

# HOUSING FOR OLDER CANADIANS:

The Definitive Guide to the Over-55 Market



VOLUME **5** Services and Amenities

67666 18-10-12

Canada

  
CMHC SCHL  
HOME TO CANADIANS



## CMHC—HOME TO CANADIANS

Canada Mortgage and Housing Corporation (CMHC) has been Canada's national housing agency for more than 65 years.

Together with other housing stakeholders, we help ensure that the Canadian housing system remains one of the best in the world. We are committed to helping Canadians access a wide choice of quality, environmentally sustainable and affordable housing solutions that will continue to create vibrant and healthy communities and cities 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.

The information in this publication is a result of current research and knowledge. It is not intended for the content to be relied upon as professional or expert advice or opinions. Readers should evaluate the information, materials and techniques cautiously for themselves and consult appropriate professional resources to see if the information, materials and techniques apply to them. The images and text are guides only. Project and site-specific factors (climate, cost, aesthetics) must also be considered.

## **Library and Archives Canada Cataloguing in Publication**

Housing for older Canadians. Volume 5, Services and Amenities [electronic resource]:  
The Definitive Guide to the Over-55 Market

Electronic monograph in PDF format

Issued also in French under title: Le logement des aînés au Canada. Volume 5, Services et commodités,  
le guide du marché des plus de 55 ans

Issued also in printed form

ISBN 978-1-100-21181-7

Cat. no.: NH15-295/5-2012E-PDF

1. Older people--Dwellings--Canada--Planning.
  2. Old age homes--Canada--Planning.
  3. Older people--Dwellings--Canada--Marketing.
  4. Old age homes --Canada--Marketing.
  5. Older people--Housing--Canada.
- I. Canada Mortgage and Housing Corporation  
II. Title: Services and amenities.

HD7287.92 C3 H694 2012

363.5'9460971

C2012-980171-2

© 2012 Canada Mortgage and Housing Corporation

All rights reserved. No portion of this book may be reproduced, stored in a retrieval system or transmitted in any form or by any means, mechanical, electronic, photocopying, recording or otherwise without the prior written permission of Canada Mortgage and Housing Corporation. Without limiting the generality of the foregoing, no portion of this book may be translated from English into any other language without prior written permission of Canada Mortgage and Housing Corporation.

# TABLE OF CONTENTS

<i>Introduction</i> .....	5
<i>Factors Influencing the Services and Amenities Offered</i> .....	6
<i>Location of the Project</i> .....	6
<i>Character of the Development</i> .....	7
<i>Characteristics of the Target Market</i> .....	7
<i>Gaps in the Community</i> .....	8
<i>The Competition</i> .....	8
<i>Affordability</i> .....	8
<i>Regulations</i> .....	9
<i>Types of Services and Amenities</i> .....	10
<i>Services</i> .....	10
<i>Personal Care</i> .....	10
<i>Housekeeping</i> .....	10
<i>Health and Well-being</i> .....	10
<i>Transportation</i> .....	11
<i>Other Services</i> .....	11
<i>Amenities</i> .....	11
<i>Personal Assistive Devices</i> .....	11
<i>Built-in Assistive Devices</i> .....	12
<i>Social and Recreational</i> .....	12
<i>Transportation</i> .....	13
<i>Luxury Amenities</i> .....	13
<i>Approaches to Offering Services and Amenities</i> .....	14
<i>In-home Services</i> .....	14
<i>On-site Services</i> .....	15
<i>Off-site Services</i> .....	15
<i>Delivering the Service Package</i> .....	16
<i>Payment and Funding</i> .....	16
<i>Strategic Partnerships</i> .....	18
<i>Conclusion</i> .....	19
<i>References</i> .....	20
<i>Examples of Canadian Service Providers</i> .....	21

# INTRODUCTION



Older Canadians represent an increasingly important segment of the Canadian population for developers and organizations that provide housing. Not only will the number of Canadians over the age of 55 continue to increase over the next several decades, creating a growing demand for new and innovative types of housing, but this group possesses characteristics that are more diverse than any previous generation of seniors. The desire to “age in place,” however, whether in the family home or in a familiar neighbourhood, seems to be a sentiment shared by most Canadians.

This volume builds on and complements information presented in volumes 1 to 4 of this series. *Volume 1: Understanding the Market* provides readers with an overview of the seniors housing market in Canada. *Volume 2: Responding to the Market* contains an in-depth explanation of how to choose a target market, select from a range of different housing options and complete a project feasibility analysis. *Volume 3: Planning the Project* contains information on planning and developing a housing project targeted to older Canadians. *Volume 4: Designing the Project* explains the principles to consider when designing a seniors’ project, including accessibility and taking into account the need to help aging occupants maintain their independence.

This final volume in the series reviews the principles for providing services and amenities within housing developments, as well as the range of options for partnering with public- or private-sector providers that specialize in the management and/or delivery of services to older Canadians. As explained in earlier volumes, the spectrum of housing options ranges from “mainstream housing,” designed to be attractive to empty nesters as well as other buyers and renters through to long-term care, which serves residents who require constant support to compensate for lost mobility, agility, cognitive functions or other restrictions on their independence. This volume will therefore be of particular interest to developers and project sponsors who are focusing specifically on the market segments where services and amenities have a major bearing on the decision to move into a retirement community or nursing home.

## FACTORS INFLUENCING the Services and Amenities Offered



In this volume, “services” are defined as options offered to residents that involve a staffing component such as transportation services, recreational programs or personal care. “Amenities” are built-in facilities such as pools, TV rooms, or specially equipped recreation spaces. Quite often, the two cannot be separated. For example, providing a central kitchen and dining area (an amenity) presupposes that they will be staffed by cooks and servers (providing food is a service).

A developer or project sponsor that decides to provide services and amenities in a project targeting an older demographic must balance the need to remain competitive in the marketplace by attracting homebuyers and renters to the project with the need to ensure that services and amenities are cost-effective and correspond to the actual demands of residents.

In mainstream housing projects, the range and extent of amenities built into a project at the time of construction are influenced in part by the desire to capture the interest of the purchaser or renter to “make the sale.” Developers recognize that many older condo projects, for example, were built with amenities that receive little use by current residents (such as exercise rooms, party rooms or games rooms) and only add to condominium fees paid by resident owners. As a result, developers, particularly when creating mainstream housing in urban settings, prefer locations that already have amenities sought by future residents (such as nearby recreation complexes, sports clubs or community centres) to keep unnecessary construction costs down and future maintenance fees to a minimum.

Developers and sponsors of projects specifically targeted to seniors, on the other hand, are more likely to consider the inclusion of carefully chosen services or amenities in

their projects with the expectation that these amenities will be used on a regular basis either because residents need them or are willing to pay a premium for easy access to a particular amenity, or both.

For this reason, it is important to analyze the costs and benefits of investing in services or amenities that require upfront investment in physical plant (such as central dining facilities and a kitchen) early on in the planning stages of a project, as this decision affects not only the financial viability of the project but possibly ongoing operational expenses as well. In some cases, including flexible space in the plans that can be customized later on may be a wise investment, as it is more difficult to add amenity space after the project is built.

### LOCATION OF THE PROJECT

Highly urban locations are more likely to have services and amenities available within walking distance or a short drive or bus ride away. For example, projects close to a community centre that offers fitness classes for seniors may need only a minimal investment in fitness facilities. Similarly, access to a local library where books and computer facilities are readily available can reduce the need to provide room for such facilities within the project.

The importance of providing amenity space is recognized by many public- and private-sector organizations in urban areas. An informal survey of library services across Canada suggests that libraries are increasingly being designed as multi-purpose facilities with public rooms for holding classes, counselling services and other educational or cultural services. The same is true for places of worship that have shrinking congregations, which are redesigning certain spaces such as halls or committee rooms as multi-purpose rooms that can be booked by community organizations or service providers. Older retail malls are also attracting tenants such as smaller community health facilities or specialized healthcare services that occupy space formerly used for shops.

Developers of independent living projects may choose to take advantage of nearby services and amenities, as they find it more cost-effective to provide transportation to these services and amenities instead of including them in the project itself.

Projects in more rural settings, however, are more likely to provide on-site amenities, given the distances involved and the frequent lack of convenient public transportation. Moreover, they can make a larger footprint because of lower land values, although the choice of amenities to be included still requires careful assessment to ensure that the investment makes sense from both a fiscal and marketing perspective.

Some developers are predicting that increasing numbers of older Canadians will prefer developments that offer amenities encompassing a lifestyle community to developments that depend on the amenities offered in the surrounding area, such as those in a shopping mall.<sup>1</sup> Prospective residents may be more attracted to a project that offers its own wellness centre, cinema or theatre, several shops, walking trails, and parkland, as compared with a development in an urban area that has fewer amenities offered within the project. The ability to pay for such services is obviously an important factor,

however, but developers need to be cautious about assuming that residents will want to continue paying for lavish amenities as time goes on.

## CHARACTER OF THE DEVELOPMENT

Another important variable in determining the range of services and amenities to be offered is the character of the development. Smaller projects and those designed with individual stand-alone units are less likely to offer services and amenities than lifestyle communities with space for numerous amenities. On the other hand, projects that are geared to a specific age group will likely require either on-site services or arrangements that provide such services on demand.

A key variable in this regard is the degree of independence of prospective residents, not only when they move in, but over the duration of their residence. This requires that prospective developers accurately determine whether or not services and amenities are seen as *essential* or *optional*.

## CHARACTERISTICS OF THE TARGET MARKET

Since older Canadians are a diverse group with a wide range of needs and expectations, it is necessary to accurately identify and understand the particular target market for a development. The first baby boomers in Canada will be retiring in the coming years and, in general, the needs and preferences of this group are very different from those of their parents. They are, on average, better educated, more active, healthier, more affluent and more sophisticated in their tastes. They want access to restaurants and entertainment venues and seek a “worry-free lifestyle” where they can travel without having to worry about home maintenance.<sup>2</sup> If the development is targeted to the baby boom generation, the focus should be on convenience, recreation and lifestyle services and amenities. Since

<sup>1</sup> Greer, Shelly Sanders. (2008). “Aging in Place: Luxurious side of retirement.” *Toronto Star*, February 9, Condos Section.

<sup>2</sup> Rivers, E. (2005). “Boom in Boomer Housing.” *Washington Post*, Saturday, November 5.



baby boomers have high expectations for the range and quality of services and amenities, in some cases, they may prefer that the latter not be offered at all rather than accept something that is wanting or substandard.

If the target market caters to an older clientele such as seniors 75 years and over, the services and amenities provided may focus more on in-home or on-site support services such as assistance with daily living activities and assistive technology such as emergency response systems.

It is also important to consider that Canada is increasingly culturally diverse. About 30 per cent of the population 65 years and over consists of immigrants. Many immigrant seniors, particularly recent newcomers who represent 3 per cent of the immigrant population aged 65 years and older, have different interests, activities and preferences compared with seniors who were born in Canada.

Developers and potential project sponsors working in markets where a significant proportion of the senior population is immigrant or Aboriginal should pay extra attention to providing facilities that are culturally sensitive.

Regardless of the target demographic, it is useful to take account of seniors' preference to age in place. Even when targeting a younger market, developers should ensure that the services and amenities provided are flexible enough to respond to changing needs as residents age.

## GAPS IN THE COMMUNITY

Market research should help identify services that are not available in the community, have long waiting lists or are expensive. In such cases, providing these services within a project potentially makes it more appealing to prospective residents. If the project is in an urban area where many services and amenities are available, providing higher quality services and amenities would be attractive to prospective residents, as they would not have to compete with the rest of the community to access these services.

Additionally, the growing diversity of the population may provide an opportunity to offer services and amenities that are culturally, linguistically or spiritually relevant, but which are currently not being offered in the community. Unless the target market consists of a specific ethnic or cultural group, however, keeping a balance of services and amenities is recommended in order to avoid narrowing the pool of potential clients.

## THE COMPETITION

Background research should also include an assessment of the services and amenities offered by existing or potential competitors. Looking into the experience of competitors also provides useful insights into the types of services that are popular within the various market segments and any difficulties that they may have encountered. Market research may yield insights into unmet needs in the community.

## AFFORDABILITY

A key element of market research is identifying how much the selected demographic can *afford* to pay for services and amenities and how much they are prepared to pay. Affordability is very important to the success of a project. Older Canadians generally live on fixed incomes. Although many older Canadians choose to continue working past the traditional retirement age, they may not be willing to spend a large amount of money on services and amenities over and above their accommodation costs. Looking at the rates charged by competitors may give a good indication of market affordability, particularly if the competition is serving a similar group.

Ministries of health and other government or non-profit agencies fund a number of health and support services, so it may be possible to provide these services at little or no cost to residents. Providing this information as well as information on community-based, non-profit organizations that provide support services would be helpful in demonstrating the availability and affordability of these services.



## REGULATIONS

When identifying the types of services that can be provided, it is also important to consider any regulatory restrictions that may be relevant to these services. For example, Ontario recently enacted the *Retirement Homes Act* (2010), which regulates retirement homes in Ontario through licensing and regular inspections. This Act establishes mandatory care and safety standards, requirements for emergency plans, infection control and prevention programs, assessment of care needs and care planning, and police background checks and training for staff. It also establishes residents' rights, including the right to know the true cost of care and accommodation and the right to live in an environment that promotes zero tolerance of abuse or neglect.

Other provinces have similar legislation. Quebec's *Act Respecting Health Services and Social Services* requires that residences for the elderly hold a certificate of compliance issued by the Health and Social Services Agency and includes regulations on the health and safety of residents, food and medication, and liability insurance. Prince Edward Island has the *Community Care Facilities and Nursing Homes Act*, Saskatchewan the *Personal Care Homes Act*, British Columbia the *Community Care and Assisted Living Act* and Alberta the *Supportive Living Accommodation Standards*.

Regulations may govern the design of physical facilities in which certain types of services are provided. Once the types of services and amenities to be provided have been identified, developers or their partnering sponsors should consult with the relevant provincial or territorial ministry of health or local planning and health officers to find out which regulations and legislation pertain to these services and amenities.

Table 1 provides examples of the different legislation governing seniors housing and the provision of services in the different provinces:

**Table 1: Examples of Provincial Legislation Governing Services Provided to Residents of Seniors Housing (as of 2011/2012)**

Location	Legislation
<b>Newfoundland and Labrador</b>	<ul style="list-style-type: none"> <li>■ Nursing Home Act</li> </ul>
<b>Nova Scotia</b>	<ul style="list-style-type: none"> <li>■ Homes for Special Care Act</li> </ul>
<b>Prince Edward Island</b>	<ul style="list-style-type: none"> <li>■ Community Care Facilities and Nursing Homes Act</li> </ul>
<b>New Brunswick</b>	<ul style="list-style-type: none"> <li>■ Nursing Homes Act</li> </ul>
<b>Quebec</b>	<ul style="list-style-type: none"> <li>■ Act Respecting Health Services and Social Services</li> <li>■ Act Respecting the Régie du logement</li> </ul>
<b>Ontario</b>	<ul style="list-style-type: none"> <li>■ Retirement Homes Act</li> <li>■ Homes for Special Care Act</li> <li>■ Long-Term Care Homes Act</li> </ul>
<b>Manitoba</b>	<ul style="list-style-type: none"> <li>■ Elderly and Infirm Persons' Housing Act</li> </ul>
<b>Saskatchewan</b>	<ul style="list-style-type: none"> <li>■ Housing and Special Care Homes Act</li> <li>■ Personal Care Homes Act</li> </ul>
<b>Alberta</b>	<ul style="list-style-type: none"> <li>■ Protection for Persons in Care Act</li> <li>■ Supportive Living Accommodation Standards</li> </ul>
<b>British Columbia</b>	<ul style="list-style-type: none"> <li>■ Community Care and Assisted Living Act</li> <li>■ Continuing Care Act</li> </ul>

## TYPES of Services and Amenities



Many different types of services and amenities can be offered as part of a housing project. It is important to distinguish between essential and optional services, that is, between amenities that maintain or enhance the quality of life for older people versus those that can increasingly be considered within the “normal” range of what might be expected by people of all ages in a consumer society. For example, in nursing homes, personal care services would be considered essential, and others, such as a bowling alley or small cinema, would be optional.

At the same time, an essential service for some may also be seen as optional by others (such as a dining room in a facility in which some residents prefer to prepare their own meals and others prefer to have food provided).

Developers should also bear in mind that as people age, their abilities, needs and desires continue to evolve. This section provides examples of a range of services and amenities.

### SERVICES

#### PERSONAL CARE

Services provided by developers of projects designed for seniors range from personal care such as support for dressing and personal hygiene (typically only provided in long-term care facilities and nursing homes) to the provision of meals. Some projects offer residents choice and flexibility by providing individual cooking facilities (a small kitchen in each unit) as well as a central dining facility. In many projects, the availability of a central dining facility addresses another “need”—that of social interaction and a sense of belonging.

Very few seniors’ housing projects include places to purchase food so projects with apartments or units

containing cooking facilities are built on the assumption that residents retain sufficient mobility and independence to do their own shopping (or have friends and relatives willing to assist).

#### HOUSEKEEPING

The ability to do housecleaning and laundry may be taken for granted by younger populations, but for older residents the availability of such services is likely to be a desirable option. Whether these services are offered as an option or built into the operating model will be determined by the level of independence associated with the target market. To allow residents as much flexibility as possible, the project could be designed to include washers and dryers in individual units or laundry facilities on each floor of the building. Similarly, a central vacuum system allows residents to do their own cleaning or have it done by housekeeping staff.

#### HEALTH AND WELL-BEING

The range of services associated with health and well-being includes both essential services and options. Twenty-four hour access to health care expertise represents one extreme (with higher operating costs as a result), while on-site exercise or fitness facilities—

possibly including a swimming pool—represents another perspective focused on helping residents maintain a healthy lifestyle. This area will require a careful cost-benefit analysis to determine what is essential, what is optional and what level of service residents are willing to pay for. The range includes:

- medication management and reminders;
- meals and snacks that accommodate special diets;
- regular visiting doctors to save residents from having to travel for medical appointments;
- advanced emergency response systems that are monitored by qualified staff around the clock; and
- wellness clinics, with access to a nurse, podiatrist, audiologist and massage therapist.

## TRANSPORTATION

The more independent the senior, the more likely it is that he or she will have access to a car. Transportation is an essential element for older Canadians to maintain their independence. Active older Canadians need to travel to carry out the activities of daily living, including shopping, going to medical appointments and participating in social activities and religious services. In 2007, over three million<sup>3</sup> Canadians aged 65 years and older were licensed drivers, representing approximately 71 per cent of the population 65 years and older. No longer being able to drive can make a huge difference to an older Canadian's independence.

For many older Canadians, however, mobility may become restricted over time. Residents may lose their driving license or opt to start using electric mobility scooters (for which no license is required). As the number of older residents using mobility scooters increases, such considerations will inevitably affect project scope and design.

Many seniors' retirement facilities, particularly those located in more isolated or rural areas, contract with local authorities or private companies to offer

transportation by accessible van or minibus to services and amenities not available on site. Some developers provide a shuttle service, offering regular trips to shopping malls, art galleries, concerts, festivals, sports events, and other social activities, in addition to providing transportation for medical appointments. Projects within urban areas can also take advantage of public transit and specialized wheelchair-accessible transit services for older Canadians who are frail or have disabilities. A number of community agencies also have volunteers who use their own cars to transport older Canadians, usually at no cost. Partnering with these organizations and making residents aware of these services will give residents more transportation options.

## OTHER SERVICES

Some retirement homes provide a concierge, who can reserve anything from wheelchair transportation to theatre tickets, help coordinate and schedule services and activities; and may provide a cost-effective service in a large development.

Some retirement homes offer pet care for residents who do not want to be parted from a companion animal they have had for years. Others bring in animals that residents can spend time with occasionally. For many elderly people, domestic animals can be a soothing presence.

## AMENITIES

### PERSONAL ASSISTIVE DEVICES

Assistive technology is any piece of equipment or item used to maintain or improve the functional capabilities of seniors or individuals with disabilities. It helps seniors maintain their independence and social involvement by providing a safe and supportive environment. Appropriate assistive technology can allow an older Canadian to perform daily living activities, facilitate social interaction, increase a sense of safety and security, promote engagement in the community, facilitate communication, support those with low vision, and increase coping skills.

<sup>3</sup> Transport Canada (2007). Canadian Motor Vehicle Statistics.

The different types of assistive devices include:

- ergonomic computer accessories;
- medical equipment, including aids for sitting to ensure maximum comfort and safety and walking aids, such as crutches, canes and walkers;
- wheeled mobility products such as wheelchairs and scooters;
- visual aids such as magnifying glasses and large-print books, magazines and playing cards; and
- hearing aids.

Providing residents with information on where and how to access these devices can be an important part of the service package provided, particularly if the target market is older or if the project aims to provide the option of aging in place. An on-site office or visiting programs will allow residents to acquire information and meet with the providers of these devices.

In addition, some government organizations, such as ministries of health, run assistive devices programs to help people access needed equipment and supplies. In some cases, these government programs pay up to 75 per cent of the cost of items, such as wheelchairs and breathing aids. Increasing the residents' awareness of programs such as these would also be an important element in the service package.

#### BUILT-IN ASSISTIVE DEVICES<sup>4</sup>

In addition to personal devices, assistive technology may be included in the development for the use of all residents who need it. Built-in technology includes:

- electronic sensors connected to a monitoring system;
- stair-climbing technology, from wall-mounted climbers to lifts and elevators; and
- flashing signals to substitute for door bells or alarms.

When designing the project, consideration should also be given to providing support facilities for individual assistive technologies that residents use. For example, a charging station for scooters and wheelchairs, a secure

location to park scooters and wheelchairs, or a larger storage closet in each unit that can accommodate walkers or oxygen tanks may be useful.

#### SOCIAL AND RECREATIONAL

Older Canadians generally have more leisure time, so they place greater importance on recreational activities. Maintaining an active lifestyle is also often associated with better health and greater independence. For this reason, the range of amenities that promote an active lifestyle is not only a marketing strategy, but genuinely contributes to residents' quality of life.

Flexible space should be provided to allow for a range of activities that can be expanded or altered as residents' needs and preferences change. Examples of recreational activities that can be accommodated in a multi-purpose room without incurring specific investments include:

- fitness classes (including yoga);
- dance lessons;
- indoor shuffleboard;
- painting, crafts and drawing classes;
- card tables, checkers, chess, mah-jongg or other games;
- communal meetings; and
- worship services.

Amenities that require dedicated space as well as potentially costly upfront investments in equipment and ongoing maintenance costs include:

- games room with a billiards table;
- fitness centre with exercise equipment;
- library (which can also provide computer facilities);
- indoor pool;
- indoor bowling alley;
- hobby workshop (for carpentry, pottery, or other hobbies);
- a communal kitchen (for cooking classes);
- a pub and/or café (with wireless access);

<sup>4</sup> For more information on built-in assistive devices and technologies, see Canada Mortgage and Housing Corporation: About Your House – Accessible Housing by Design Series at [http://www.cmhc.ca/en/co/co\\_009.cfm](http://www.cmhc.ca/en/co/co_009.cfm)

- a TV room or small cinema;
- a full-service spa; and
- on-site banking machine and access to financial advice.

It is important to note that computer use is increasing rapidly among seniors. Seniors use e-mail regularly, are joining social networking sites and enjoy online games. Additionally, baby boomers are comfortable with computers and will continue to use them as they move into retirement.<sup>5</sup> Some innovative services that can be provided are project-wide Internet access or cafés where residents can use their laptops and socialize.

Outdoor amenities can be integrated into the landscape design of larger projects including:

- greenhouse, gardens or walking paths;
- putting greens;
- outdoor pool or hot tub;
- horseshoes or quoits;
- lawn bowling; and
- tennis courts.

## TRANSPORTATION

Since a large proportion of older Canadians continue to drive, it is important to provide parking facilities in developments for active retirees. These facilities should be convenient and safe. A valet service or heated and monitored underground parking could be added, if economically feasible.

## LUXURY AMENITIES

As developers are beginning to realize, baby boomers are unaccustomed to thinking of themselves as “old,” which helps explain the trend toward retirement and lifestyle communities that resemble resort-style living.<sup>6</sup> These communities may offer spas, concierges, shops, and other amenities and services more commonly associated with luxury hotels.

When considering the types of amenities to offer, it is important to keep in mind that changing economic circumstances can affect residents’ ability pay for luxuries over the long term.



<sup>5</sup> Statistics Canada (2009). Online activities of Canadian boomers and seniors. Canadian Social Trends, no. 88 Catalogue 11-008-X

<sup>6</sup> Pearce, Tralee (2008). “The new senior’s home: spa, pub, filet mignon.” *Globe and Mail*, August 18.

# APPROACHES to Offering Services and Amenities



Once a decision has been made on the range of services and amenities to be provided, the next step is to decide how these services and amenities can best be delivered. Residents should be able to choose between options for the services that are available to them as well as how these are delivered. Services and their delivery should be flexible and tailored to the diverse needs of older Canadians. Additionally, services should be adaptable to the changing needs of the target market over time.<sup>7</sup>

The following types of services could be offered:

- **In-home** (within the individual units) – personal care or housekeeping services and amenities such as mini-kitchens or individual washing machines.
- **On-site** in common facilities – fitness lessons in the common fitness room, meals in the common dining room, or massage therapy in the project's spa or wellness centre, and amenities such as hobby rooms or libraries.
- **Off-site** – services outside the project, which are usually provided by partner organizations, or are readily available in the community or neighbourhood.
- **Cluster care** – health support services are provided by community workers organized into teams to work with clients who live in the same area. This approach is very advantageous in that fluctuating client needs can be met in a responsive and timely manner. Clients have more services when they need them and there is more consistency in terms of community health workers and care.

The approach to offering services and amenities is determined at the planning and development phase and affects the design and budgeting of the project.

## IN-HOME SERVICES

These services are geared specifically to the individual and are provided by visiting community health workers or qualified staff. In-home services include support services such as assistance with activities of daily living, that is, bathing and dressing, provision of meals, medication management and friendly visiting. In-home services may also include housekeeping services and suite maintenance.

Many in-home services, particularly support services, fall under provincial and territorial jurisdiction. They may be free of charge, or, if not, residents may have to pay just a nominal fee. The housing package could offer other in-home services on a pay-per-use basis or those provided by volunteer organizations within the community. Table 2 provides some examples of in-home services.

<sup>7</sup> CMHC (2000). *Supportive Housing for Seniors*.



**Table 2: Examples of In-Home Services**

Type of service	Description
<b>Friendly visiting</b>	Social support provided by volunteers
<b>Homemaking</b>	Includes such services as house cleaning, laundry, meal preparation and shopping
<b>In-home respite care</b>	Temporary relief for family caregiver
<b>Laboratory service</b>	In-home taking of blood for testing
<b>Meals-on-Wheels</b>	Delivery of packaged meals by volunteers
<b>Nursing</b>	Care provided by registered nurses, including health assessment, counselling, dressings and medication assistance
<b>Oxygen</b>	Delivery and set-up of oxygen for in-home use
<b>Personal care services</b>	Bathing, dressing, grooming, toileting, etc.
<b>Telephone reassurance</b>	Daily or regular telephone calls, usually provided by volunteers

## ON-SITE SERVICES

On-site services are provided within the project by the developer, the sponsor organization, or by partner organizations under contract in the common areas of the project. Social and recreational, lifestyle and support services can be provided on site, which residents may prefer instead of having to leave the premises to access these services. Examples of on site services are meals, health and medical care and recreation.

On-site services may generate the highest operational costs and may pose the most risk to the project sponsor, which must provide a standard level of service regardless of how many residents use the service.

## OFF-SITE SERVICES

Off-site services can be accessed within the community where the project is located. They include health and wellness, social and recreational, lifestyle, educational, information and referral and advocacy services. They are generally provided to allow older Canadians to live independently within their own homes or communities for as long as possible and to support family caregivers. Many services are partially or fully funded by governments, although some may charge user fees.

Health and wellness services include those provided by doctors, counsellors, therapists, and other medical professionals and would normally be provided in the professional's office, a clinic or a hospital. Other off-site services may be provided in community centres, fitness clubs, seniors' centres or clubs or other community-based establishments such as local community health centres.

While individual residents may arrange for these services, one innovative approach worthy of consideration would be to provide concierge services to help coordinate activities/services between individual residents and the service provider. This would be of assistance to older residents who may not be aware of the services available or may not be capable or comfortable with making the arrangements themselves. A concierge service would also attract a younger target market such as baby boomers who are generally looking for a worry-free lifestyle.

Some developers or sponsors elect to provide a shuttle service to take residents to and from appointments off-site. Depending on the target market, a shuttle service may not be necessary if residents still drive or if the project is accessible by public transit or is within walking distance of community services. A shuttle service may also be provided by a partner organization. Many older Canadians reach retirement age without ever having relied on public transit so a shuttle service is often seen as a good compromise between "public" and "private" transit.



## DELIVERING the Service Package



The services and amenities package can be delivered by the developer's own organization, a partner organization or both. Whatever the option chosen, it is important to explain the options and conditions to prospective residents.

There are three main ways in which services and amenities may be delivered. The first is to have residents make the arrangements themselves. Developers may have staff available to help coordinate service delivery or provide residents with information, recommendations and links to outside service providers.

A second option is to provide the services within the project. This, however, would involve hiring qualified staff or contracting service provision out to a licensed and experienced service provider, while ensuring that the services offered meet government standards and regulations and that the facilities have been designed to deliver the service.

The third approach is to have partner organizations or support service providers come into the project to provide the service directly, but the required space within the project would have to be provided. Partner organizations may also deliver these services off-site, either in their own premises or in a facility such as a community centre. Developers and sponsors can facilitate service delivery by arranging a shuttle service for residents to the off-site location.

### PAYMENT AND FUNDING

There are a number of ways in which residents can cover the cost of services and amenities.

Residents may make their own arrangements for services and amenities and receive them directly from community agencies. In some cases, these services can be paid for by a government program or health plan; in other cases, residents may pay user fees.<sup>8</sup> Developers may consider providing an on-site service coordinator or concierge to assist residents in accessing these services. The latter may include assistance with daily living activities, care from doctors or other health professionals and the use of assistive technology or devices.

Alternatively, services and amenities can be provided as part of the resident's accommodation fee. This arrangement is the simplest to administer and helps maintain the economic feasibility of the enterprise. This option may also be the easiest for residents to understand, but it does not allow for diverse or changing needs.

<sup>8</sup> CMHC (2000). *Supportive Housing for Seniors*.

Another approach is to offer several all-inclusive packages. This approach is simple to administer and still ensures economic feasibility. It also gives residents some flexibility, but it may penalize residents who require a lower level of services. This approach may also pose an obstacle to aging in place, as it does not allow residents to add extra services that they may require later in life.

Services can also be offered on a pay-as-you-go or à-la-carte basis, or on a monthly or yearly fee. This allows residents to choose the services and amenities that they want or need. Although this option gives residents the greatest flexibility, it can be more difficult to administer, and poses the greatest financial risk to the project owner, as service volumes may fluctuate, making planning that much more difficult.

A mixed approach to services and amenities in the project can be taken whereby some would be part of the accommodation fee, with supplementary services and amenities offered on an à-la-carte or pay-as-you-go basis. This approach provides residents with flexibility to add services as their needs change, but operators must ensure that residents understand which services and amenities are included in their accommodation costs and which ones involve an additional cost. This option is more difficult to administer, but it is not as financially risky as the fully à-la-carte option. Those experienced in delivering these services have advised that financial sustainability improves if a minimum number of services are provided to everyone as part of a basic accommodation package.

The services that may be part of an all-inclusive accommodation and service package include:

- two meals per day served in the common dining room;
- in-suite emergency response system monitored 24 hours per day;
- utilities such as water, hydro, and cable;
- weekly housekeeping and flat laundry (sheets and towels) services;
- wireless Internet access throughout common areas; and

- access to certain social and recreational services and amenities.

Services that may be part of an à-la-carte offering include:

- medication management;
- assistance with activities of daily living, such as bathing and dressing;
- daily housekeeping;
- personal laundry service;
- spa services and beauty treatments;
- access to regular visiting professionals and clinics such as a podiatrist, audiologist, and massage therapist;
- meals served in the individual unit or meals for those on special diets; and
- access to all social, recreational, and lifestyle services and amenities.

The target market selected will influence what is offered in the basic service and accommodation package. If the project is targeting the oldest seniors (those aged 75 years and older), services such as assistance with activities of daily living, special diets, meals served in individual units, and advanced emergency response systems may be included in the basic service and accommodation package. On the other hand, if the focus is on pre-seniors and younger seniors (those aged 55 to 74 years), developers or sponsors may consider including more social, recreational and lifestyle services and amenities in the basic service and accommodation package.

An innovative approach in the form of an “aging-in-place” package may be considered if the project is geared to pre-seniors and younger seniors. This could include services and amenities that older Canadians may require as they age to allow them to stay in their own homes and live independently. Residents would be given the option of switching their basic service and accommodation package to one that is more focused on support services as they age. These services may also be offered as part of an à-la-carte package or supplementary services and amenities.

Another innovative approach would be to charge a set fee as part of the accommodation costs to cover services and amenities the resident could choose from. For example, instead of fixed menu choices for each meal, a resident could be given a credit of a certain size (such as \$500) to spend at an in-house restaurant or café that provides a choice of meals. Another example would be a monthly membership or club fee that would allow the resident to use amenities such as fitness centres, spas, or workshops. Members should have the ability to opt out easily if they find that they are no longer able to use these facilities.

## STRATEGIC PARTNERSHIPS

Since health and support services generally require a high level of qualified experience and expertise, it is recommended that some form of strategic partnerships be established with community agencies. This would allow the developer or sponsor to concentrate on managing the housing without having to acquire expertise in health and support service provision.

For the delivery of health, wellness, and support services, developers may consider partnering with one or more of the following organizations:

- Home-care agencies
- Home health-care organizations
- Hospitals
- Long-term care organizations
- Physicians groups
- Seniors' centres or clubs

Other strategic partnerships can broaden the range of recreational, social and lifestyle services and amenities provided. Depending on the target market, partnerships with religious and/or ethnic organizations may be appropriate so that the developer/sponsor can offer services and amenities culturally appropriate for the target market.

Developers may also enter into a partnership with an educational institution to provide students with relevant placements while providing the project with trained staff for the delivery of services. For example, the Research Institute for Aging (RIA) in Kitchener, Ontario, is a non-profit organization that links research, training and practice to enhance care and quality of life for seniors. It partners with the University of Waterloo, Conestoga College and long-term care and retirement communities to provide researchers and students with an opportunity for immediate translation of research to practical training application for caregivers.<sup>9</sup>

Partnership with community organizations is another option that could be considered, as it would provide residents with volunteer opportunities and encourage intergenerational activities. For example, the Between Generations Program of Big Brothers Big Sisters<sup>10</sup> matches adults 50 years and older with an elementary school child for an in-school mentoring program.

If the project is easily accessible to community facilities such as a community centre, fitness centre or community pool, complimentary memberships could be offered to project residents to encourage them to use these facilities. Residents of the community could also be offered memberships on a monthly basis to access certain services or amenities within the project. This would enhance connections with the community and provide residents with opportunities to socialize.



<sup>9</sup> For more information, see <http://www.the-ria.ca/>.

<sup>10</sup> This program is not available in all provinces. Check with the local Big Brothers Big Sisters organization. <http://www.bigbrothersbigsisters.ca/en/home/default.aspx>

## CONCLUSION



Older Canadians are a large, growing, and diverse segment of the Canadian population with a wide range of preferences for services and amenities. Many older adults enjoy good health, are more affluent than previous generations of seniors and lead active lives. Older Canadians are now looking for a higher-quality product with more flexible housing and service options and the option of aging in place. As a result, developers of seniors housing should consider this diversity of preferences and place increased emphasis on quality when designing the services and amenities that they will offer in their developments.

The services and amenities offered and how they are delivered should reflect an understanding of the diversity and expectations of this group. Older Canadians want to live independently in their own communities for as long as possible. They want to remain close to friends, family and familiar surroundings while enjoying services and amenities that allow them to live rich, stress-free and active lifestyles.



## REFERENCES

- Amica Mature Lifestyles Inc. Our Services and Amenities. Accessed from: [www.amica.ca](http://www.amica.ca)
- Boyd, J. Report: Trends in the Seniors' Housing and Care Industry. Accessed from: [https://www.dreamlifeeb5.com/trend\\_seniors\\_housing.php](https://www.dreamlifeeb5.com/trend_seniors_housing.php)
- Canada Mortgage and Housing Corporation (CMHC) (2000). *Supportive Housing for Seniors*.
- Canada Mortgage and Housing Corporation (CMHC) (2008). *Impacts of the Aging of the Canadian Population on Housing and Communities*.
- Canada Mortgage and Housing Corporation: About Your House – Accessible Housing by Design Series at [http://www.cmhc.ca/en/co/co\\_009.cfm](http://www.cmhc.ca/en/co/co_009.cfm)
- Cooper, S. (2008). *The New Retirement: How It Will Change Our Future*. Toronto: Penguin Group.
- Greer, S.S. (2008). "Aging in Place: Luxurious side of retirement." *Toronto Star*, Condos Section, February 9.
- Menzies, D. (2005). "As good as a five-star hotel." *National Post*, Personal Finance: Retirement, March 12, page FW9.
- Pearce, T. (2008). "The new seniors' home: spa, pub, filet mignon." *Globe and Mail*, August 18.
- Rivers, E. (2005). "Boom in Boomer housing." *The Washington Post*, Saturday, November 5.
- Statistics Canada (1999). Canadian Social Trends. *Seniors: A diverse group aging well*. Catalogue no. 11-008.
- Statistics Canada (2001). *Caring Involved Canadians: Highlights from the 2000 National Survey of Giving, Volunteering and Participating*. Catalogue no. 71-542-XIE
- Statistics Canada (2006). *A Portrait of Seniors in Canada*. Catalogue no. 89-519-XIE
- Statistics Canada (2009). Online activities of Canadian boomers and seniors. Canadian Social Trends, no. 88 Catalogue 11-008-X
- Toronto Central Local Health Integration Network (LHIN) (Winter 2007/2008). *Seniors' Voices on Aging at Home: Community Consultation Report*.
- Transport Canada (2007). Canadian Motor Vehicle Statistics.
- United Way Ottawa and the City of Ottawa (2007). *Affordable Supportive Housing for Seniors: Developing a Framework and Action Plan for Ottawa*.

# EXAMPLES

## of Canadian Service Providers

This section provides some examples of service provider agencies that you can partner with to provide services to the residents of your housing development, or to offer them volunteer opportunities.

### NATIONAL

#### CANADIAN RED CROSS

**[www.redcross.ca](http://www.redcross.ca)**

The Canadian Red Cross offers a variety of services to help improve the lives of vulnerable people. Homecare services are offered in several provinces, which include support such as meal assistance, medical equipment rentals and transportation. Other services such as a seniors' Community Garden program, a friendly visiting program, home maintenance program, and transportation services are offered at various locations throughout the country. Further, The Red Cross' Aid to Independent Living program provides free loans of medical equipment to adults who are dealing with long-term illness and disabilities and do not have the financial resources to purchase or rent the necessary equipment on their own.

#### MARCH OF DIMES

**[www.marchofdimes.ca](http://www.marchofdimes.ca)**

The March of Dimes aims to enhance the independence, personal empowerment and community participation of people with disabilities by offering a wide range of programs and services.

#### MEALS ON WHEELS

**<http://www.mealcall.org/canada/index.htm>**

Meals on Wheels is a program that delivers well-balanced and nutritious meals on a daily or less frequent basis to people who are not able to prepare their own. The meals are delivered to the person's home by volunteers.

#### VICTORIAN ORDER OF NURSES (VON)

**[www.von.ca](http://www.von.ca)**

The VON offers more than 75 different services, ranging from home care, personal support, and community services, to enhance the quality of life of the individuals they serve.

## ALBERTA

### ALBERTA SENIORS AND COMMUNITY SUPPORTS

**<http://www.seniors.alberta.ca/>**

The Alberta Seniors and Community Supports Ministry provides programs and services to support seniors, including the Special Needs Assistance for Seniors (SNA) program and the Alberta Seniors Benefit (ASB).

### ALBERTA CONTINUING CARE ASSOCIATION (ACCA)

**[www.ab-cca.ca](http://www.ab-cca.ca)**

The ACCA is a non-profit organization representing owners and operators of continuing care services.

## BRITISH COLUMBIA

### BRITISH COLUMBIA MINISTRY OF HEALTH - CHOICE IN SUPPORTS FOR INDEPENDENT LIVING (CSIL)

**<http://www.health.gov.bc.ca/hcc/csil.html>**

CSIL is an alternative for home support clients that provides flexibility in managing home support services. Clients receive funds directly to purchase these services, which they manage and coordinate on their own.

### SENIOR SUPPORT SERVICES

**<http://www.vcn.bc.ca/ssss/>**

This agency helps seniors maintain or increase their independence so that they can continue to live in their own homes. Several volunteer programs are available to reduce isolation and support seniors intent on leading a more independent lifestyle.

### TECHNOLOGY FOR INDEPENDENT LIVING

**<http://www.bcits.org/default.htm>**

This program delivers and services electromechanical assistive devices for individuals with severe disabilities. At present, the technologies and services provided for independent living are provided at no charge to people with fixed or limited incomes.



## MANITOBA

### LONG TERM AND CONTINUING CARE ASSOCIATION OF MANITOBA

**<http://www.ltcam.mb.ca/>**

This is a not-for-profit corporation with over 70 members, representing more than 4,700 suites and beds. Members include not-for-profit, private and public retirement residences, supportive housing and personal care homes.

### MANITOBA HOME CARE PROGRAM

**<http://www.gov.mb.ca/health/homecare/index.html>**

This program provides home care to Manitobans of all ages based on the assessed need of the applicant.

## NEW BRUNSWICK

### NEW BRUNSWICK ASSOCIATION OF NURSING HOMES (NBANH)

**[www.nbanh.com](http://www.nbanh.com)**

NBANH has more than 60 members that provide residential care, assisted living and home support to over 4,000 New Brunswick seniors each day. The membership comprises private care providers who deliver contracted services for New Brunswick's two regional health authorities.

## NEWFOUNDLAND AND LABRADOR

### SENIORS RESOURCE CENTRE OF NEWFOUNDLAND AND LABRADOR

**<http://www.seniorsresource.ca/aboutus.htm>**

The Resource Centre is a non-profit organization that provides services to the communities around the province. Some of the programs and services offered include referrals, a peer advocate program, a bridging cultures program, a mall-walkers club and a friendly visiting program.

## NOVA SCOTIA

### NOVA SCOTIA HOME CARE ASSOCIATION

<http://www.homecarens.org/>

The Nova Scotia Home Care Association is a non-profit society that promotes and protects the homecare industry in Nova Scotia. Its aim is to help Nova Scotians access the appropriate level and extent of home health care.

### CONTINUING CARE ASSOCIATION OF NOVA SCOTIA

<http://www.nsnet.org/ccans/>

The Continuing Care Association of Nova Scotia (CCANS) is a member-driven, provincial, not-for-profit organization composed of Continuing Care service providers. The members work to address the needs of those in our society who need help and support with daily living tasks. The Association's main goal is to bring quality of life to the residents and clients served by member organizations.

## NORTHWEST TERRITORIES

### HOME CARE PROGRAM

<http://www.hss.gov.nt.ca/health/home-care>

This program allows people to remain in their homes when they are sick or in need of medical help or other support to assist with daily living. This program is an alternative to a hospital or other facility which may be a challenge to access in the North.

### NORTHWEST TERRITORIES SENIORS' SOCIETY

<http://www.nwtseniorssociety.ca/about-us>

The Society provides information, acts as a resource and supports seniors across the Northwest Territories. Its services include workshops on topics and issues which affect seniors and seniors' literacy projects.

## NUNAVUT

### HOME AND COMMUNITY CARE

<http://www.hss.gov.nu.ca/en/Your%20Health%20Home%20and%20Community%20Care.aspx>

This program offers in-home health care and support services to people in Nunavut. As a result, they can care for themselves and maintain their independence.

## ONTARIO

### COMMUNITY CARE ACCESS CENTRES (CCACs)

**[www.ccac-ont.ca](http://www.ccac-ont.ca)**

CCACs are provincially funded organizations that provide information on the care options available in different geographic areas throughout the province. They determine eligibility for government-funded home and community support services and admission to a long-term care home.

### COMMUNITY AND HOME ASSISTANCE TO SENIORS

**<http://www.chats.on.ca/>**

CHATS takes an innovative approach to wellness by focusing on each client's needs holistically, which in turn enhances their physical, mental, emotional and spiritual health. They offer a wide variety of programs and services designed to meet the individual needs of clients.

### PACE INDEPENDENT LIVING

**[www.pace-il.ca](http://www.pace-il.ca)**

This non-profit organization offers assistance with daily living activities to people with physical disabilities. The services may include personal care, cooking, shopping, housekeeping and transportation.

## PRINCE EDWARD ISLAND

### HEALTH PEI: PEI HOME CARE PROGRAM

**<http://www.healthpei.ca/homecare>**

This program offers services to help people maintain their health and personal independence while continuing to live in their own homes. Services include nursing and physiotherapy, home support, community support and a variety of types of counselling.

## QUEBEC

### LOCAL COMMUNITY SERVICES CENTRES (CLSCs)

**[http://www.ohssn.org/Services/OHSSN\\_Services\\_CLSC.html](http://www.ohssn.org/Services/OHSSN_Services_CLSC.html)**

CLSCs provide basic health and social services to individuals within a geographic area. Home care is offered to qualified individuals, which includes professional care, home support services, and technical support.

## SASKATCHEWAN

### SASKATCHEWAN MINISTRY OF HEALTH – AIDS TO INDEPENDENT LIVING PROGRAM

**<http://www.health.gov.sk.ca/aids-independent-living>**

The Ministry manages the Saskatchewan Aids to Independent Living Program, which provides benefits for people whose long-term disabilities or illnesses leave them unable to function fully. The program helps people lead more independent and active lifestyles.

### SASKATCHEWAN MINISTRY OF SOCIAL SERVICES

**<http://www.socialservices.gov.sk.ca>**

The Ministry offers many programs to seniors. The Saskatchewan Home Adaptations for Independence Program provides financial assistance to lower-income homeowners who want to adapt their home to allow for easier and safer means to perform daily activities. Modifications generally provide help for physical limitations such as installing ramps for wheelchair access or installing grab bars for safe showers.

## YUKON

### DEPARTMENT OF HEALTH AND SOCIAL SERVICES

**<http://www.hss.gov.yk.ca/homecare.php>**

The Yukon Home Care Program delivers health-related services to individuals who have difficulty accessing services in the community due to mobility or health restraints.

### RESPIRE CARE SERVICES

**<http://www.hss.gov.yk.ca/respitcare.php>**

This service is available to provide short-term relief to care persons looking after a relative or friend at home. Respite services are available at all Yukon Continuing Care facilities for up to four weeks.