It is apparent that the health of Canadians has been improving significantly over the past 50 years, and that an increasingly positive attitude towards physical fitness is being reflected in the older age groups.<sup>19</sup> Particularly in recent years, Canadians have been paying more attention to personal habits with regard to smoking, exercising and diet. If these trends continue, older Canadians could remain healthier and more active to a greater age.

---

<sup>11</sup> From the article "Social Agencies Hit by Volunteer Shortage," the Ottawa Citizen, 19 May 1990.

<sup>12</sup> Canada's Population: Charting into the 21st Century, by Tina Chui. In Canadian Social Trends Autumn 1996. Statistics Canada. Catalogue no. 11-08-XPE.

<sup>13</sup> Statistics Canada Lectures Series. Can We Afford an Aging Society?, June 1989, by Ivan P. Fellegi, Chief Statistician of Canada.

<sup>14</sup> Children in Low-income Families by Garnett Picot and John Myles, in Canadian Social Trends Autumn 1996 by Statistics Canada. Catalogue no. 11-08-XPE.

<sup>15</sup> Women Parenting Alone in Canadian Social Trends by Statistics Canada - Winter 1987.

<sup>16</sup> Changes in Living Arrangements, 1986 Census Highlights in Canadian Social Trends by Statistics Canada, Spring 1989.

<sup>17</sup> Canada's Population: Charting into the 21st Century, by Tina Chui. In Canadian Social Trends Autumn 1996. Statistics Canada. Catalogue no. 11-08-XPE.

<sup>18</sup> Workers with Family Responsibilities in a Changing Society: Who Cares, by the Canada Employment and Immigration Advisory Council, June 1987.

<sup>19</sup> The Seniors Boom, October, 1986, by Statistics Canada.



---

To be able to analyze and measure systematically the health of Canadians and to expand knowledge of what makes people healthy, Statistics Canada introduced the National Population Health Survey. Starting in 1994, and every two years for up to two decades, this survey will ask the same respondents questions about their health status, use of health services and medications, and lifestyle. According to the 1994 survey, 62% of the adult population rated their health as excellent or very good, while only 11% reported fair or poor health. 72% of those aged 15-24 and 36% of those aged 75 or over rated their health as excellent or very good. People in higher income households tended to report better health than did people in lower income households.<sup>20</sup>

In general, Canada's seniors' living standards have improved over the last twenty years. Improvements in the public pension system have resulted in steady increases in their average incomes as well as in decreases in their poverty rate. In fact, the incomes of senior women and men have risen since the early 1980s. The average annual income of senior men in 1994 was 19% higher than in 1981. Senior women's average income increased by 15% in the same period.<sup>21</sup> In 1995, the poverty rate for all Canadians 65 years of age or older dropped to an all-time low of 16.9%.<sup>22</sup>

There have also been significant gains in life expectancy, both at birth and at the older ages; and the life expectancy gap between women and men is narrowing. In 1986, baby boys and girls were expected to live an average of 72 and 79 years respectively. In 1995, these estimates increased to 75.3 years for boys and 81.3 years for girls.<sup>23</sup> Canadians are living longer than ever before and this is likely to result in an increased number of adults with elderly parents.

But according to some American studies, gains in life expectancy have also added to the years during which elderly people experience health problems.<sup>24</sup> In fact, disability-free life expectancy as a proportion of total life expectancy declines with age. In 1991, for example, nine of the 18 years of the average life expectancy of people 65 years of age were expected to be free of any disability, while only one of the six years of the average life expectancy of people aged 85 were expected to be disability-free.<sup>25</sup> Canada can, therefore, expect significant increases in the number of seniors with chronic disabilities. They will have special needs.

Activity limitations also increase with age. In a national survey<sup>26</sup> carried out by Statistics Canada, 13% of Canadians reported some level of disability. Just over 45 % of Canada's elderly population said they had some difficulty in carrying out one or more of the activities of daily living. Most of these older Canadians now live in their own homes (renting or owning); however, the percentage living in private homes

---

<sup>20</sup> Health Facts from the 1994 National Population Health Survey. Canadian Social Trends Spring 1996 by Statistics Canada. Catalogue no. 11-008E.

<sup>21</sup> "A Portrait of Seniors in Canada," second edition, by Statistics Canada. Catalogue no. 89-519-XPE

<sup>22</sup> Poverty Profile 1995. A Report by the National Council of Welfare. Spring 1997. Minister of Supply and Services Canada.

<sup>23</sup> According to the Demography Division of Statistics Canada (July 14, 1997).

<sup>24</sup> Conference Proceedings. Options: Housing for Older Canadians, Halifax, Nova Scotia, October 17-20, 1988. Canada Mortgage and Housing Corporation, Implications of a Diverse and Changing Population.

<sup>25</sup> "A Portrait of Seniors in Canada," second edition, by Statistics Canada. Catalogue no. 89-519-XPE

<sup>26</sup> The 1986-1987 Health and Activity Limitation Survey.

---

decreases as they age. For example, while 96% of all seniors with disabilities between 65 and 69 years of age live in their own homes, only 57% of those over 85 live in private homes. Increasing limitations on their activities is one of the most important reasons why elderly people give up their homes to move into nursing homes or other institutional care.

Canada will also be challenged to find ways of addressing the needs of people who suffer from dementia and their caregivers. According to the 1991 Canadian Study of Health and Aging, nearly 253,000 Canadians suffer from dementia, and current projections estimate that this number will triple by the year 2031.<sup>27</sup> This is likely to have significant implications for many segments of the population. More and more caregivers, including families and friends of those suffering from dementia, health care providers, and housing sponsors and managers are likely to be affected. Nevertheless, preliminary results of research carried out by the Research Division of CMHC indicate that housing solutions designed to meet the needs of people with dementia, and their families, could play an important role in easing the consequences of dementia.

One of the fastest-growing groups of Canadians consists of people who live alone. In 1986, 25% of people aged 65 or more were living alone (more of three-quarters, or 77%, of them were women). In 1996, this percentage increased to 28%.<sup>28</sup> If current trends continue, by the year 2001, 35% of Canadians aged 75 and over (roughly 1,700,000 people) will be living alone, up from 30% in 1986.<sup>29</sup> Living alone is the biggest risk factor that forces a frail or disabled elderly person to move into an institution.<sup>30</sup>

Changing attitudes are another significant development in our society. Speakers at an international conference held in Canada<sup>31</sup> reported that the majority of frail elderly people and people with disabilities prefer to live independently in their own homes for as long as possible. At a recent provincial conference<sup>32</sup> it was noted that seniors want to be self-supportive and that they want to improve their opportunities for independent living. The many social and economic benefits of enabling elderly and disabled people to remain in their homes were also discussed at these conferences.

Over the past 50 years, Canada has changed dramatically, from a country with rapid economic growth, low unemployment, increasing real incomes, increasing female labour participation rates, and heavy government spending on social programs (from the post-war years to the early 1970s) to a country with governments increasingly concerned about economic performance, unemployment (particularly among youth), child poverty, inflation, deficits and debt, and about their ability to continue to maintain current spending levels on social programs (from the early 1970s to 1996). The new Canada is likely to be

---

<sup>27</sup> *Dementia Among Seniors*, by Mary Anne Burke, Joan Lindsay, Ian McDowell and Gerry Hill. Canadian Social Trends-Summer 1997. Statistics Canada. Catalogue no. 11-008-XPE.

<sup>28</sup> "A Portrait of Seniors in Canada," second edition, by Statistics Canada. Catalogue no. 89-519-XPE

<sup>29</sup> *Living Arrangements of Canada's Older Elderly Population*. Canadian Social Trends by Statistics Canada. Autumn 1988.

<sup>30</sup> *Conference Proceedings. Options: Housing for Older Canadians*, Halifax, Nova Scotia, October 17-20, 1988. Canada Mortgage and Housing Corporation, Implications of a Diverse and Changing Population.

<sup>31</sup> *Options: Housing for Older Canadians*, held in Halifax, in October of 1988, and sponsored by Canada Mortgage and Housing Corporation.

<sup>32</sup> *Housing for Saskatchewan Elderly*, a Seniors' Housing Conference held in Regina, May 9-11, 1990, and sponsored by the Saskatchewan Housing Corporation and Canada Mortgage and Housing Corporation.

---

characterized by slow but solid economic growth; a knowledge-based economy; globalization, integration and de-regulation; rapid growth in the technological industry, including computers, electronics and aerospace engineering; increased collaboration between the public, not-for-profit and private sectors; and a rapidly aging population. Fiscal restraint will likely remain at the top of the policy makers' agenda.

The demographic changes, along with the new developments in the health, social and economic conditions which I have just highlighted will have important implications for Canada. There will be a need to maximize the effectiveness of available resources; there will be a need to examine the broad determinants that affect the health and well being of older people, including the physical, social, economic and cultural factors; and there will be a need for a wide range of combinations of accommodation and support services which can enable older people to exercise choices that reflect their own circumstances and preferences. The rest of this paper will describe the most recent policy, programs, research and demonstration initiatives that Canada Mortgage and Housing Corporation has undertaken to respond to the aging of the Canadian population. Many of these initiatives have been carried out in collaboration with other federal and provincial agencies, organizations representing seniors, and the private sector.

## **POLICIES**

The recent role of federal government housing policy has been primarily to assist and facilitate the effective functioning of the private market. Accordingly, federal government programs have been developed and used to stimulate private construction, ensure a supply of mortgage finance, and help potential owners acquire sufficient down payments to access ownership. To ensure efficiency and a more competitive market place, CMHC is now moving towards operating its mortgage insurance activities on a more commercial basis. Commercialization of these activities will provide CMHC with more flexibility to respond to demands for new mortgage financing products and services, and to adapt more quickly to changing market conditions.

Where the private market system has been unable to meet the needs of Canadians, programs for assisted housing have been developed, ranging from new construction of social housing, to modifications in existing housing to enable greater independence and quality of life, to activities which facilitate specific capacities to improve their own housing and living environments. Because of the need for deficit reduction, since 1993 no federal funding has been provided to build new social housing, with the exception of on-reserve Aboriginal housing. With the objectives of streamlining administrative arrangements and laying the groundwork for improved service to clients and efficient use of taxpayers' dollars, the federal government is now offering, to provincial and territorial governments, the management of existing federal social housing resources. This offer includes the provision that the federal government will continue to meet financial obligations related to social housing; and that federal housing subsidies continue to be used for housing assistance for low-income households.

CMHC also undertakes a broad range of related communication, information and research activities, to improve the quality and affordability of housing and encourage the efficiency and development of Canada's housing system.

The following policy principles are reflected in the objectives of many of CMHC's program-related activities and research and development initiatives.

- ♦ Seniors should have access to a wide range of housing choices to meet their diverse needs and preferences and enable them to live independently in their own homes.

- 
- ◆ The private and not-for-profit sectors should be encouraged to produce more affordable market housing for seniors, thereby reducing the level of dependence on housing subsidies.
  - ◆ The housing industry should be encouraged to incorporate barrier-free and adaptable design features into all new types of new housing, so that it can meet the changing needs of the growing number of seniors who wish to age in place.
  - ◆ Seniors should have access to housing and financial options that enable them to use their own resources, including the equity in their homes, most effectively.
  - ◆ Seniors should be encouraged to maintain and adapt their homes to meet their needs for a safer and supportive environment.
  - ◆ Municipalities should be encouraged to introduce innovative changes in planning and building regulations in order to improve housing affordability and increase the range of housing choices for seniors.
  - ◆ There should be ongoing mechanisms to promote information exchange and consultation, between seniors and the public, private and not-for-profit sectors, on seniors' housing and support services needs and preferences.
  - ◆ There should be ongoing co-operation between the housing, health and social service sectors, to provide seniors with a choice of the most cost effective combinations of accommodation and support services. This is particularly important for those seniors who are particularly vulnerable to having to move prematurely into institutional care.
  - ◆ There should be ongoing co-operation between the housing and social service sectors, to respond to the needs of seniors who are victims of family violence, or other types of abuse.
  - ◆ Technologies and home automation features, should be used to improve the safety, convenience, comfort and security of seniors in their homes.

## **PROGRAMS**

### **Social Housing**

Since the post-war<sup>33</sup> years and until recently, Canada Mortgage and Housing Corporation provided social housing services in partnership with provincial, territorial and municipal governments, and with a variety of housing agencies and sponsor groups. During these years, close to 650,000 social housing dwelling units were built across Canada. Almost 40% of this national housing portfolio, or 241,000 dwelling units, were committed to seniors (as per CMHC estimates in 1955). This number of units excludes all the dwelling units that were committed under unilateral provincial programs.

For the past year, CMHC has been holding discussions with provinces and territories to examine the potential for transferring the responsibilities for the administration of existing federal social housing resources to them. To date, transfers have been negotiated with four jurisdictions, Newfoundland, New Brunswick, Saskatchewan and the Northwest Territories. There may be several benefits in transferring the social housing portfolio to the provinces and territories. These include greater flexibility for them to administer the portfolio. For instance, they will be able to transfer funds between their programs and

---

<sup>33</sup> World War II

---

projects, depending where the money will be most needed, and tailor programs to suit particular communities. The provinces and territories will also have the ability to establish local one-stop housing services in their jurisdictions. Notwithstanding the transfer of responsibilities for the administration of the social housing portfolio, the federal government will still maintain national principles to ensure that funding continues to be used for housing low-income Canadians. Furthermore, the federal government will continue to honour its contractual agreements with the not-for-profit sector.

Transferring responsibilities for the management and administration of the social housing portfolio to the provinces and territories does not, however, constitute a federal withdrawal from housing. The federal government continues to contribute about \$1.9 billion, annually, to help low-income Canadians access affordable housing.

### **Maintaining and Improving the Quality of Existing Housing**

For many years, researchers in Canada have been concerned about why some seniors leave their homes and move into nursing homes or other institutions. One important reason frequently identified is the increasing limitations faced by seniors as they get older in carrying out the activities of daily living, such as taking a bath, cooking, and walking up and down stairs.

The problem is that while the overwhelming majority of seniors, including those who are frail or have disabilities, want to remain in their homes for as long as possible, most housing in Canada occupied by seniors is not designed to respond to their changing physical needs.<sup>34</sup>

In February of 1997, the federal government announced a one-year extension of four popular housing initiatives designed to improve the living conditions of many Canadians: the Residential Rehabilitation Assistance Program (RRAP), the Emergency Repair Program (ERP), the Shelter Enhancement Program (SEP), and the Home Adaptations for Seniors Independence (HASI) Program - with a total value of \$51.9 million.

RRAP provides assistance<sup>35</sup> to low income home owners to help them bring their properties up to minimum health and safety levels; to people with disabilities to help them make their homes physically barrier-free and accessible; to landlords of affordable housing to help them pay for mandatory repairs to self-contained dwellings occupied by tenants with incomes that are below local thresholds; and to owners of rooming houses intended for permanent accommodation and offering affordable rents to low income individuals, to help them pay for mandatory repair costs of the housing.

The Emergency Repair Program (ERP) provides assistance<sup>36</sup> to home owners in rural and remote areas to help them carry out emergency repairs that are required for the continued safe occupancy of their homes. A significant portion of this program is directed to Aboriginal peoples.

---

<sup>34</sup> Home Adaptations for Seniors and Persons with Disabilities by Luis Rodriguez. Canada Mortgage and Housing Corporation. PE 0129, 1994.

<sup>35</sup> Assistance is in the form of a loan. For low income homeowners and people with disabilities the loans may not have to be repaid. The amount of forgiveness depends on household income and is based on a percentage of mandatory repair costs. The maximum loan in southern areas is \$18,000, in northern areas is \$21,000, and in the farthest northern areas is \$27,000. For landlords and owners of rooming houses the loans are fully forgivable, up to 100% of mandatory repair costs. The maximum loan amounts for landlords vary from \$18,000 in southern areas to \$27,000 in far northern areas.

<sup>36</sup> Assistance, in the form of a contribution, does not have to be repaid. Maximum contribution vary from \$4,558 in southern areas to \$8,104 in far northern areas.

---

The Shelter Enhancement Program (SEP) provides assistance<sup>37</sup> to help finance the capital costs of bringing existing shelters up to acceptable health, safety and security standards. A significant portion of this program will be used to respond to the special needs of seniors, persons with disabilities and children. The program may also provide funds for a limited number of new shelter units.

Home Adaptations for Seniors Independence (HASI) provides seniors with one-time grants of up to \$2,500<sup>38</sup> to pay wholly or partly for home adaptations which can help them carry out daily living activities and maintain independent lifestyles.

### **Proposal Development Funding Program**

Start-up funds are available from CMHC under the Proposal Development Funding Program (PDFP). This program provides repayable interest-free loans of up to \$75,000 to not-for-profit groups proposing to develop housing projects for seniors, people with disabilities and low income households that will not require any government assistance. If a project proceeds to a commitment, the loan is repayable from the first advance on the mortgage. If it is not successful, the advance portion of the loan may be forgiven.

### **The Canadian Centre for Public-Private Partnerships in Housing at CMHC**

The Centre's major objective is to bring together the public and private sectors, not-for-profit groups and organizations, and private citizens to produce affordable housing without government subsidies. The Centre identifies and stimulates opportunities; supplies a focal point for prospective partners; counsels on legal, financial and regulatory issues; experiments with new financing options and tenure types; and disseminates the latest information on partnership undertakings across Canada. During the last five years, the centre has helped produce 7,400 dwelling units across Canada, of which 60% were for seniors.

### **Homegrown Solutions**

Homegrown Solutions is a national enablement demonstration initiative. Under this initiative funds are made available to grass roots groups to help them identify ideas or strategies which can be used to develop innovative solutions to meet their housing needs. Proposals are reviewed by a national selection committee made up of representatives from the five participating organizations.<sup>39</sup> Decisions to fund proposals are based on whether the ideas proposed can make housing more affordable, whether they can be transferred to other communities, whether they are innovative, and whether there is high degree of community involvement and support. Selected groups may receive from \$1,000 to develop a proposal, to up to \$20,000 to carry out a demonstration project.

Once the proposal is implemented or the demonstration completed, information is widely distributed to encourage other communities to consider adopting similar approaches. Homegrown Solutions has been particularly successful in enhancing housing affordability, innovation and community involvement. Since 1995, more than 70 applications have been received from communities and organizations, from all

---

<sup>37</sup> A total amount of \$6.7 million was allocated to this program. This is in addition to the \$1.9 million already available in CMHC's budget.

<sup>38</sup> Grant amounts vary depending on the costs of labour and material to carry out the given adaptations. Household income must be below the income threshold established for the type of household in the local area.

<sup>39</sup> Homegrown Solutions is a partnership initiative of Canada Mortgage and Housing Corporation (CMHC), the Canadian Housing and Renewal Association (CHRA), the Canadian Home Builder's Association (CHBA), the Federation of Canadian Municipalities (FCM) and the Co-operative Housing Federation of Canada (CHF).

---

regions of the country, seeking sensible, affordable and practical solutions to their housing needs. The types of ideas identified range from approaches to reducing the cost of housing, through ways of increasing affordability capacity among potential occupants of the housing (for example, by using sweat equity or leveraging available resources) to using new and innovative types of tenure.

### **The External Research Program**

The External Research Program (ERP) is a research grants competition, open to individuals in the private and not-for-profit sectors who wish to put forward their own ideas for housing research projects in identified priority areas. The research funded under ERP is intended to improve understanding of issues and developments relating to housing and to identify and evaluate new and innovative ways of meeting housing needs and preferences. Examples of research projects carried out under this program include:

#### *At Home with Alzheimer Disease*

This research resulted in a popular publication which describes ways in which private individual homes can be adapted to meet the needs of people with Alzheimer Disease. The many adaptations suggested in the publication are clustered in four main categories: safety and security; wandering, pacing and confusion; anxiousness and restlessness; and caregivers' needs.

#### *The Environment and Falls among Seniors*

The primary objective of this research is to identify the environmental factors in the home which can cause seniors to fall. The research will find out if seniors are aware of the risks of falling and of the options to prevent falls, identify and document the types of falls that seniors have had, and explore potential actions that can be taken to prevent falls. The study will look at 200 independent and active seniors living in their own homes in the metropolitan area of Quebec city.

### **The ACT (Affordability and Choice Today) Program**

There has also been a recognition on the part of the housing sector professionals and regulatory officials that the regulatory environment at the local level can discourage and impede innovation; add significantly to the cost of housing development, particularly for atypical projects; and limit the range of housing choices for low and modest income households and people with special needs, such as seniors and persons with disabilities.

The ACT Program<sup>40</sup> is designed to encourage changes to planning and building regulations and residential development approval procedures in order to improve housing affordability, choice and quality. Through the ACT program, grants are awarded to municipalities, private and not-for-profit builders, and developers, planners and architects to help them undertake innovative regulatory reform initiatives in municipalities across Canada. A number of projects are selected through a competitive process, by a national committee of housing experts each year.

The ACT projects fall into five main categories: streamlining the approval process and raising awareness of housing issues; facilitating new forms of housing; identifying new approaches to infill, intensification

---

<sup>40</sup> The ACT Program which was originally launched in 1990 was recently extended to run until the end of 1998 and will provide grants for about 30 additional projects. It is funded by Canada Mortgage and Housing Corporation, and is administered through a partnership arrangement with the Federation of Canadian Municipalities, the Canadian Home Builders' Association and the Canadian Housing and Renewal Association.

---

and conversion; examining alternative land and site development standards; and developing cost effective renovation standards.

## **RESEARCH INITIATIVES**

The research program at CMHC is designed to identify and promote ways of increasing the range of housing choices available to the growing and diverse senior population. Particular emphasis has been placed on the following options, to help seniors maintain independent lifestyles and use their financial resources as effectively as possible.

- ◆ Home adaptations to improve seniors' safety, security, and comfort in their existing homes, and enhance their ability to live independently.
- ◆ Homesharing and accessory apartments to provide security and companionship, ease home maintenance, and enhance income.
- ◆ Garden suites, bi-family units and multigenerational housing to enable seniors to live near relatives or friends and benefit from mutual support and informal care.
- ◆ Housing options that provide a wide range of amenities and opportunities for social and recreational activities, such as retirement villages and lifestyle retirement communities.
- ◆ Various types of supportive housing, such as sheltered housing, congregate housing, assisted living, and Abbeyfield housing that can provide alternatives to institutional care for many seniors.
- ◆ Housing options that will allow older people to maintain independent lifestyles for as long as possible, while at the same time guaranteeing access to increasing levels of health and support services as and when required, such as continuing care retirement communities and life-care retirement communities.
- ◆ Housing options designed to meet the needs of people with dementia and their caregivers.

The research program also includes work in the following areas.

- ◆ Barrier-free and adaptable features that can be incorporated into all types of new housing so that it can be easily adapted to meet the changing needs of people as they grow older, or suffer a disabling illness or accident.
- ◆ Home equity conversions and new types of tenure such as life leases and shared equity, to help seniors use their resources more effectively and enhance their disposable income.
- ◆ Identifying the most cost-effective ways of providing combinations of accommodation and support services.
- ◆ Evaluation of the effects of home adaptations in helping seniors to continue to live independently in their homes. In 1994, Canada Mortgage and Housing Corporation evaluated the HASI program. The results of this evaluation indicated that 80% of HASI clients agreed that the adaptations had made their lives more comfortable, safer and had increased their ability to live independently. The results also showed that in cases where adaptations result in significant delay in people having to move into



---

institutional care, they can also result in net cost savings to society, including both clients and government.<sup>41</sup>

- ♦ User satisfaction studies of new forms of seniors' housing. A national study on user satisfaction with housing options for older Canadians is nearing completion. It is examining a wide range of housing options and will provide information on how the living environment, management practices and provisions for access to support services are affecting the quality of life and levels of satisfaction of residents.
- ♦ Research is being undertaken to determine the effects of relocating the residents of the Benny Farm Project.<sup>42</sup> This research has been designed to gather information on several key aspects, such as the effectiveness of a consultation process and the strategies used to re-develop the site and re-locate the residents; the extent to which barrier-free and adaptable housing can contribute to improving the residents' quality of life; and the effects that re-location can have on elderly tenants. It will be particularly important to find out if the consultation and re-location process succeeded in reducing the trauma often experienced by elderly people who have to move.
- ♦ CMHC and HUD (Housing and Urban Development of the United States) have undertaken a joint research project designed to develop survey instruments that can be used to monitor and compare quality of life, health, and well-being in various housing environments. The objectives are to assess quality of life in housing environments in future research and program evaluation studies, measure the impact on households of housing-based interventions and programs, provide a standard set of instruments to assess and monitor the health and quality of life experienced by individuals and families, and better understand the contribution of housing and living environments to the quality of life experienced by individuals and families. Survey instruments and study methodology were tested over the summer of 1996 with a sample of over 200 social housing residents in Winnipeg and Vancouver. The survey measures take into account several aspects of health and well-being (health determinants, physical and mental health status, and health effects) as well as various components of the social and physical housing environments.

## DEMONSTRATIONS

### The Open House

---

<sup>41</sup> Program Evaluation Report of the National Strategies for the Integration of Persons with Disabilities. Canada Mortgage and Housing Corporation. May 17, 1995.

<sup>42</sup> The Benny Farm Project is one of a number of projects that CMHC built between 1946 and 1947 to respond to the urgent need for housing that emerged in Canada immediately after the end of the Second World War. Originally, it accommodated nearly 2,300 people, including a large number of children. Today, with the children's departure, only 700 people, with an average age of 74, remain in the project. As the buildings are in need of extensive repair and no longer meet the needs of the aging tenants, a decision was made to dispose of the project through re-development of the site, while protecting existing tenants from potential adverse impact. The Benny Farm Re-Development Project began with an extensive program of consultation with all parties affected. The consultation process and plan to re-develop the site reflected feedback received from tenants during a 5-year long planning process, as well as from professionals and researchers who have been involved with similar projects. Under the plan, two new barrier-free buildings, containing a total of 91 apartments, are being built to relocate one third of the existing tenants. Exceptional efforts were made to develop an appropriate re-development plan and to implement a satisfying strategy to relocate the current tenants. In spite of these efforts, it is likely that the relocation process may involve considerable disruptions.

---

CMHC designed, built and displayed the Open House to demonstrate how a home can be designed to meet the needs of people with disabilities while also being attractive and functional for everybody, including seniors. The house was initially displayed at Independence 92, a major international conference designed to celebrate the International Year of People with Disabilities, and subsequently exhibited in 32 communities across Canada. During this tour, close to 150,000 people visited the house. Visitors were impressed because the house raised awareness of accessibility issues among the various target groups and of new product and design ideas. Close to 75% of the visitors reported that their knowledge of accessible housing had increased a great deal. Another follow-up survey among 2,000 who had visited the house showed that close to 25% of these had made changes to their homes, and that these had been influenced by their visit to the house. The Open House also increased the awareness of the general public and builders of the benefits and affordability of the barrier-free and adaptable design features.<sup>43</sup>

### **FlexHousing Design Competition**

FlexHousing is an innovative approach to housing design that allows people to build or renovate homes with current and future lifestyles in mind. The approach makes sense for everybody, including seniors, families with children and people with disabilities. The important thing is to think about long-term requirements before building or renovating, then to incorporate certain key features such as barrier-free access and easy-to-use controls at the time of construction. During construction, provisions should also be made to simplify introduction of additional features that might be required. For example, if bathroom walls around toilets and showers are reinforced, they can support grab bars; if the house is pre-wired, it can accommodate future home automation. This can result not only in increased occupant satisfaction with housing but also in time and money savings further down the road.

CMHC's FlexHousing Design Competition, currently in its fourth phase, aims to encourage the development of housing that can be easily adapted to meet the present and future needs of the occupants and to promote its benefits. This adaptability will become increasingly important as the Canadian population ages, as lifestyles change, and as we witness an increase in home-based activities and new technologies. The submissions for the competition should demonstrate how adaptability can be achieved cost-effectively and be appealing and marketable to the consumer. Proponents must also intend to build the designs they submit.

### **Garden Suites**

In co-operation with provincial housing agencies and the manufactured housing industry, CMHC completed a demonstration project to introduce the concept of garden suites. This provided Canadians in all ten provinces with the opportunity to visit model garden suites. The objective was to determine whether garden suites are a type of accommodation that is likely to appeal to Canadians. Public and media response was very positive.

---

<sup>43</sup> Program Evaluation Report of the National Strategies for the Integration of Persons with Disabilities. Canada Mortgage and Housing Corporation. May 17, 1995.

---

## **PLANNING TOOLS**

### **A Guide to Planning for Seniors' Housing and Support Services**

Despite the growing interest in housing for seniors, very little is known about the needs and preferences for accommodation and support services of seniors in specific communities. A set of planning tools that can assist local communities in determining their seniors' needs, and in identifying options to meet these needs, was designed and pilot tested in several communities across Canada. These tools are a major component of a coming publication entitled *A Guide to Planning for Seniors' Housing and Support Services*.

### **Computer Program to Help in Planning Housing and Support Services for Seniors**

CMHC recently released a new computer program designed to help communities meet the housing and support service needs and preferences of their elderly residents. This user-friendly program, known as *SENIORS*, is a computerized version of *A Guide to Planning for Seniors' Housing and Support Services*, described above. The program has three major components:

- ♦ The Community Survey enables users to view a built-in population data file for the community and to enter data and analyze the availability of housing and transportation services for that community.
- ♦ The Seniors' Survey enables users to enter and analyze information they obtain from seniors, including information on socio-economic and health characteristics, on the problems they face in moving about in their homes and carrying out day-to-day activities, and on their needs and preferences for a wide range of housing options and support services.
- ♦ The Support Service Providers' Survey enables users to enter and analyze information obtained from agencies that provide special accommodation, and health care and support services for seniors.

## **PUBLICATIONS**

CMHC has undertaken a variety of research initiatives designed to extend the range of housing choices for older people. The following are examples of the types of publications that have resulted from these initiatives.

### **Housing Choices for Older Canadians**

Older Canadians have diverse backgrounds and interests, and varying levels of health, fitness, income and assets. Their needs and preferences also change as they progress through their retirement years. It can therefore be expected that they will increasingly demand a greater choice of accommodation and services. In particular, they are likely to seek options that will enable them to maintain independent lifestyles and financial self-sufficiency for as long as possible.

This is an illustrated, consumer oriented publication designed to increase public awareness of the types of housing options that are, or could be, available in Canada. It features eleven generic types of options: homesharing, garden suites, accessory apartments, flexible-use housing, bi-family units, congregate housing, abbeyfield housing, sheltered housing, retirement villages, mobile-home retirement Communities, and life-care communities. The publication also discusses home equity conversion options, and a range of support services that may be provided by community-based agencies or voluntary service groups.

---

## **Housing for Older Canadians: New Financial and Tenure Options.**

This consumer-oriented publication provides information on new types of financial instruments that are designed to improve affordability, such as reverse mortgages, sales plans, deferred payment plans, shared equity arrangements and life tenancies. It describes each of these financial instruments, explains how they work, and discusses their implications, costs and risks.

## **Housing Choices for Canadians Over 75 Years Old**

People in the over-75 age group are likely to be more vulnerable to a loss of independence in their living arrangements than people in younger age groups. There is a concern that not enough is known about which housing options can best meet their needs and which delivery mechanisms can be most effective in making new options for them a reality. This publication looks at housing choices for people 75 years of age or older. It provides a critical description of a variety of innovative approaches. The information in it is organized to give the reader a good overview of the types and range of issues related to accommodation, support services, and technologies.

## **Housing Choices for Canadians with Disabilities**

People with disabilities are expressing an overwhelming desire to control their own lives and live as independently as possible. They want to contribute to society as full working citizens and, not surprisingly, they want the freedom to make their own choices about how and where they are going to live. It can, therefore be expected that persons with disabilities will increasingly demand a greater choice of housing options. In particular, they are likely to seek options that will enable them to maintain or regain independent lifestyles. Current trends indicate that more and more are electing not to live out their lives in institutional-care facilities, preferring instead to be part of the community at large.

This publication is a wide-ranging report on innovative housing options, support services and technologies designed to enhance the independence and lifestyles of persons with disabilities. The publication showcases dozens of success stories in accessible housing from around the world from simple things like adding a ramp to a Vancouver home, to adapting an apartment to meet the needs of a person with dementia in France, to a Japanese prototype “intelligent” house with a thousand computers to make daily living easier. The main purpose of the publication is to increase public awareness of the range and types of accommodation options that are, or could be, available to people with disabilities.

## **Housing Options for People with Dementia**

Recognizing the challenges posed by the growing numbers of seniors with dementia, the public, private and not-for-profit sectors have implemented a range of initiatives that are designed to address the needs of seniors with dementia, as well as those of their families. As a result, a variety of long-term care facilities and special care units for people with dementia are available across Canada. Progress has also been made in making available a wide range of respite programs which are designed to enable seniors to remain in their homes for as long as possible. However, from day-to-day feedback received from formal and informal caregivers, as well as from many individuals representing organizations, associations and agencies that provide services for seniors and their families, it seems evident that very few housing options exist in Canada which can fill the gap between institutional environments and conventional individual homes.

---

The main purpose of this publication is to increase public awareness of the range and types of housing options that are, or could be made, available in Canada. The guide will identify, describe and illustrate a variety of examples of accommodation options that could help meet the needs of people with dementia and their families and caregivers. The emphasis will be on residential options rather than on institutional care. Options will include ways of adapting individual homes and multiple-dwelling buildings, as well as innovative types of housing that are specifically designed and built to meet the needs of people with dementia and their care givers.

### **Safe at Home: A Guide to Personal Response Services**

More and more seniors and people with disabilities are choosing to live independently in their own homes. Personal response services can enhance their feeling of security and ensure that they have access to help and support in case of emergency. This publication describes the types of services that have been designed to help seniors and people with disabilities feel safe at home. It will allow them to identify personal services that are, or could be, right for them.

### **Maintaining Seniors Independence Through Home Adaptations**

Whether owning or renting, most seniors in Canada want to remain living in their own homes for as long as possible. Many of them, however, develop physical disabilities that make living in their homes difficult. It may be possible to make changes to their homes that will help them to stay put and maintain their independence. Extending the length of stay recognises their desire to remain independent and reduces the trauma of having to move. It may also have the potential to significantly reduce financial pressures on the health care system.

A number of CMHC publications have been designed to increase public awareness of the potential of home adaptations for helping seniors maintain their independence, and improve the safety, comfort and security of their homes. These publications which are listed below also offer information, guidance and advice on how to identify and implement the best types of adaptations.

#### ***Maintaining Seniors' Independence Through Home Adaptations: A Video***

This practical video brings together seniors and professional consultants to discuss a variety of adaptations in the home from a simple installation of a grab bar in the bathtub to more complex renovations in the kitchen.

#### ***Maintaining Seniors' Independence Through Home Adaptations: A Self-Assessment Guide***

This easy-to-follow guide is designed as a check-list to help seniors identify the types of adaptations that are best for them. It identifies the types of difficulties that seniors can experience and describes the types of adaptations that can help overcome these difficulties.

#### ***Maintaining Seniors' Independence Through Home Adaptations: A Guide to Home Adaptations***

This innovative assessment tool is designed as a complete check-list to help occupational therapists, and other health professionals, in identifying the most effective adaptations to compensate for the physical limitations or disabilities of seniors. The guide is particularly useful when complex or custom-designed adaptations are necessary.

---

### *Home Adaptations for Seniors and Persons with Disabilities*

This publication examines some of the implications of the rapidly growing senior population in Canada. It identifies some of the most common problems seniors face in their homes and suggests how seniors can adapt their homes to overcome these problems. It also shows how seniors can go about identifying the types of adaptations that are best for them and suggests how health care and support service providers and the medical profession can help seniors remain in their homes for as long as possible.

### **A Guide to Planning, Designing, Developing, Marketing and Managing Housing for Older Canadians**

This Guide provides an integrated introduction on how to plan, design, develop, market, and manage housing for older Canadians. The targets of the guide are individuals and organizations involved, or seeking to become involved, in the provision of housing for older people, including the design and development industry, builders, support service providers, administrators, housing managers and support service groups, as well as older people who are looking for models which might encourage a group of like-minded individuals to undertake their own initiative.

The guide describes who are Canada's seniors, a growing proportion of the Canadian population and one characterized by a tremendous variety in housing, support service and amenity needs and preferences. It emphasizes several important considerations relevant to older Canadians, such as the high premium they place on independence, the attraction of an active lifestyle, the importance of support services and the changing needs as people age.

The guide also proposes several strategies for approaching this market, including targeting a specific market segment, providing choices, researching and quantifying the market, and undertaking on-going consultation and testing of the product throughout the planning, designing, marketing and development process.

### **A Guide to Managing Seniors Housing**

A recent study carried out in partnership with the Nova Scotia Department of Housing and Consumer Affairs identified many important problems and issues that managers of seniors social housing face as the population in their buildings age. The study also indicated that a guide designed to help managers respond to the needs of the growing number of very frail seniors should be developed, published and disseminated widely.

The objective of this publication is to provide managers of non-profit seniors housing with the information and guidance that they need to be able to respond appropriately to the many issues and problems they face in the day-to-day management of their housing. The publication will provide general information on the aging process, identify and discuss the various issues and problems relating to the changing needs of seniors for accommodation and support services, and will provide practical guidance to managers on ways of responding to these issues and problems.

### **A Guide on How Seniors' Organizations can Influence the Planning of their Housing**

The primary objective of this guide is to show how seniors' organizations can become more involved in addressing seniors' housing issues in their communities. The guide will identify and discuss ways in which these organizations can work with developers, builders, not-for-profit groups and government agencies to identify seniors' housing needs and develop strategies to address them.