



***Today's Seniors –
Tomorrow's Housing***

Conference Proceedings

May 15-17 1990, Charlottetown

***Today's Seniors –
Tomorrow's Housing***

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Table of Contents

Introduction	3
Executive Summary	7
Opening Remarks, “Getting to Know You”	9
David Fram	
Fred Eberman	
Welcoming Remarks	11
The Honourable Joseph Ghiz	
The Honourable Eileen Rossiter	
Andrew Wells	
Michael Daley	
Panel Discussion 1, “Affordable and Accessible Housing”	13
John Alyward	
Gary MacLeod	
Debra Darke	
Questions and Answers	
Luncheon Address	17
The Honourable Roberta Hubley	
Panel Discussion 2, “Alternative Housing Options”	19
Joyce Pickles	
George Cross	
Colin Collette	
Questions and Answers	
Dinner Address, “Homes for Seniors Today and Tomorrow”	23
Dr. Gloria Gutman	
Panel Discussion 3, “Community Support”	27
Laraine Poole	
Dorothy Breeze	
Alan Parks	
Jean Dewar	
Olive Bryanton	
Sister Pauline Burke	
Margaret Quinn	

Panel Discussion 4, “Planning for Independent Living”	31
Anne-Marie Poirier	
Adrian Good	
Donna MacArthur	
Questions and Answers	
Luncheon Address	35
The Honourable Alan Redway	
Conference Wrap-up, Workshop Feedback	
Plenary Session	37
Panel Discussion 1	
Panel Discussion 2	
Panel Discussion 3	
Panel Discussion 4	
Closing Remarks	41
Peter Doucette	
The Honourable Eileen Rossiter	
Fred Eberman	
David Fram	
Acknowledgements	43
Appendices	
A: Program Planning Committee	
B: Speakers’ Index	
C: Facilitators and Recorders	
D: Exhibitors	
E: Background Information for Those	
Interested in Seniors’ Housing	

Introduction

The 25 year period from 1986 to the year 2011 will see a substantial rise in the proportion of seniors in the Canadian population. Statistics Canada estimates that the number of Canadians age 65 and over will almost double during this time. It is anticipated that there will be just under five million Canadian seniors by the year 2011 and that, by 2045, seniors will represent more than one in every five Canadians.

The effect of these demographics upon social and political issues has not escaped notice. Seniors will have a dynamic role as voting constituents and organizations devoted to their welfare and quality of life will have a high visibility and priority. Special gerontology programs and educational self-help initiatives are already being pioneered across the country. It is difficult to find a Canadian city that is without seniors' apartments or institutional care facilities.

Interest and concern about the special circumstances facing seniors will continue to hold an important place in municipal, provincial, and federal social priorities. At the same time, however, deficit reduction has risen to the top of the economic agenda, and groups such as single parent families are, in a sense, competing with seniors for funding.

It is evident that society must become increasingly judicious and innovative in the distribution of limited economic resources. The provision of seniors' housing presents an interesting challenge because the cost of seniors' housing must be offset by extending its usable life. This means that for many years to come, the visions of today's seniors must serve the lifestyles of those who will follow.

Experience has shown that not enough attention has been paid to the need for a dynamic, individualized mix of local housing and support service options for Canada's seniors. Development of a successful housing strategy must rest heavily upon a combination of consultations with local seniors, the introduction of innovative ideas,

and experience on a national and international scale.

In October 1988, Canada Mortgage and Housing Corporation (CMHC) sponsored a national conference entitled "Options: Housing for Older Canadians," in Halifax, Nova Scotia. A major finding of this meeting was the need for further discussion and information-sharing on a provincial/territorial basis. Following the conference, it was determined by the Conference Advisory Committee that CMHC, in co-operation with provincial and territorial housing agencies, would sponsor conferences in each province and territory focusing on the housing needs of the growing seniors population.

In Prince Edward Island, the P.E.I. Housing Corporation joined CMHC in co-sponsoring the conference and providing support staff. To ensure that seniors and others interested in housing issues were involved in the planning of the conference, a Program Planning Committee was established that included representatives from seniors' organizations, the housing industry, health and social service agencies, CMHC, and the P.E.I. Housing Corporation. The mandate of the committee was to address specific issues and examine the options most relevant to P.E.I. A listing of the members of the committee is provided in Appendix B.

The three-day conference was held May 15-17, 1990 at the Prince Edward Hotel in Charlottetown. A total of 234 individuals registered for the conference; of these 129 were seniors, who were defined, for the purposes of the conference, as those 55 years of age and over.

A range of occupational categories were represented at the conference. The following table displays the numbers of participants attending according to the occupational category to which they assigned themselves (Table 1).

The category "Interested senior" refers to the actual number of participants aged 55 years and over attending the conference.

The Seniors Secretariat of Health and Welfare Canada provided financial assistance for travel and accommodation to facilitate the attendance of seniors at the conference and to ensure representation from across the province.

The participants received a conference workbook that contained information about the panel topics, explained the different housing and financial options to be discussed in the sessions, and listed their possible advantages and disadvantages. The workbook provided participants with an opportunity to consider the issues before the panel sessions, and acted as a guide during the workshop discussions. During the conference, four plenary panel discussions were presented: "Affordable and Accessible Housing," "Alternative Housing Options," "Community Support," and "Planning for Independent Living." Each panel discussion was followed by a question and answer session. All participants at the panel then attended one of 14 workshops held concurrently at which the topics raised by the panel were discussed. At the wrap-up plenary session, reaction to the panel topics as well as recommendations for future action and/or policy initiatives were presented to the participants and the conference co-sponsors. An encapsulation of each of the workshop's presentations, discussion, and

recommendations can be found in the Executive Summary.

In addition to the panel presentations, participants were addressed by the Honourable Joseph A. Ghiz, Premier of P.E.I., the Honourable Alan Redway, Minister of State (Housing), the Honourable Roberta Hubley, Minister Responsible for the P.E.I. Housing Corporation, the Honourable Eileen Rossiter, Senator, Peter Doucette, M.L.A. for 3rd Kings, Andrew Wells, General Manager, P.E.I. Housing Corporation, and Michael Daley, General Manager, CMHC Atlantic Region. A keynote address was presented by, Dr. Gloria Gutman, Director of the Gerontology Research Centre, Simon Fraser University.

Table-top exhibits were on display throughout the conference and provided an opportunity for participants to gather information and talk to representatives of government agencies, national associations, and non-profit organizations providing housing, health, and support services to seniors.

Seniors played a vital role in the P.E.I. conference. Their interest, enthusiasm, and knowledge were beneficial to those who seek to meet the needs of seniors. The conference gave rise to great expectations. Tomorrow is here and it is time now to turn words into actions.

Table 1

Interested senior	129
Municipal government	4
Provincial government	29
Federal government	26
Financial institution	1
Non-Profit/Co-operative Housing	3
Health Care, Gerontology	14
Developer/Builder/Real Estate Agent	12
Architect/Professional Designer	3
Other	13
Total number of participants	234

Conference Proceedings

These proceedings are a summary of each of the sessions at the conference. For those who wish to have verbatim reports, audio cassette tapes are available. The tapes, along with other reference material related to seniors' housing, can be obtained by contacting:

Canadian Housing Information Centre
CMHC National Office
682 Montreal Road
Ottawa, Ontario
K1A 0P7
Telephone: (613) 748-2367

Executive Summary

A three-day conference was held May 15 through 17, 1990 in Charlottetown, P.E.I. This conference was the fifth in a series of provincial/territorial conferences held across the nation and was entitled "Today's Seniors — Tomorrow's Housing."

The objectives of the Prince Edward Island conference were twofold:

- to identify the issues seniors face in meeting their housing needs; and
- to discuss and formulate practical solutions in response to changing housing needs.

Seniors' organizations, the housing and financial industries, and social service agencies were involved in planning the conference. The conference program included plenary sessions, two luncheon addresses, a keynote dinner speaker, and four panel presentations on the following topics:

- **Affordable and Accessible Housing**— This panel examined housing options that would appeal to seniors as a diverse group with different income levels and preferences. The options discussed included co-operative housing, retirement communities, garden suites (or "granny flats"), and condominiums. Innovative financial options were also discussed. Participants considered that existing options often failed to meet their needs. In particular, small size, poor layout and high costs were some of the problems raised. Seniors also discussed means of improving communications between themselves, housing designers, and policy and program co-ordinators in all levels of government.
- **Alternative Housing Options** — This panel focused on housing options that allow for independent living in combination with support systems. Options discussed included garden suites, home sharing, and congregate housing. Points raised by the participants centred

upon costs. Many participants were surprised by the relatively low cost of existing congregate homes for single women. Garden suites, a concept new to P.E.I., attracted a great deal of interest. It was suggested, that zoning regulations might be altered to allow widespread use of the concept in the province.

- **Community Support** — This panel examined those community services that are currently available and services that may be available in the future. This topic was very well received by participants. Feedback from the workshops emphasized the need for communication between seniors', their organizations and between all levels of government. It was clear that P.E.I. seniors need little incentive to organize themselves and provide better facilities for themselves. Rather, they felt that with help with communications they would soon be able to influence designers and builders so that the problems with accommodation that they currently experience could be avoided in the future.
- **Planning for Independent Living** — This panel discussed the challenges of promoting building and living space design for an aging population that wishes to extend opportunities for independent living. It was recommended that the P.E.I. government adopt the National Building Code and the barrier-free design concepts included in it. Seniors stated that many public buildings in P.E.I. had features that made them difficult for seniors to access. Other points raised included a recommendation for a provincial design service that would assist individuals and developers in preparing housing plans suitable for seniors. Fears were also expressed that some seniors' housing is at too great a distance from family and friends. Finally, some participants said that most existing seniors' housing was too small and lacks common room type facilities such as hobby rooms.

After each plenary panel presentation, participants met in 14 concurrent workshops to further evaluate the potential of housing options for P.E.I. seniors. Results from the workshops were presented by the conference co-chairperson in a wrap-up session at the end of the conference. These results, in the form of concerns and recommendations, can be found in the "Conference Wrap-Up" session (page 37).

In general, four strong messages emerged from the participants. These were:

- **Seniors wish to remain independent and in their own homes for as long as possible.** Participating seniors felt strongly, that if services were provided to them to assist in modifying their current accommodation, the length of time they could live independently would be extended. The impact of rising costs on fixed incomes was considered to be the greatest obstacle to seniors wishing to remain in their own homes.
- **Seniors wish to have a range of options from which to choose housing alternatives.** It was felt that, if restrictions on alternative financing were eased, seniors' range of options would automatically be extended. This was also true of municipal zoning regulations, which limit the use of options such as garden suites.
- **There is a great need for improved communications and co-ordination between seniors, and all levels of government providing services to seniors.** This desire for better communication was so strongly felt, especially by those living in rural areas, that many suggestions were made to improve the status-quo. These included newsletters from governments to seniors and the creation of seniors' information centres staffed with resource people and a co-ordinator. It was strongly stated that, if seniors knew more, they could do more for themselves.

- **Seniors must be part of the process of determining service and housing alternatives.** This point referred particularly to the desire by seniors to have input into the design process of both buildings and programs. Much interest was shown in the low cost of universal design measures when they were included during the construction of a building. Programs might be more cost-effective if seniors were consulted in the early stages of their creation. It was strongly recommended that P.E.I. adopt the National Building Code, which includes guidelines for universal design features.

In her closing remarks to the conference, Senator Eileen Rossiter spoke of the importance of the conference in relation to its intention to ensure that older residents of the Island have a wide range of choices for housing. To realize their choices, co-operation is required between all levels of government, builders, developers, financial institutions, and those providing services to seniors. CMHC, Senator Rossiter added, was dedicated to this, the broad aim of the conference.

Speaking on behalf of the government of P.E.I., the Honourable Roberta Hubley, Minister Responsible for the P.E.I. Housing Corporation, said that the conference format had created an open line of communication between experts and seniors. "We are really not talking about what has been — we are trying to anticipate a changing future," she added. "Housing is a basic requirement," the Minister noted, "but it doesn't just happen. It doesn't come from just one source." Mrs. Hubley continued that, "We in the provincial and federal governments will have a role to play in meeting future needs but it doesn't end there." All levels of government and seniors themselves must work together in solving the problems of seniors' housing for themselves and for future generations.

Opening Remarks

“Getting To Know You”

David Fram, Conference Co-chairperson
Public Affairs and Business Development Officer
Canada Mortgage and Housing Corporation

Fred Eberman, Conference Co-chairperson
Director of Planning and Co-ordination
Prince Edward Island Housing Corporation

The proceedings began with a gathering of all participants. The co-chairpersons, David Fram, Public Affairs and Business Development Officer, Canada Mortgage and Housing Corporation (CMHC), and Fred Eberman, Director of Planning and Co-ordination, Prince Edward Island Housing Corporation, officially opened the “Today’s Seniors — Tomorrow’s Housing” conference and welcomed all participants. It was announced that the address by the Honourable Alan Redway, Minister of State (Housing), had been rescheduled to the next days luncheon.

David Fram explained that the conference was co-sponsored by CMHC and the P.E.I. Housing Corporation. He expressed

the wish that the conference would function as a “two-way street.” “We will provide you with the information that we are aware of, and then we will ask you to consider these options and provide us with your thoughts on what you think would be most appropriate for the situations that you see.”

Adding to the welcoming remarks, Mr. Fram explained that, “We are planning to explore a range of choices and options that could be suitable for the Island. We will draw upon your knowledge and experiences to make recommendations about the ideas brought forward.”

The participants were then invited to continue their preliminary discussions on conference expectations at a reception.

Welcoming Remarks

- Moderator: John Dawes
Provincial Director/Manager
CMHC, Charlottetown, Prince Edward Island
- Speakers: The Right Honourable Joseph A. Ghiz
Premier, Prince Edward Island
- The Honourable Eileen Rossiter
Senator
- Andrew Wells
General Manager
P.E.I. Housing Corporation
- Michael Daley
General Manager
CMHC, Atlantic Region

Participants were welcomed to the conference by the Premier of Prince Edward Island, the Right Honourable **Joseph Ghiz**, who was introduced by **John Dawes**, Provincial Director, CMHC. The Premier pointed out that Prince Edward Island is in the unique position of having the highest per capita number of senior citizens in the country. By the year 2030, 25 per cent of Island residents will be age 65 or over.

In the future, "increased longevity will add to the number of years during which older seniors will require innovative housing options," said the Premier. "Developing ways to provide these options, in environments that allow older seniors to maintain independence and exercise control over their lives, will be one of the greatest challenges faced by society as we plan for the next century," he continued.

Federal and provincial governments will play an important role in meeting this challenge, and it is essential that planning begins today to meet tomorrow's needs. "What this conference is all about," stated Premier Joseph Ghiz, "is for you to tell governments what your expectations are, what your needs are, and whether we are delivering programs and services, with respect to housing in particular, that meet

your needs. If not, then governments must adapt, must change."

An official welcome to the participants on behalf of the Honourable Alan Redway, Minister of State (Housing) was delivered by the Honourable **Eileen Rossiter**, Senator. She stated that the conference had been convened as a direct result of the "Options: Housing for Older Canadians" conference held in Halifax in October 1988. "For the first time on a provincial basis," the Senator stated, "we will have seniors, those who provide support services, builders, developers, architects, and financiers together in one place to explore and develop new options for seniors' housing." She expected that "all seniors will benefit from this conference," stating, "Your presence is crucial for the success of the conference."

The current housing situation in P.E.I. was reviewed by the General Manager of the P.E.I. Housing Corporation, **Andrew Wells**. The province has a "strong commitment" to the needs of its seniors, he stated. Current programs provided by the province include a municipal property tax deferral program, special extended care programs, and the Emergency Home Repair Program and the Provincial Contribution to the Seniors Home Repair Program. As well, the P.E.I. Housing

Corporation administers 1102 seniors' apartments in 39 communities across the province. There is, however, a great deal more work to be done. "Our aging population demands innovative and creative approaches in the provision of seniors' housing," stated Mr. Wells.

Final welcoming remarks to the participants were delivered by the CMHC Atlantic Regions's General Manager, **Michael Daley**. He identified a range of initiatives offered through CMHC that are specifically designed to provide seniors with affordable housing. These include public housing, non-profit housing, co-operative housing, rural and Native housing, emergency repair, and rent subsidies. In addition, the Residential

Rehabilitation Assistance Program, assists low-income individuals to repair homes and helps disabled persons to undertake modifications to their dwellings.

"Given the need of all governments to exercise fiscal restraint," Mr. Daley continued, "it will be important to develop more affordable options so that as many seniors as possible will be able to satisfy their requirements without subsidies." When achieved, this objective will enable governments to target subsidies in a more cost-effective manner. The General Manager then cited this conference as a positive response to the need for co-operation between all levels of government.

Panel Discussion 1

“Affordable and Accessible Housing”

Moderator: John Dawes
Provincial Director
Canada Mortgage and Housing Corporation
Charlottetown, P.E.I.

Panelists: John Alyward
Housing Co-ordinator
Atlantic Peoples Housing Ltd.
Charlottetown, P.E.I.

Gary MacLeod
Provincial Chairperson
P.E.I. Home Builders' Association
Charlottetown, P.E.I.

Debra Darke
Director, Research Division
Canada Mortgage and Housing Corporation
National Office
Ottawa, Ontario

The first plenary panel session of the conference explored the concept of affordable housing. Beginning with an explanation of two types of affordable housing, the panel moved on to investigate financial options that would make a wider range of housing available to seniors.

Co-operative Housing

John Alyward, co-ordinator for Atlantic Peoples Housing Ltd., explained that “a co-operative is a very, very simple idea. It’s a group of people who work together towards a common goal.” Co-operative housing projects are member-controlled, non-profit organizations that own the project. Members are tenants, but unlike traditional rental arrangements, co-operatives allow each member a vote in the operation and management of the building. Each year, members elect a board of directors from among their number to manage the business and affairs of the co-operative.

Co-operative units are thus not individually owned; rather, they are leased from the co-operative. Instead of rent, members pay a monthly housing charge to cover the cost of the mortgage, taxes, and operating expenses. These charges rise only in response to increasing expenses.

Membership in a co-operative “means joint ownership and control of one’s housing,” stated Mr. Alyward. “From the co-op’s inception, the members decide on design, development, and policy. Later they serve on committees responsible for activities including member selection, maintenance, finance activities, and newsletters.” Each member can run for election to the board, and all members are asked to attend meetings and participate in decision-making. Staff or other professionals may be hired to handle specific problems, but the final decisions and responsibilities rest with the members.

Co-operative housing has a number of advantages as a means of providing affordable housing. First, the co-operative is

a non-profit corporation and this in itself keeps costs down. From the tenants' point of view, security of tenure, democratic control by members, and the fact that the housing can be designed to meet the specific needs of tenants, are all benefits of considerable value. In addition, there is a potential for co-operative housing to maintain or rebuild communities threatened by decay or urban renewal. From the point of view of seniors, the affordability, control over the living environment and the opportunity to develop a sense of community, for support and camaraderie, are all specific benefits offered by co-operative housing.

Despite these positive aspects, Mr. Alyward cautioned that "housing co-operatives are not for everyone." Members must be willing to invest the time required to participate on committees, be amenable to interacting with other members to achieve common goals, and be in agreement with the democratic process which governs the management of co-operatives.

Retirement Communities

According to Gary MacLeod of the P.E.I. Home Builders' Association, "there are no hard and fast rules in the seniors' market." He illustrated his point with a story about a potential customer who called on him to discuss building a new home. Even though this gentleman was 83 years of age, he considered he had many years of life yet to live and desired a new, larger and better house. Mr. MacLeod stated that although it is difficult to generalize, there are two major private sector options for seniors' housing: to stay in one's current home for as long as possible, or to move into some form of aesthetically pleasing seniors' community development.

Although retirement communities are not now an option in Prince Edward Island, Mr. MacLeod predicted that this will change as the Island's population ages and an increasing number of out-of-province seniors choose to migrate to P.E.I. for six months of the year. He explained that a retirement community usually consists of a number of single-family "dwelling units" or homes. Each unit may be under freehold or condominium ownership. The size of any

given community can range from a small subdivision on a street of five to ten houses, to a large complex of 200 to 300 units with a "high degree of infrastructure and supporting services."

Retirement communities are usually centred on a particular recreational activity, such as golf, sailing, or tennis. They promote leisure activities and an "independent and active lifestyle among active seniors. It tends to encourage friendships and socialization, and normally excludes younger people." One of the major disadvantages of retirement communities is that they require a large capital investment for initial set-up.

For those unfamiliar with condominiums, a major component of many retirement communities, Mr. MacLeod explained that although the units are individually owned, common areas such as walkways, recreational sites, parking, utilities, and exterior walls are owned by the condominium association members as a whole. As with co-operative housing, maintenance costs rise over time and residents must be willing to live according to community rules.

Financial and Tenure Options

Debra Darke, Director of CMHC's Research Division, provided an overview of the financial and tenure options available to seniors, some having emerged in recent years and others likely to be available in the future. She advised seniors to consider two important factors when deciding among these options: "What are my own preferences, and which option best suits my particular needs."

Ms. Darke focused first on financial arrangements applicable to those seniors who wish to remain in their own homes. More than 60 per cent of Canadian seniors fit this category and, of these, 85 per cent are free of mortgages. Of these, however, 300 000 have incomes below \$15 000. In Prince Edward Island, 72 per cent of seniors own their own homes, 93 per cent have no mortgages and of these, almost 40 per cent earned less than \$15 000 in 1988.

Ms. Darke suggested that for some of these seniors the opportunity to convert home equity into cash may be an attractive

means of raising capital. This money could then be used to repair, renovate, or modify homes; purchase a garden suite (or "granny flat"); build an accessory apartment; pay for support services; assist children or grandchildren; take a cruise around the world; or provide supplemental income.

There are two basic ways in which home equity can be converted into cash: loan plans and sale plans. As the name indicates, **loan plans** involve borrowing and using the home as collateral. By contrast, **sale plans** involve selling the home for a lump sum and renting it back from the purchaser or investor and entering into some form of life lease arrangement.

Loan plans include **simple reverse mortgages, reverse annuity mortgages, lines of credit, deferred payment lump sum loans, and deferred payment of property taxes.** Any of these loans can be arranged for a fixed term, split term, residency term, or life term. Although **reverse mortgages** are available on a limited basis in Ontario and Vancouver, lenders have not yet made this plan available in Prince Edward Island. "Currently at CMHC we are examining the possibility of insuring this type of mortgage so that it can be made more widely available to seniors throughout the country," explained Ms. Darke.

There are three basic types of sale plans: **sale leaseback, life tenancy/life estate, and shared equity.** Debra Darke noted that with the exception of shared equity arrangements, sale plans are not yet available in Canada but may soon emerge.

For those seniors who choose to move to retirement housing, Ms. Darke identified a number of financial options, some of which are currently available and others which should soon be available. These include **loan stock arrangements**, in which the senior makes an interest-free loan to a developer in return for life-time rent-free housing; **equity housing**, in which a part of the equity is paid by the senior in return for lowered rent costs; and land leasing in which the land for housing is leased for a long period.

Ms. Darke indicated that CMHC publications and information regarding financial and tenure options are available from local offices of Canada Mortgage and Housing Corporation.

Questions

After the panel presentations were completed, the Moderator called for questions from the floor. A participant from Summerside expressed her desire to see common dining areas incorporated into seniors' housing complexes to ensure that all residents receive nutritionally balanced meals. Debra Darke responded that the described model of housing with dining facilities is one of the options that CMHC is examining and is providing information about to developers and seniors.

Another participant stated his belief that it is difficult, if not impossible, for seniors to secure loans, and questioned whether or not new financial options are truly an option for those who have little income. Debra Darke agreed that a number of the options relating "to finance and tenure may be available only to Canadians of middle or upper income." She went on to explain that there are, however, other alternatives such as "social housing program options, delivered by CMHC and our provincial counterparts, which are targeted to Canadians, including senior Canadians, who may not have much income or who may not have an asset in their home."

Ms. Darke was asked if a senior's pension would be affected by converting home equity into cash, and whether or not this cash would be considered income and therefore taxable. She responded that converting equity from a home would "happen quite independently of any income you receive from pensions." Implications for income-tested pension programs such as the Guaranteed Income Supplement would have to be explored. She stated that with the new financial options, CMHC would have to clarify with Revenue Canada how such income would be considered for income tax purposes.

A senior from Kensington had a number of suggestions to be considered in the construction of seniors' housing. She recommended that everything should be on one floor, "with no steps to climb up or fall down." A doorway should lead directly to the garage and walk-in cupboards should be constructed so that clothing and shelves could be reached from the floor while a

separate cupboard should be available, with accessible shelves, for cleaning products and appliances. She also suggested that units should have a laundry room with accessible shelves.

A complete summary of the concerns and recommendations expressed by the participants in the workshops following this panel presentation is found in the "Conference Wrap-Up" session on page 37.

Luncheon Address

The Honourable Roberta Hubley
Minister Responsible for the
P.E.I. Housing Corporation

The Honourable **Roberta Hubley** extended greetings to participants and congratulated the Program Planning Committee and the staff of both CMHC and the P.E.I. Housing Corporation for their excellent work in planning and co-ordinating the conference. She cited many changes in technology and attitudes during the past 10 years, suggesting that there has been "a quiet revolution in the way we view seniors." Ten years ago, "it would not have occurred to most government officials to let seniors do their own planning for services." The focus at that time would have been on what government could do for seniors and "not on what seniors could do for themselves, or on what the private sector could do, or on what community organizations could do."

Affirming the role of provincial and federal governments in meeting future housing needs for seniors, Mrs. Hubley spoke of the necessity of ensuring that the weak, the disadvantaged, and the needy have resources upon which to draw. She proposed that government has an additional responsibility to "stimulate debate, to encourage ideas, and motivate action," and assured participants that the discussions taking place at the conference would indeed result in government action.

Speaking in particular about one housing alternative for seniors, the garden suite (or "granny flat") she announced provincial government approval and funding of a Garden Suite Pilot Project for Prince Edward Island. The project will be co-ordinated by the P.E.I. Housing Corporation and the unit will be located in Kings County. Mrs. Hubley also stated that the Province and CMHC are working to initiate a similar project in Prince County. The Minister expressed optimism that these projects represent only the beginning of an expansion of housing options available for seniors in Prince Edward Island.

In the Minister's opinion, the conference findings could help determine the long range goals for the provision of housing choices for seniors as well as opening lines of communication between experts who are aware of housing alternatives and those who have a need to know about these options. According to Mrs. Hubley, "The information shared in these two days will lay a solid foundation for the planning of our future housing options" and the "discussions here will lead to action not only by government, but also by community organizations, the business sector, and seniors themselves."

Panel Discussion 2

“Alternative Housing Options”

- Moderator: Fred Eberman
Director of Planning and Co-ordination
P.E.I. Housing Corporation
Charlottetown, P.E.I.
- Panelists: Joyce Pickles, R.N.
Housemother
Stamper Residence (Congregate Housing)
Charlottetown, P.E.I.
- George Cross
Garden Suite Pilot Project
Fredericton Non-Profit Housing Association
Fredericton, New Brunswick
- Colin Collette
Co-ordinator, Homesharing Program
Dartmouth Senior Centre
Dartmouth, Nova Scotia

For many seniors, their ability to maintain their independence as they grow older is of paramount concern. A number of housing alternatives are currently available that are designed to promote both independence and security. Three of these options, **congregate housing**, **garden suites** (or “granny flats”), and **homesharing** were the focus of the panel presentations in this plenary session.

Congregate Housing

For senior women residing in Prince Edward Island, congregate housing (in which occupants have their own private living quarters but meals are eaten in a communal dining room) is available at the Stamper and Charlotte Residences in Charlottetown. **Joyce Pickles**, House Mother at the Stamper Residence, explained that the homes offer a total of 36 private rooms in addition to dining and common areas. A housemother and staff ensure the security and well-being of residents. Speaking of “her ladies,” Mrs.

Pickles said that at the residences “it’s one big family. It’s just as if they were our mothers.” Most residents bring their own furniture from home and have their own telephones. They do their own chores if they are able, and help out around the house if they wish. They can also come and go as they please. Usually residents meet together at meal times and frequently watch television as a group in the evening.

Charlotte and Stamper Residences are non-profit organizations. The rent covers food, wages, heat, lights, and the upkeep of the buildings. Although the expenses required to maintain the older buildings are quite high, Joyce Pickles stated that “any ladies who have their pension plus a supplementary pension can afford to live in the Charlotte and Stamper Residences, be very safe, have independence, and also have spending money left over.” Mrs. Pickles gave congregate housing a glowing recommendation and stated: “This type of housing works, and I feel it works well.”

Homesharing

As with congregate living, homesharing offers the opportunity for companionship and sharing costs. The concept of homesharing was explained by **Colin Collette**, Co-ordinator of the program in Dartmouth. It involves bringing together a senior who owns his or her own home or apartment with an unrelated individual who is seeking accommodation. The two people pool their personal and financial resources and share the home together. The result for most seniors is a substantial reduction in household expenses and an increase in disposable income.

The Dartmouth Senior Centre has taken on the task of facilitating homesharing by initiating a program that offers housemate referral and counselling services. SHARE (Seniors' Housing at Reduced Expense) attempts to match seniors with seniors, but some intergenerational matching is conducted as well, provided one member is age 65 or over. "Perhaps the time has come to set up a homesharing agency in Prince Edward Island," suggested Mr. Collette.

Homesharing works best, Mr. Collette said, "when all parties involved have clear expectations, they express and understand the expectations between themselves, they engage in open communication about ongoing needs, and they have complementary needs or a sense of mutuality."

Colin Collette explained that the services provided by his program include the registration and screening of homeowners and homeseekers. The screening process requires that references be checked and in-depth home interviews be held. As well, there is a home inspection, and introductions between potential home sharers are facilitated. Lastly, home sharers are provided with assistance in drawing up an agreement between themselves. Counselling and assistance after home sharing has started is also available.

Garden Suites

George Cross, of the Fredericton Non-Profit Housing Association, spoke of his experience with a garden suite demonstration project in Fredericton, New Brunswick and delivered a

slide presentation depicting site preparation and actual set-up of the unit. Mr. Cross stated that Mrs. Rosina Boyd, who now occupies the suite, thinks "it's the greatest thing since sliced bread."

For seniors who wish to maintain their independence and privacy, yet remain close to their families, the garden suite may be the solution. The suite is a small, self-contained house or cottage that can be located on the same lot as the home of close family members. It usually contains one bedroom, living room, dining/kitchen area, bathroom, storage and laundry facilities. The unit is both reusable and movable, and requires only a willing host family, a suitable lot, and an acceptable location.

Highlighting the advantages of garden suites, Mr. Cross spoke of portability, private living quarters, opportunity to maintain independence, and adaptability for special needs such as wheelchair ramps and grab bars. The units are also energy efficient, non-institutional, and they release conventional housing for use by younger families. Garden suites reduce the need for public services because of the informal support provided to the occupants by their families. They also allow seniors to keep their own lifestyle by, for instance, continuing to own pets. Once there is no longer a use for the unit, it is readily removed and relocated at another site.

The need for amendments to zoning regulations to allow garden suites to be installed on established lots was identified as a potential problem, as were the high costs associated with the set-up and later relocation of the unit. Access to the unit and parking may also prove difficult. While endorsing the use of garden suites, Mr. Cross recommended that people planning to install garden suites, non-profit housing associations or other sponsoring groups promoting them as well as municipal governments, need to give careful consideration to a number of problems before proposing the addition of a garden suite to an existing home. These considerations include occupancy control, the effect on local property values, access to the unit, and the need for a buffer between the unit and neighbours. Other difficulties that may arise include the provision of sewage, water, and

power to the suite in relation to the capacity of existing street services and the size and appearance of the unit.

Questions

After the presentations, the Moderator called for questions from the floor. A great deal of interest was expressed in congregate housing. In response to a question regarding the rent paid for this type of housing, Joyce Pickles stated that, at the Charlotte and Stamper residences, it ranged from \$600-\$700 per month, depending on the size and location of the room. This statement was greeted with a certain amount of disbelief by one woman who claimed that it was much less than costs at some other forms of seniors'

housing. Mrs. Pickles explained that the costs were lower because "at the present time, we don't have a mortgage because it has been fully repaid."

One gentleman suggested that the residence costs were lower than a nursing home because there was no nursing care component. Mrs. Pickles agreed that the residences do not offer nursing care, but "we do a lot of care that probably a family would do for their mother."

A complete summary of the concerns and recommendations expressed by the participants in the workshops following this panel presentation as found in the "Conference Wrap-Up" session on page 37.

Dinner Address

“Homes for Seniors Today and Tomorrow”

Keynote Speaker: Dr. Gloria Gutman
Director, Gerontology Research Centre
Simon Fraser University
Vancouver, B.C.

Dr. Gloria Gutman began her address by presenting some statistics on Canada's seniors. In 1986, 2.7 million Canadians (10.7 per cent of the total population) were aged 65 or over. Most older Canadians live in Ontario (37 per cent), Quebec (24 per cent), and British Columbia (13 per cent). When provinces are ranked according to the percentage of their population aged 65 and over, however, Prince Edward Island is at the top of the list with 12.7 per cent. P.E.I. also ranks near the top when the net immigration of seniors to the province is considered. Dr. Gutman suggested that this trend can be explained by the belief that “once a person is an Islander, they're always an Islander, and sooner or later they come back.”

In considering the housing needs of older Canadians, Dr. Gutman stressed that it is important to recognize that the older population is both heterogeneous and in transition. Current life expectancy rates in Canada are 79.6 years for males and 83.9 years for females. As well, from 1931 to 1986 the median age of the Canadian population increased from 24.8 to 31.6 years. “The most rapid gains in our population are amongst those 65 and over, and within the 65 and over group, amongst those who are 80 years of age and over,” she explained.

Gerontologists note that the “younger old,” those aged 65 to 74 years, are quite different from the “older old,” those aged 75 years and over. The “younger old” tend to

be more educated, more travelled, healthier, and make fewer demands on the healthcare system.

There are also substantial differences between the sexes. While most older Canadian men are married (77 per cent), the situation is quite different for women. The percentage of women between the ages of 65 and 74 years who are married is only 54 per cent, while for those aged 75 and over, the rate drops to 22 per cent. “This has tremendous implications for housing,” stated Dr. Gutman. When considering married persons and single persons, and males and females, the most financially disadvantaged group are older females who are not married. “This is the group for whom we really have to be most concerned when talking about social programs and housing issues.”

Dr. Gutman noted the importance of considering “cohort differences,” that is, differences between people who retired 40 or 50 years ago and those who are retiring today. For example, in the United States between 1940 and 1980, the proportion of people aged 65 and over who owned their own homes increased from 46 per cent to 65 per cent. The trend has been the same in Canada; 64 per cent of older Canadians are now living in dwellings that they own.

Although the majority of these homes are single-family dwellings, an increasing number of seniors are purchasing condominiums. There is also an increase in

the number of seniors, particularly women, who are living alone or in institutions. At the same time, the number of seniors living with their children has decreased. Dr. Gutman stated that this decrease can be explained by a number of factors: improved pensions, greater availability of housing for seniors, and seniors' desire to remain independent for as long as possible.

The speaker suggested that policymakers and senior civil servants have recognized that seniors wish to live independently and have choices. "So a major thrust of Canadian government policy has been to attempt to increase the housing options available to seniors, as well as the financial mechanisms to increase housing affordability."

Dr. Gutman reported on a recent study that Dr. Gerald Hodge and she conducted in three rural areas across Canada, one each in British Columbia, Ontario, and Nova Scotia. The goal of the project was to test a set of "assessment tools", developed by CMHC, so that rural communities and small towns could collect, examine and record their population characteristics and local conditions. This helps the community to evaluate the needs and preferences of its seniors for different types of accommodation and support services. This enables the community to invest in the most suitable options for its senior population.

In the process of testing the seniors' questionnaire, data were gathered on a number of topics, including housing needs, knowledge and utilization of federal housing assistance programs, housing preferences, support service needs, transportation needs, and seniors' future housing plans and preferences.

Based on her experience and the information gathered through this survey, Dr. Gutman offered a number of suggestions for those interested in providing housing for seniors.

- In relation to housing assistance programs, CMHC and provincial housing authorities "need to do a major public relations job in terms of telling seniors about the availability of these programs." Only 17 per cent of the seniors surveyed had received funds from federal housing assistance programs, and the majority knew nothing about them.

- Congregate and/or Abbeyfield housing projects (in which small groups of seniors share a house) should be initiated by community groups as opposed to waiting for government to do it.
- Housing for seniors should be designed to accommodate "aging in place" and not be thought of as temporary shelter. "We need to be thinking, when we construct any kind of new housing, about the person who is moving in today and what that person will be like 10 or 20 years down the road."
- Seniors must be consulted as to their preferences for housing types. The rural survey indicated that sheltered housing (in which seniors lived in purpose-built apartments or small homes with limited care facilities available) and congregate housing were the most popular options for seniors, followed by garden suites (or "granny flats"), smaller homes, mobile homes, homesharing and hiring a live-in housekeeper.
- Policymakers should recognize the importance of constructing new units with some services built-in, and "it is absolutely crucial that we continue to develop our home support services." The areas of greatest need include help with heavy cleaning, snow removal, home maintenance, yard work, and transportation.

Dr. Gutman offered some words of caution in reference to retirement communities. She explained that these arrangements are designed by developers with "young old" or "go-go" seniors in mind and are usually centred around particular recreation facilities. "Retirement communities are mainly developed for high income, educated, healthy people. They are not the answer for our frail elderly," warned Dr. Gutman. "It seems to me that our primary responsibility in terms of housing is to develop housing for those who cannot do it for themselves." She added, "We have to be very careful that we are not misled into thinking that, because the financial situation of seniors today is better than it has been in the past, that we have a lot of seniors out there with a lot of money. In fact, we have a lot of seniors out there without a lot of money."

For seniors thinking about moving, Dr. Gutman had some words of advice about choosing appropriate housing, recommending that they take into consideration their financial resources, current health status, and the availability of formal and informal support services. Other factors include the availability of their

preferred housing type in the location of their choice, and proximity of facilities, services, as well recreational opportunities that will enable them to maintain their current life style. "The theme," she concluded, "both for persons providing housing for seniors and for seniors seeking new housing, is options and choices."

Panel Discussion 3

“Community Support”

- Moderator: Sandy Bentley
Provincial Director
Home Care and Support
Department of Health and Social Services
- Panelists: Laraine Poole
Consultant
Home Care and Support
- Dorothy Breeze
Director
Red Cross of P.E.I.
- Alan Parks
Provincial Command
Royal Canadian Legion
- Jean Dewar
Chairperson
West Prince Seniors' Expo
- Olive Bryanton
P.E.I. Association on Gerontology
- Sister Pauline Burke
Co-ordinator
Queens County Seniors' Infoline
- Margaret Quinn
Cardigan Seniors Crafts and Drop-In Centre

Participants attended a plenary session at which the panelists explained the many services and programs designed for seniors and offered by various groups throughout the province. Seven panelists shared information about the work in which they are involved.

Home Care and Support Services

Laraine Poole, a consultant with Home Care and Support, explained why community support was being highlighted at a housing conference. Quoting from the Habitat (national seniors' housing consultation

process) principles, she stated that “seniors see housing and services as an integrated package which requires holistic, co-ordinated planning.” In defining community support, Ms. Poole said that it is “a range of services provided by the community to help people live as independently as possible. The services may be needed for a short period of time, or as long as necessary, and should assist people to remain responsible for their lives as long as they are able.”

Ms. Poole outlined six features from a 1986 discussion paper prepared by the National Advisory Council on Aging, which

should be considered in the delivery of community support services. These were the need for self management, appropriateness of the service, its availability and accessibility and the need for partnership and co-ordination in the provision of services.

Red Cross of P.E.I. Community Response Program

The Community Response Program was developed in 1986 by the Red Cross and Home Care and Support to meet the needs of seniors living in their own homes. Currently in operation in Souris, Rustico, the Evangeline Region, Summerside, and Charlottetown, program services vary from place to place. The services provided include assistance with Meals on Wheels, group social activities, special luncheons, concerts, accompanying or escort services, and friendly visits.

Dorothy Breeze, Director of the P.E.I. Red Cross, explained that seniors are referred to the program by health professionals, members of the clergy, and workers with Home Care and Support. Individuals who volunteer to assist with the program must provide references and undergo training before they are matched with seniors according to their location on the Island, mutual interests, and gender. "Friendly visiting is the most popular service," stated Ms. Breeze. Although volunteers are required to meet with their senior partner only once a week for an hour, quite often a relationship develops between the two and visits become more frequent and of longer duration. "It's a really great program," concluded Ms. Breeze. "It has been very successful."

Royal Canadian Legion

Alan Parks spoke of the long history of involvement by the Royal Canadian Legion and its Ladies Auxiliary in providing support for seniors. This support is manifested in a number of programs focusing on health, home support services, housing, and community services. For instance, "the Legion annually dispenses \$105 000 for postgraduate fellowships for doctors and nurses to study gerontology," reported Mr. Parks, "and participants are required to teach

what they have learned from the program." In P.E.I., the Legion operates three housing complexes for seniors with another two nearing completion. "The objective of the Legion," he stated, "is to enhance the lives of our seniors."

In recognition of its efforts, the Royal Canadian Legion was recently awarded a Seniors Independence Program grant from Health and Welfare Canada. This grant will enable the Dominion Command to provide more direct assistance to those branches wanting to expand or initiate programs for seniors. A guide for seniors programs is being developed, and Mr. Parks anticipates that this resource will assist branches in assessing the needs of their communities.

Queens County Seniors ' Infoline

According to **Sister Pauline Burke**, among the 7400 seniors who reside within the boundaries of Queens County, Prince Edward Island, "a considerable number live alone with few, if any, family or friends to support them." In an effort to make accessible the many services and programs available to seniors who wish to maintain their independence within their own homes, the Queens County Seniors Information Line, or Seniors Infoline, was conceived and became operational in January 1990.

Sister Burke explained that, since a number of agencies are involved in providing services to seniors, "it is difficult for seniors to know what services are available. Many inquiries result in numerous telephone calls. This can cause undue frustration and delay in seniors receiving appropriate services in a timely manner."

The Sisters of Saint Martha co-ordinate the service and have compiled an index of 107 available services. When a senior calls the line, the operator checks the inquiry in the index and then provides a telephone number and the name of a contact person. "We have been making follow-up calls on some of the inquiries," said Sister Burke, "and the ones contacted said they received service and were satisfied with it."

West Prince Seniors' Expo

Jean Dewar, Chairperson of the West Prince Seniors' Expo, explained that for some time

the seniors of West Prince have been aware that they are not getting enough exercise. Physical activity is essential to promoting physical and mental well-being, but few, if any, recreation programs are designed specifically for older people. Recognition of this reality inspired a group of seniors from Tyne Valley, O'Leary, Alberton, and Tignish to organize a fitness day for seniors focusing on supplying information about the support services that are available, the fitness activities that are appropriate, and the exercise programs that can be organized in local communities.

The one-day event will be both informative and fun. "There will be guest speakers, displays, good food, an exercise period, music, dancing and, if the weather cooperates, a treasure hunt for prizes," she explained. The booths will have displays showing homecare and gerontology programs as well as pensions and services available for the disabled.

The ultimate goal of the Expo is for each community to see the need for activity programs for seniors. "I know that if we can convince people that it's a good thing, it will continue, because seniors will see that it goes on," stated Jean Dewar.

Cardigan Seniors Crafts and Drop-In Centre

Margaret Quinn, Chairperson of the Crafts and Drop-In Centre, reviewed the origins and endeavours of the Cardigan Crafts Shop and Seniors Drop-In Centre. It is a story of how "younger people and seniors worked together to achieve goals," Mrs. Quinn explained. In 1974 a group of Cardigan seniors and "younger people" purchased an old railway station and moved it to a new location.

In the summer of 1977, the Craft Shop opened for business and sales of their high-quality crafts, which include weaving, spinning, stained glass, sculpture, pottery and quilting, have steadily increased since that time. Seniors make up 75 per cent of the membership of the craft group.

Mrs. Quinn said that after attending the "Yes We Can" seniors conference, she conceived the idea of building an addition to the shop to serve as a drop-in centre where

seniors could visit together and work on crafts. With financial assistance from the New Horizons Program, a 44.6 square metre (480 square foot) room was constructed. It was opened in July 1989 with a gala party at which members of the craft group dressed in Victorian period costumes, provided craft demonstrations, and staged a concert.

Besides collecting money for charity and selling their own crafts, the group plans to collect enough information for a book about crafts and life in general in P.E.I.

P.E.I. Association on Gerontology

The P.E.I. Association on Gerontology, with funding provided by the Seniors Independence Program, is in the process of compiling a book on housing options for seniors living on Prince Edward Island. "It is known that housing can promote independence if it is suited to the ability and needs of the individual," noted **Olive Bryanton**, speaking on behalf of the Association.

Ms. Bryanton believes that the Association's book will promote independence by providing seniors with information about what options are available and how they can be accessed. The book will be divided by county, and each section will include a list of housing options, how they can be accessed, and what services are available within the area of each option. Since many seniors wish to remain in their own homes, Ms. Bryanton said, there will also be a chapter devoted to ideas and tips for modifying existing homes to accommodate declining abilities. Another section in the publication will be devoted to assisting seniors and their families to evaluate needs when searching for appropriate housing.

The seniors guide to housing options will be ready for distribution by the end of 1990, and will be available at the CMHC office in Charlottetown and from the P.E.I. Housing Corporation, Home Care and Support, the Division of Aging and Extended Care, and the P.E.I. Association on Gerontology.

A complete summary of the concerns and recommendations expressed by the participants in the workshops following this panel presentation is found in the "Conference Wrap-Up" session on page 37.

Panel Discussion 4

“Planning for Independent Living”

Moderator: Gordon MacKay
Director
Aging and Extended Care
Department of Health and Social Services
Charlottetown, P.E.I.

Panelists: Anne-Marie Poirier
Manager
Education Programmes
Barrier Free Design Centre
Toronto, Ontario

Adrian Good
Occupational Therapist
Home Care and Support
Department of Health and Social Services
Charlottetown, P.E.I.

Donna MacArthur
President
Federation of P.E.I. Municipalities
Charlottetown, P.E.I.

Participants met in plenary session and listened to presentations on three issues that could affect seniors' housing in the future. These were: the use of barrier-free concepts in the design of accommodation, the necessity for everyone, including seniors, to plan for the future with regard to their housing needs, and the need for changes to building guidelines and municipal zoning regulations.

Barrier-Free Design

Anne-Marie Poirier, of the Barrier Free Design Centre in Toronto, informed participants that the information used to design most buildings, furnishings and equipment is based on data collected 20 to 40 years ago from army personnel who, on average, were six foot tall, right-handed males. Therefore, those who do not fit that description often encounter physical barriers and are thus “handicapped by their environment.”

“An approach to designing living space is badly needed that recognizes a wider range of human attributes and disabilities than that which is currently used.” Ms. Poirier stated that such an approach exists and it is called “Universal or Barrier-Free Design.” This concept strives to make living environments not only accessible but usable by all people, whether able-bodied or disabled.

Speaking specifically about housing design for an aging population, Ms. Poirier indicated her belief that in the rush to create more affordable housing, the long-term usefulness of buildings had been overlooked. The homes now being built will become uncomfortable, nonfunctional, and potentially dangerous as owners age. “What we need is housing that supports changes in human performance, such as decreasing eyesight, stamina, and mobility,” she stated.

Explaining that the purpose of adaptable housing is to allow people to live

independently in their own homes, Ms. Poirier offered a list of design changes that do not require major structural work or renovations and which can be incorporated into new dwellings. Access without stairs should be provided from the front door to all rooms on the main floor. In two storey units, space should be reserved to allow a lift to be installed later. In general, all doors and passages should be wide enough for a wheelchair to pass through easily. Also, bathrooms and toilets should be big enough for a wheelchair to manoeuvre in them. All sink controls and door handles should be of the lever type and light switches and thermostats should be usable by one hand or a closed fist.

Other desirable attributes include the tiling of bathroom walls and floors before the installation of the bathtub. This makes the bath area easily convertible to a wheel-in shower if needed some time in the future. In the kitchen, cupboards should be installed that can be raised or lowered on brackets. These changes to housing design ensure that occupants and owners have more choice and flexibility in setting up units to suit individual needs.

These design changes add a maximum of three per cent to the cost of a new home yet potentially increase its market value and certainly increase the usefulness of the building. At the same time, the cost of alterations in the future is eliminated and, because the features are part of the overall design, the appearance is neither ugly nor institutional.

Adaptable housing is still a relatively new concept. Ms. Poirier pointed out that it is gaining in popularity. This is particularly true of the United States, where the concept has been incorporated into the New York State Building Code. She urged participants to promote the use of universal design to builders, designers, owners and all levels of government. Ms. Poirier concluded, "It's time we stopped handicapping people with our designs, and allowed them the choice of living independently in their homes throughout their life span."

Designs and Independent Living

Assisting seniors to maintain an acceptable lifestyle within the community and residence of their choice is certainly a major part of the work carried out by **Adrian Good**, an occupational therapist with the P.E.I. Department of Health and Social Services. "I am interested in how a person is going to achieve the everyday tasks necessary to life, the activities of daily living, if they have a disability," Mr. Good said. He pointed out, however, that it is important to remember that "80 per cent of senior citizens are self-sufficient, independent members of our community."

Adrian Good's clients can be divided into two groups: those who have long-standing health problems or disabilities that compromise their ability to carry out daily activities, and those who are faced with a catastrophic event, such as a stroke or heart attack. Mr. Good explained that for most of his clients, it is the very basic activities of daily living that can present the greatest challenges.

Such questions as ease of access to the toilet, to the bath or indeed the bathroom itself are very important to those with restricted abilities. Beds present another set of problems. "When you get to the bedroom, what sort of bed do you have?" he asked. Older style beds tend to be too high for easy use, while the modern water bed is just as bad because one tends to sink into it.

"There's a basic law of anatomy and physiology, whether it's the bed, the toilet, or a chair: once your backside is lower than your knees, it's a long way up," Mr. Good stated. He continued with examples of other common problem areas including plugs and wall sockets, lamp switches, and door locks.

He stressed it is important for seniors to plan now for the future. "The moment you break your hip, it is perhaps a little bit late to consider what you should be doing to your house to make it accessible." He recommended that seniors apply the "What if I had a disability" principle to anything they are doing to their home.

"Do you realize that the type of carpet you buy may make a real difference in five years to your mobility?" he asked rhetorically. Deep shag carpeting, for instance, is hard to walk on using a cane and hard to push a wheelchair across. "It is important for everyone, seniors included, to take responsibility for planning for the future."

Planning and Building Regulations

Donna MacArthur, President of the Federation of P.E.I. Municipalities, addressed the issue of independent living in relation to municipal building guidelines and zoning regulations. Each municipality in Prince Edward Island determines its own regulations. To date, the National Building Code, which does contain guidelines for universal and barrier-free design concepts concerning accessibility for the disabled, has not been accepted by the provincial legislature. Individual municipalities respond on a piecemeal basis to the needs of individuals within their jurisdictions.

Arguing that there is a need for changes to bylaws and regulations, Ms. MacArthur urged seniors to bring pressure to bear upon municipalities and demand amendments. She admitted that, in the past, municipalities have made changes only when forced to do so, and suggested that the time has come for communities to review their official plans and to envision a future that will incorporate and accommodate the needs of all residents.

The best method for seniors to ensure that this process of re-evaluation and change takes place, is to visit municipal offices as part of a delegation or as individuals and to put forth ideas and requests. Donna MacArthur believes that municipalities will be responsive to seniors, if they know what is required both now and in the future.

"I believe the needs are there," concluded Ms. MacArthur. "I believe there is a receptive mind within the municipalities. I believe seniors now, more than ever, are recognizing their rights. You built the communities and it's up to us and future generations to make your retirement years as rich and enjoyable as we can."

Questions

After the panel presentations were completed, the Moderator called for questions from the floor. A number of suggestions were brought forward by participants in regard to accessibility. These included better lighting in hallways, larger numbers at eye level on apartment doors, a beeper system on traffic lights to indicate traffic flow, and remote control light switches. Anne-Marie Poirier added slip-resistant and non-glare flooring to this list.

A complete summary of the concerns and recommendations expressed by the participants in the workshops following this panel presentation is found in the "Conference Wrap-Up" session on page 37.

Luncheon Address

The Honourable Alan Redway
Minister of State (Housing)

The Honourable Alan Redway, Minister of State (Housing) greeted participants and guests and stated: "This conference brings together a lot of dedicated people. It is this kind of co-operative effort which is needed to make things happen." He spoke of two important messages that have been pursued by CMHC throughout the series of 12 provincial/territorial housing conferences that, "the housing needs of seniors cannot be addressed in isolation from considerations of social, physical and financial aspects," and, "that the thrust of our approach must be to provide choice, to expand the range of options available so that individuals can select the right response to their own circumstances." He continued, "Above all, we must strive to provide older Canadians with opportunities to live independently for as long as possible. It's a simple matter of human dignity."

Most senior citizens today are faced with different circumstances than those encountered by their parents at the same age. They are healthier, more mobile, and have much greater financial independence. Given this, the Minister believes that it can be dangerous for others to make decisions on behalf of seniors. As proof, he cited a recent poll in which older Canadians and their adult children were asked what they saw as priorities for seniors. While the younger generation identified things such as health care and meal services, the seniors themselves stressed the importance of increased social opportunities.

"Increased options for seniors are needed today," he asserted, "and a look into the future indicates the magnitude of the challenge before us." The current over 65 years of age population of Canada is about three million. In just 20 years, this will increase to some five million. Further, with

increased life expectancies, the older senior population, those over 75 years of age, will increase in numbers even more dramatically, from 1.1 million to 2.3 million.

In Prince Edward Island, the over-65 population totals approximately 16 000, but over the next 20 years it is expected to rise to nearly 24 000. The majority of these seniors live and will continue to live outside Charlottetown where the level of support services is not as high as within the city.

Mr. Redway identified some successes in providing shelter to seniors in Prince Edward Island. Since 1984, there have been 318 additional dwellings targeted for seniors established. St. John House, currently in the development stage, will offer housing for seniors and a day care facility for children and St. Patrick's Parish House in Fort Augustus has been converted into apartments for seniors. Also, the King's Square Non-Profit Housing Corporation is offering accommodation on a rent-geared-to-income basis, and Pownal Square, a 29-unit co-operative housing project, has been built.

Despite these successes, the Minister indicated that much more remains to be done. The federal government's strategy is to identify the opportunities to break down barriers, to develop appropriate financial mechanisms, and to work with other government agencies, the housing industry, and consumer groups toward ensuring that the infrastructure is in place to allow new options to develop properly. An example of federal initiatives in this area is the recently announced Affordability and Choice Today (ACT) initiative, which is designed to encourage the elimination of regulatory barriers to new approaches in housing design, such as the garden suite and made-to-convert housing, and to streamline the approval process. This regulatory reform

program will run for four years under the joint management of the Federation of Canadian Municipalities, the Canadian Home Builders' Association, and the Canadian Housing and Renewal Association.

Mr. Redway announced that garden suites are now eligible for federal assistance, on a demonstration basis, under the CMHC Non-Profit Housing Program. CMHC and the P.E.I. Housing Corporation are currently developing plans for a garden suite under this program.

CMHC is relying on four major principles in its efforts to promote choice in senior citizen housing. These are: the involvement of seniors, not only in the design of their housing, but in the development of the policies that affect them at every level of government; the provision of better links between programs and policies bearing on seniors, in housing, in health and in social services; the recognition of the need for a fundamental change in how the design of housing is approached; and the development of the innovative ideas that are necessary to

meet the challenges of today and the future.

Mr. Redway encouraged the seniors among the participants to look ahead to the future and to consider their role in turning ideas into reality. The demand for new options requires active involvement and seniors must be the communicators, informing the public, as well as the private and non-profit sectors of the economy, of the new choices they wish to see made available. No single level of government can fully address all needs, and it is necessary to establish ongoing dialogue at the local level.

The non-profit sector and those in private industry were requested by the Minister to listen to what senior clients say about their needs. Mr. Redway challenged these groups to continue to be innovative in their efforts to address seniors' concerns.

In closing, the Minister of State (Housing) assured conference participants that CMHC will continue to play its part in assisting seniors in their housing needs and asked for seniors' help to continue to do so.

Conference Wrap-up

“Workshop Feedback Plenary Session”

Moderator: John Dawes
Provincial Director/Manager
CMHC, Charlottetown, P.E.I.

Speaker: Dave Fram, Conference Co-chairperson
Public Affairs and Business Development Officer
CMHC, Charlottetown, P.E.I.

Following each of the plenary panel discussions, participants were divided between 14 workshops that met concurrently. The workshop discussions identified a number of concerns as well as subjects on which participants would like more information. A list of recommendations was prepared for each panel discussion. In the conference wrap-up session, these findings were presented to the participants in a plenary session.

Panel Discussion 1 “Affordable and Accessible Housing”

Beginning with an explanation of the various types of affordable housing, this plenary panel session moved on to discuss possible financial arrangements that would make a wider range of housing options available to seniors.

Most of the concerns raised by workshop participants centred on seniors having a range of options from which to choose. The groups supported additional help for seniors to remain in their homes, integration of seniors into community and family units, and more services brought directly to seniors. Interest was also expressed in exploring the possibility of a retirement community on Prince Edward Island.

Other concerns centred on problems with existing housing units. Many participants said that the existing one-bedroom units are too small, there is too much use of concrete floors and there is also a need to improve

security with, perhaps, a resident caretaker. For those continuing to live in their own homes, high maintenance costs were a problem especially as many seniors are on fixed incomes. It was said that the Emergency Home Repair grant of \$1000 was not sufficient to cover costs. Distance was also raised as a problem often encountered by those living in seniors’ housing; distance from services, from friends, family and church. For others, perhaps living in rural areas, distance from services and the fact they often did not know what services were available, all made life difficult.

Subjects upon which workshop participants said they would like more information centred on the costs of housing; the effect upon the Guaranteed Income Supplement of raising cash by selling a home, as well as specific costs related to housing options other than living in ones own home. Participants also said they would like more information about condominiums.

Recommendations

- That in seniors’ housing complexes there be a dining room and common areas for group and hobby activities.
- That there be a design service available for individuals and developers. The service would offer advice on seniors’ housing and on renovations to existing accommodation so as to increase accessibility.
- That a financial planning and related services office be established for seniors.

- That time-sharing options be explored.
- That seniors' information centres be established across the province.

Panel Discussion 2 "Alternative Housing Options"

The ability to maintain their independence as they grow older is of paramount concern to many seniors. This plenary panel session discussed a number of housing alternatives that are designed to promote independence and security. The panel presented information on three options, congregate housing, garden suites, and homesharing.

The garden suite (or "granny flat") option received a great deal of attention during the workshop sessions. While most of the groups thought the concept was interesting, a number of individuals had reservations about its applicability to Prince Edward Island. Workshop participants had the following suggestions concerning garden suites, as well as general comments and recommendations regarding alternative housing options.

With regard to garden suites, participants suggested that some zoning regulations should be changed to meet seniors' needs so that, for example, garden suites could be located on land other than that owned by family members. It was also suggested that mobile homes might be a better option than garden suites for many families. Regardless, two general principles were proposed. These were: that seniors should be involved in any decisions regarding relocation; and, that some services would be required by occupants of garden suites because family members would often be away at work during the day.

Participants commented that the use of existing private housing should be considered before new seniors' housing is constructed. In addition, it was considered that government should withdraw from directly providing housing and, instead, should provide incentives to the private sector to increase its role in seniors' housing.

Recommendations

- That a study be carried out on homesharing and the possible establishment of a central

information registry for Prince Edward Island.

- That policies regarding housing programs be re-evaluated in relation to access.
- That public information/advertising programs be initiated to inform seniors about housing options.
- That alternatives such as seniors' town housing be studied and that admission criteria be based on social needs as well as income.

Panel Discussion 3 "Community Support"

In this plenary session, panelists explained the many services and programs designed for seniors and offered by various groups throughout the province. Seven panelists shared information about the programs in which they are involved.

The presentations on community support generated a great deal of discussion and ideas among workshop participants. The groups identified priorities, concerns, topics requiring additional information, basic beliefs, and recommendations.

As a priority, workshop participants identified the need for information about available services to be communicated to seniors. To assist in this, formal and informal means of communication should be used and a resource person should be hired to coordinate and disseminate information. Informal means of communication include the use of Regional Resource Centres and seniors' clubs. The participants suggested that seniors themselves should be part of the communications network and, in addition, that information should be distributed annually to all seniors' clubs.

Workshop participants raised a variety of concerns regarding transportation services provided to seniors as part of community support programs. Some workshop members believed that volunteer drivers should display identification stickers on their vehicles. There was also concern about the liabilities involved in transporting seniors and general agreement that rural seniors face the greatest problem with transportation.

Many groups identified the need for assistance to seniors with regard to

completing taxation and other government forms. It was noted by many groups that specific information is required regarding drug programs and nutrition. A final concern related to the difficulties experienced by seniors on fixed incomes who are faced with rising costs.

The participants of the workshops also defined a number of basic points about seniors. These are that seniors empower seniors, that seniors must be ready to accept services, and that in general they have a great need for companionship and a wide variety of activities. Workshop participants also stated that while seniors can give leadership, paid support staff are essential for the success of programs.

Recommendations

- That seniors take more initiative in providing leadership in the development of integrated community services.
- That organizations supporting seniors be fully utilized.
- That the New Horizons and the Seniors Independence Program provided by Health and Welfare Canada be continued.
- That occupational therapists contribute to the design of seniors' units.
- That the Queens County Seniors' Information Line be expanded to other counties.
- That more drop-in centres be established.
- That regular rural health clinics be established.
- That advocacy be available for seniors who do not fit program policies and guidelines.
- That contractors and builders be educated to understand the special housing needs of seniors, such as accessibility.
- That conference participants take back information to their communities: "Let's Get Moving!"

Panel Discussion 4 "Planning for Independent Living"

Three issues that could effect the design of seniors' housing in the future were discussed at this plenary session. These issues were: the use of Universal Designer concepts; the

necessity for everyone, seniors included, to plan for the future; and, the need for changes to building guidelines and municipal zoning regulations.

A great number of concerns were raised by the participants. It was considered there is a lack of continuity in the care available for seniors with disabilities. Participants wanted to know how to find out about the decisions that are being made by community and government organizations in response to their needs. Advice is needed, the participants emphasized, on how to follow up on the conference. The workshops proposed that inspection services should be available to help assess the cost of home repairs and renovations. With reference to the concept of barrier-free design, efforts are required to bring about its acceptance and implementation.

A number of points concerning problems with the design of existing buildings were raised. Seniors' units and complexes, it was suggested, needed hobby rooms, wood floors, and windows closer to the floor. In some seniors' homes, the units are too small to accommodate wheelchairs. It was stated that, in general, public buildings had doors that are too heavy for seniors and, hotels especially, require more handrails and wheelchair ramps. In new homes, the participants considered that bathrooms should be larger and two-storey units should have dumbwaiters installed as well as elevators.

Participants suggested that seniors' groups should encourage municipalities to participate in new CMHC programs/options, such as garden suites and congregate housing.

It was also proposed that government should pay the cost of installing a second bathroom, if the need is proven, and that seniors should lobby all levels of government to adopt the National Building Code which already incorporates accessibility guidelines. To this end, it would help if a national senior citizens group could monitor the development of barrier-free design. And lastly, it was suggested there should be better co-ordination to facilitate the use of the services provided by the Royal Canadian Legion.

Recommendations

- That the province adopt the National Building Code.
- That designers of housing being trained now, and in the future, should be taught how to include accessibility features in their designs and how to adapt existing housing for increased accessibility.
- That seniors' drop-in centres be established with the barrier-free concepts used in their design.
- That volunteers, federal, provincial and municipal governments, work together to develop design standards for seniors' housing.

Closing Remarks

- Moderator: John Dawes
Provincial Director
Canada Mortgage and Housing Corporation
Charlottetown, P.E.I.
- Speakers: Peter Doucette
Member of the Legislative Assembly for 3rd Kings
- The Honourable Eileen Rossiter
Senator
- Fred Eberman, Conference Chairperson
Director
Planning and Co-ordination
P.E.I. Housing Corporation
- David Fram, Conference Chairperson
Public Affairs and Business Development Officer
Canada Mortgage and Housing Corporation

Closing remarks on behalf of the provincial government were provided by **Peter Doucette**, M.L.A. for 3rd Kings. He thanked the organizers and the participants for their efforts at making the conference a success. Mr. Doucette said that, "as one of the five MLAs attending the conference," he had obtained a much better understanding of the needs and wants of seniors.

He recalled that in the 1950s, services for seniors were provided by members of their immediate family. As he learned from his own experience with his grandmother, interaction with family and friends was very important for seniors' quality of life. The conference, he concluded, is a "remarkable experience" for him as it helped him realize the complexity of the problems of an aging population.

In her closing remarks on behalf of the federal government, Senator **Eileen Rossiter** spoke of the importance of the conference in relation to its intention to ensure that older residents of the Island have a wide range of choices for housing. The emphasis of the conference is to provide senior citizens with the ability to choose the best solution to suit their particular circumstances, "in health and mobility, in their social needs, in their

financial situation, and all other aspects of their lives."

To make these choices a reality, added the Senator, "co-operation is required between the federal, provincial, and local governments and must include the active involvement of builders, developers, those who finance homes, and those who provide services to seniors." Ongoing dialogue must be established at the local level and seniors must play a central role in these discussions. Speaking specifically to seniors, Senator Rossiter stressed the importance of carrying the conference's message to other seniors in the community, of informing others of choices that could be available, of communicating to the non-profit sector and those in business what is required for seniors, and of stimulating action at the local level to ensure that choices are made available. She challenged the non-profit sector and private industry to listen to the needs and wants of older clients and to pursue the kinds of innovations that were presented at the conference.

On behalf of CMHC and the conference program committee, co-chairperson **David Fram** thanked Peter Doucette and Senator Rossiter for their closing remarks. Mr. Fram

reminded participants that "CMHC and the Prince Edward Island Housing Corporation are always available to participants to talk about programs, applications, and concerns and to be your resource people."

"The success of any conference," added co-chairperson **Fred Eberman**, "is highly dependent on the energy, time, and contribution that those people attending it make. I'm extremely pleased with how this conference has turned out, and I think the major reason for its success has been the work you people have put in over the last two days."

"There is a real challenge out there to many private sector service organizations

and private sector companies that provide products to seniors," he maintained. "I think that in many ways the response of CMHC and the P.E.I. Housing Corporation is not only going to be looking at what kinds of new programs or services we can provide, but how to try to get the private sector to provide a broader range of services and products to senior citizens." Mr. Eberman concluded: "I think you have laid down a challenge to the P.E.I. Housing Corporation, to CMHC, and to all of those government departments and agencies involved in providing services."

Acknowledgments

Canada Mortgage and Housing Corporation and the P.E.I. Housing Corporation would like to thank all those who assisted in the planning, co-ordination, and realization of "Today's Seniors — Tomorrow's Housing" conference: the members of the Program Planning Committee, speakers, panelists, moderators, facilitators, and recorders.

The co-sponsors also wish to thank the co-chairpersons of the conference, Mr. David Fram and Mr. Fred Eberman, for their leadership and direction. Appendix A lists the members of the Program Planning Committee. Appendix B contains an index of the speakers and panelists. Appendix C lists the workshop facilitators and recorders. A list of the exhibitors is available in Appendix D. The success of the conference is due entirely to the efforts and commitment of the groups and individuals named on the following pages.

The co-sponsors would like to thank the St. John Ambulance Brigade (Charlottetown Division) for providing first-aid service during the conference. An active social program was an integral part of the conference. Those involved in providing the formal entertainment are thanked for their contribution. The co-sponsors also appreciate the work carried out by Renaissance Communications of Charlottetown in producing the report of the conference proceedings.

Appendix A

Program Planning Committee

John Alyward

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Charlottetown, P.E.I.

David Bergmark

Architects Association of P.E.I.
Charlottetown, P.E.I.

Jean Breau

Co-ordinator - Public Affairs
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Atlantic Region

Olive Bryanton

P.E.I. Association on Gerontology
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Sister Pauline Burke

Queens County Seniors' Infoline

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P.E.I. Housing Corporation
Charlottetown, P.E.I.

Collin Jackson

Sherwood/Parkdale Lions Club
Charlottetown, P.E.I.

Anne Lie-Nelsen

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Charlottetown, P.E.I.

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Registration Administrator
Canada Mortgage and Housing Corporation
Charlottetown Office

Ross MacDonald

Canadian Bankers Association
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Alan Parks

Royal Canadian Legion
Miscouche, P.E.I.

David Pedlar

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Laraine Poole

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Mary Sutherland

P.E.I. Senior Citizens Federation
Charlottetown, P.E.I.

Wayne Vachon

Finance Manager
Canada Mortgage and Housing Corporation
Charlottetown, P.E.I.

Appendix B

Speakers' Index

Alyward, John	Panel 1
Breeze, Dorothy	Panel 3
Bryanton, Olive	Panel 3
Burke, Sister Pauline	Panel 3
Collette, Colin	Panel 2
Cross, George	Panel 2
Daley, Michael	Welcoming Remarks
Darke, Debra	Panel 1
Dawes, John	Welcoming Remarks
Dewar, Jean	Panel 1
Doucette, Peter	Closing Remarks
Eberman, Fred	Conference Opening Closing Remarks
Fram, David	Conference Opening Closing Remarks
Ghiz, Hon. Joseph	Welcoming Remarks
Good, Adrian	Panel 4
Gutman, Dr. Gloria	Keynote Speaker
Hubley, Hon. Roberta	Luncheon Address -May 18, 1990
MacArthur, Donna	Panel 4
MacLeod, Gary	Panel 1
Parks, Alan	Panel 3
Pickles, Joyce	Panel 2
Poirier, Anne-Marie	Panel 4
Poole, Laraine	Panel 3
Quinn, Margaret	Panel 3
Redway, Hon. Alan Minister of State (Housing)	Luncheon Address -May 17, 1990
Rossiter, Hon. Eileen, Senator	Welcoming Remarks Closing Remarks
Wells, Andrew	Welcoming Remarks

Appendix C

Workshop Facilitators And Recorders

Co-ordinator: Bea Mair

Each workshop group was assigned a facilitator and a recorder whose names are provided below. Facilitators ensured that the discussion was focused and that each participant had an opportunity to be heard. The points raised during the discussions, and the recommendations made by each workshop group, were collected by the group's recorder for presentation to all participants during the Conference Wrap-Up session.

<u>Workshop No.</u>	<u>Facilitator</u>	<u>Recorder</u>
1	Anne Stewart Child and Family Services	Ron Burke P.E.I. Housing Corporation
2	Bill Irwin P.E.I. Housing Corporation	Elaine Perry Canada Mortgage and Housing Corporation
3	Jamie MacLeod P.E.I. Housing Corporation	Pat Winchester Home Care and Support
4	Diane Farquharson Home Care and Support	John McKay P.E.I. Housing Corporation
5	Lynn-Ann Dixon Home Care and Support	Gordon Coker P.E.I. Housing Corporation
6	Sheila McGarry Canada Mortgage and Housing Corporation	Ron Flynn P.E.I. Housing Corporation
7	Janet Yuill Civil Service Commission	Barb MacAusland P.E.I. Housing Corporation
8	Rosalie Hoteling Canada Mortgage and Housing Corporation	Lee Bartley Women's Division Department of Labour
9	Helen Herring Resource Seniors	Mona Arsenault French Services Secretariat, Evangeline Regional Services Centre

10	Betty Fraser Home Care and Support	Kathy Darte Department of Veterans Affairs
11	Armand Arsenault Evangeline Regional Services Centre	Melodie Flemming Home Care and Support
12	Blair James P.E.I. Housing Corporation	Janice Ellis Home Care and Support
13	Jo-Ann MacDonald Aging and Extended Care	Barb White Canada Mortgage and Housing Corporation
14	Brenda Creighton Home Care and Support	Mary Jennings Canada Mortgage and Housing Corporation

Appendix D

Exhibitors

Arthritis Society/P.E.I. Division
Atlantic Canada Organ Donor Awareness Program
Canada Mortgage and Housing Corporation,
Charlottetown Branch
Canadian Rehabilitation Council for the Disabled
Construction Association of P.E.I.
Health Line
Health and Social Services, Division of Aging
Heart and Stroke Foundation
Home Care and Support
Life Line, Queen Elizabeth Hospital
P.E.I. Association on Gerontology
P.E.I. Council of the Disabled
P.E.I. Federation of Municipalities
P.E.I. Housing Corporation
P.E.I. Seniors Federation
Royal Canadian Legion
Royal Canadian Mounted Police
St. John Ambulance
Queens County Seniors' Infoline
Seniors Independence Program and New Horizons

Appendix E

Background Information For Those Interested In Seniors' Housing

Heather Lang-Runtz was commissioned by Canada Mortgage and Housing Corporation to develop the following paper which is designed to provide background information to those interested in seniors' housing in Canada.

Contents

I.	Introduction	E-3
	Canada's Aging Population Accommodating the Needs of an Aging Population	
II.	Housing Assistance	E-4
	The Role of the Federal Government Federal-Provincial Co-operation Government of Prince Edward Island Initiatives Local Government Initiatives Roles of National and Public Housing Groups	
III.	Housing Options	E-10
	Options for Staying Put or Aging in Place Options for Living Close to Family and Friends Options for Living with Peers	

I. Introduction

Canada's Aging Population

The single, most important demographic change in North American society is the rapid aging of the population. This will present challenges to both the public and private sectors during the next fifty years.

It is estimated that there are now over three million Canadians aged 65 years and over. The elderly segment is growing at a much faster rate than the rest of the population. The 65 and over population will grow at a very rapid pace during the coming decades, especially after 2011 when the baby boomers enter this age category. It is projected that the number of 75 year olds and over will triple, partly due to increased life expectancy.

Many seniors in the age group 75 to 84 years may begin to need special care and support, while younger seniors may only need health monitoring and supervision at times. The majority in the 85 and older age cohort may require a variety of health care services, including supervisory and dietary, drug therapy, as well as assistance with shelter, income and activities of daily living.

Projections also indicate that those individuals aged 75 years and over will be relying on a relatively smaller and younger population for social supports of various kinds.

Accommodating The Needs of an Aging Population

About 85 per cent of those aged 65 and over manage very well independently, in their own communities. But there are those who do require some external assistance in the tasks of daily living; others may not be able to manage on their own at all.

Traditionally, most of the services provided to older persons have been given by family members, mostly daughters. However, this scenario is changing to a reliance on community services as more and more women join the labour force.

Throughout Canada, attention has been given to expanding and improving community-based services for the elderly. However, the services available from

province to province and between communities differ widely.

Home-based services are often subsidized by provincial government health and community/social service departments and are supported by the federal government through the Canada Assistance Plan. Services considered to be home-based can include the following: community medical outreach teams, social workers, discharge planners, acute and chronic home care, integrated home-making for the frail elderly, community-based home support agencies, home help, visiting nurses and therapists, meals on wheels, escort services, transportation and elderly day programs. Community or local agencies can provide information and referral centres, older adult centres and family agencies.

On the other end of the spectrum are long-term care facilities for seniors who require intensive levels of care and supervision. In the residential facility, the resident must be able to function independently; in the nursing home environment, the resident requires at least one and one-half hours of nursing care each day. There is also an increasing movement to develop community facilities so seniors can access various types of programs.

With the majority of seniors preferring to live at home or in settings providing some measure of independence, it has become paramount that sufficient, appropriate and affordable housing be available. In fact, the range of housing options offered or delivered by various public-sector and private-sector groups has increased dramatically in the last 30 years. (A brief synopsis of these options are contained in the third chapter, "Housing Options.")

II. Housing Assistance

The aging of the population combined with a declining mortality rate has serious implications for health, social service and housing providers. With respect to the provision of housing, this demographic picture is posing challenges and opportunities for federal, provincial and municipal governments, as well as for private and non-profit agencies.

The Role of the Federal Government

In Canada, housing assistance to seniors is provided through a variety of instruments ranging from grants and subsidies to non-monetary initiatives. Since the enactment of the National Housing Act (NHA) in the 1940s, the federal government has used its crown agency, Canada Mortgage and Housing Corporation (CMHC) to administer federal housing assistance programs.

CMHC assists households in need who cannot obtain affordable, suitable and adequate shelter in the open market. The federal housing agency is responsible for administering about 343 750 social housing units and beds targeted to families, older Canadians and special needs groups, including about 7300 index-linked mortgage co-op units. Over and above this, CMHC also provides national direction for the ongoing administration by the provinces of 248 784 public housing units.

In 1990 CMHC will be expending a total of \$1.8 billion, with most of this budget earmarked for social housing activities.

Federal-Provincial Co-operation

To improve federal-provincial co-operation, in 1984-85 a consultation process was initiated by the federal government, which included extensive discussions with the provinces and territories. These discussions centred on ways of co-ordinating federal and provincial initiatives, of reducing duplication between the two levels of government and on promoting increased provincial involvement in the planning, delivery and funding of social housing.

This co-operative arrangement benefits both levels of government. The federal government is assured, through enhanced

and ongoing federal-provincial co-operation and joint planning, of the most effective use and better targeting of available resources. The provincial and territorial governments are able to better target social housing programs to regional needs.

Global and operating agreements signed with the participating provinces and territories outline the respective responsibilities of each party, conditions for provincial delivery, the financial arrangements (including cost-sharing ratios), specific target groups who must be served by the programs, and detailed program schedules.

All of the assistance provided through these cost-shared programs is targeted to the neediest Canadian households. These core need households either live in physically inadequate and/or crowded dwellings because they cannot afford suitable, adequate housing, or they live in physically adequate, uncrowded dwellings but only at the cost of having affordability problems.

A brief description of these federal-provincial programs follows:

- **Non-Profit Housing Program** — This program is designed to help needy households who cannot obtain suitable and affordable rental housing on the private market. It does this by providing assistance to organizations that agree to supply housing to households in core need. Assistance is available to public and private non-profit sponsor organizations to build or buy housing they will own and manage. Where there is a need, housing can be specifically built for older Canadians who, like other households living in non-profit housing, pay rent according to a rent-g geared-to-income scale.
- **Rent Supplement Program** — Assistance is provided to core need income tenants, including seniors, by subsidizing rents in market rental buildings or co-ops that meet CMHC's minimum property standards. Landlords receive the difference between the rent paid by the client and the market rent agreed to; the clients pay rent on a rent-g geared-to-income basis.
- **Residential Rehabilitation Assistance Program** — Assistance is in the form of a loan, a portion of which may be forgiven,

to enable homeowners in core need to repair, rehabilitate or improve dwelling units to a minimum level of health and safety.

- **Residential Rehabilitation Assistance Program for Disabled Persons** — Funding for this program is used to assist homeowners or landlords to modify their buildings for disabled persons. Homeowners receive a forgivable loan, the amount of which depends on household income. Landlords likewise qualify for such a loan, provided they agree to place a ceiling on the rents they charge for units that have been modified.
- **Emergency Repair Program** — Contributions are provided to eligible clients living in substandard rural housing for emergency repairs needed to eliminate health and safety risks.
- **Housing for Indians on Reserves** — Both the Non-Profit Housing and Residential Rehabilitation Assistance Programs are available on reserves, with assistance under the latter program the same as in other areas. Under the Non-Profit Housing Program, assistance is provided to band councils and Indian non-profit groups to build housing on reserve in the form of mortgage insurance on a project's capital costs. Loans are provided by approved lenders, on which the Department of Indian and Northern Affairs (DIAND) offers a ministerial guarantee. Moreover, a write-down to 2 per cent interest is also provided. CMHC delivers the programs while DIAND is responsible for planning and allocating budgets.
- **Urban Native Non-Profit Housing Program** — Assistance is provided to urban native households in core housing need, with special native targets having been set. Earmarked for non-profit rental or co-operatively-owned housing, the assistance is scaled so that tenants pay no more than a predetermined percentage of their household income on rent.
- **Rural and Native Homeownership, Lease-to-Purchase and Rental Program** — Assistance is targeted to eligible families and individuals (those defined to be in core housing need) in rural areas and in communities of less than 2500 people to

obtain suitable and affordable housing for ownership or rental purposes. Such assistance ensures that the owners or renters pay no more than a predetermined percentage of their income on shelter costs. Homeowners require a 10 per cent downpayment toward the purchase of a home.

The federal government's social housing programs are also accessed by the homeless: the Non-Profit Housing Program creates permanent units or beds in new and existing facilities, some of which are directed to low-income singles, the unemployed, the working poor and part-time workers; the Urban Native Housing Program involves the creation of new units, including hostels, directed at low-income native households in urban centres; and Rent Supplement assistance is available to assist individual tenants in private accommodation and co-op projects. During the International Year of Shelter for the Homeless (1987), CMHC set aside \$1.7 million for research to measure the extent of homelessness, clarify its causes, identify successful solutions and explore new approaches.

Federal Programs Delivered By CMHC

In addition to the federal-provincial cost-shared programs already mentioned, the federal government through its housing agency, CMHC, delivers several other programs and engages in various research and development endeavours. In one way or another, directly or indirectly, these initiatives affect the housing of Canada's older population.

- **Federal Co-operative Housing Program** — In 1986 the current co-operative housing program was initiated on a five-year experimental basis. Using an index-linked mortgage — an innovative mortgage instrument previously untried in North America — assistance is provided to develop security of tenure for moderate-income households unable to access homeownership. Groups eligible for assistance are incorporated non-profit organizations that provide housing for their members, of whom many may be seniors. Interest-free loans, or proposal

development funds, up to \$500,000 are provided to develop project proposals. The interest rate is based on the lender's desired real rate of return plus a variable rate, which is adjusted according to the Consumer Price Index.

- **Mortgage-Backed Securities** — Investment certificates similar to government bonds, mortgage-backed securities (MBS) yield higher returns than bonds because they represent interest in a pool of NHA-insured residential first mortgages. The smallest denomination is \$5000 (the MBS pool is at least \$2 million). Investors are guaranteed an attractive rate of return, high liquidity and monthly payments of principal and interest that are CMHC guaranteed. For issuers, MBS represent a new source of funds for residential loans and an additional safe investment for clients. Potential homeowners benefit from longer-term mortgages and greater stability in the mortgage market. MBS also mean increased consumer confidence and activity in the construction and real estate sectors, both pluses for the residential market. These securities are available to anyone who wishes to buy them, including retired people, through investment dealers, banks, trust companies and other financial institutions.
- **Mortgage Loan Insurance** — CMHC insures the risk to NHA-approved lenders of borrowers defaulting on their mortgages. The borrower takes out a mortgage with an approved lender, and an application fee and a premium are paid to CMHC for mortgage insurance. If a mortgagor defaults and the situation cannot be resolved, the lender acquires the property through legal action. Following the transfer of the title of the property to CMHC or a deficiency sales process, the lender makes a claim on the Mortgage Insurance Fund to cover defined losses. NHA insurance facilitates access to homeownership for all Canadians by enabling the purchase of a home with a 10 percent minimum downpayment.
- **Research and Development Initiatives** — Over and beyond these direct subsidy and mortgage programs that seniors can access, CMHC also provides 'less obvious'

assistance in a myriad of ways. In particular, CMHC has undertaken a variety of initiatives, several in collaboration with provincial housing agencies and the private sector, that are designed to contribute to extending the range of housing choices for older Canadians including: a biennial housing awards program, demonstration projects (e.g., garden suites), developing several research and simulation models for forecasting trends, publishing a wealth of research material and implementing research studies.

These initiatives are not administered in isolation. CMHC's housing research committee, comprising federal, provincial, municipal, non-profit organization and industry representatives, meets twice a year to discuss housing research in Canada. Its main objectives are to identify housing issues, exchange views on directions and priorities so that limited research resources can be focused on key issues, stimulate investment in research and development and minimize research duplication.

Other Federal Programs

- **The Veteran's Independence Program** administered by Veteran's Affairs is directed to veterans to help them maintain or improve their quality of life. Specifically, funds are given to assist them to remain healthy and independent in their own homes and communities.
- Through the **Canada Assistance Plan**, administered by Health and Welfare, the federal government shares with the provinces and territories the cost of assisting persons in need, including seniors. Assistance may include food, shelter or care in nursing homes.
- **The Seniors' Independence Program** funds non-profit groups that are organizing projects intended to improve seniors' independence and quality of life.
- In addition, under the **Established Programs Financing and Equalization Programs**, an intergovernmental funding arrangement has been established for such things as hospital insurance, medicare and extended health care. Therefore, the financing of social service and health programs is shared by the federal and

provincial governments, with federal funding for medical and health services coming from Health and Welfare. This source of funding is also used to fund the care component of various types of housing projects for people with special needs, although CMHC will facilitate financing the total cost of the project through mortgage insurance. Provincial funding is generally directed to social and health-related programs.

Government of Prince Edward Island Initiatives

With 12.7 per cent of its population 65 years of age and older (1986 Census), Prince Edward Island has the highest proportion of seniors in Canada.

The P.E.I. Provincial Government presently administers four programs designed to benefit low and fixed income seniors. They are, specifically, Senior Citizens Housing, Emergency Home Repair, Provincial Contribution to Seniors, and Helping Hands for Seniors. Other housing related provincial initiatives targeted to seniors are Property Tax Deferral Program, Home Care and Support Services and Provincial Manors.

The following is a brief description of the programs for seniors directly administered by the P.E.I. Housing Corporation.

Senior Citizens Housing

Senior Citizens Housing provides apartment style accommodation for seniors who are unable to meet their housing needs on their own. Selections are based on a point rating system and rents are based on income (usually 25 per cent). As of 1990-91, the P.E.I. Housing Corporation administers 1147 units across the Province.

Emergency Home Repair Program

This program provides grants of up to \$1000 to eligible senior homeowners and can cover as much as 50 per cent of the emergency repair costs, depending on income. Repairs that are immediately necessary and are required to ensure the physical safety and health of the occupants are eligible to seniors who have annual incomes of less than \$15 501 for one person households or \$19 501 for a couple.

Provincial Contribution to Seniors

Provincial grants of up to \$1000 are available to cover the cost of materials for repair work to the homes of eligible applicants. The labour for the work is provided through Canada Employment and Immigration under Section 38 of the Unemployment Insurance Act. The grant amount is determined by the applicant's income. Seniors must apply directly to home repair groups and approval is given by the P.E.I. Housing Corporation, provided seniors annual income does not exceed \$15 500 for a one person household or \$19 500 for a couple.

Helping Hands for Seniors

Students perform tasks that assist senior homeowners to maintain the exterior of their homes. Such tasks could include, during the summer months, scraping and painting, yard clean-ups, window cleaning, and stacking wood-piles. Interested seniors can apply directly to the P.E.I. Housing Corporation.

Home Care and Support Services

Home Care and Support, a division of the Department of Health and Social Services, offers nursing, homemaking, occupational therapy, physiotherapy, and community support services to individuals across Prince Edward Island. The division will operate, purchase or support the development of a range of services to persons in their own homes and communities. All services are designed to help seniors remain in or return to their own homes.

The Division is also responsible for the Adult Protection Act which was designed to assess and provide assistance or intervention to vulnerable adults who are unable to protect themselves from various forms of neglect and abuse, to educate the public and other service providers about the problem, and to initiate and develop preventive adult assistance and protection services.

All services provided by Home Care and Support are available to any resident of Prince Edward Island and eligibility is based on a health and/or social functioning assessment of care needs to determine which services are appropriate.

Tax Deferral Program

The Department of Finance offers a Property Tax Deferral Program to senior homeowners who are on fixed and limited incomes. Under the program, payment of property taxes can be deferred, interest-free, until the property is sold or the applicant no longer holds the title to it. Interested seniors can contact the Provincial Department of Finance concerning this program.

Provincial Manors

The Department of Health and Social Services, Division of Aging and Extended Care, administers and operates three homes for the elderly in Prince County, two in Queens County and two in Kings County. These manors provide both housing and support and nursing care services to needy senior citizens.

Information on the provincial manors can be obtained by calling (902) 368-4985.

Other Provincial/Territorial Programs

In addition to the federal/provincial housing programs already discussed, different departments at the provincial/territorial level offer their own programs that benefit seniors, although seniors may not be the sole beneficiaries. These programs are often designed to complement or enhance the federal/provincial programs.

As well, all provinces offer a home care program, through which seniors can receive health and home-making services. Other provincial/territorial programs that support independent living for this segment of the population include: day care services, respite care, home maintenance, meal services, transportation, visiting services and seniors' clubs in community centres. Many of these programs are provided by provincial or territorial ministries of health or social services.

Local Government Initiatives

Many municipal governments and voluntary and private-sector groups working at the local level also have taken the initiative to provide social service and health-related services to the elderly. As well, it is common

for regional or local municipalities to act as the delivery agents for programs funded by either the province or the Government of Canada.

Marked differences in the types of services from municipality to municipality and region to region are not uncommon, primarily because the capabilities to fund and/or deliver a service will vary considerably. This situation is more evident in rural areas, where the tax base is often insufficient to support any locally-driven initiative.

The types of home support programs one may find offered by local governments are as follows:

- visiting nursing and home care services;
- home-making services;
- meals on wheels;
- respite care;
- transportation services or reduced public transit fares for seniors;
- day care services;
- senior citizen centres;
- outreach programs;
- home help services;
- senior citizen support services centres; and
- friendly visiting.

Private-sector firms also provide support services or equipment, for a fee, to seniors. One may find such services as: emergency response systems, home care and home barber/hairdressing.

Roles of National and Public Housing Groups

Other actors contribute to the enhancement of housing for Canadians, including seniors. While each of these national organizations involved in delivering housing has a particular interest or speaks for a particular segment of the population, in one way or another each has helped to promote quality of life and quality of housing.

The groups directly concerned with housing that operate at the national level are the Canadian Home Builders' Association, the Canadian Manufactured Housing Institute, the Urban Development Institute of Canada, the Co-operative Housing

Federation of Canada, the Canadian Housing and Renewal Association, and the Federation of Canadian Municipalities. Briefly, their interests are as follows:

- **Canadian Home Builders' Association (CHBA)** — As most seniors are concerned with maintaining their independence, with financial security and with continuity of lifestyle, a much wider range of choices must be provided. As the industry spokesperson for the private homebuilding industry, CHBA is investigating options that will meet seniors' varying needs. Such options include: made-to-convert housing, garden suites and retirement communities. The association also lobbies the federal government to implement measures that will increase the affordability of seniors' housing. These include: shelter allowances to seniors, tax relief measures and flexible zoning to allow homesharing and other innovative housing options.

A concrete example of CHBA's interest in seniors' housing is the recent establishment within the organization of a seniors' housing council.

- **Canadian Manufactured Housing Institute** — As the national trade organization representing the manufactured housing industry, the Canadian Manufactured Housing Institute's primary focus is the mobile home and modular forms of housing. These types of homes have long proved attractive to seniors. Mobile homes in full-service mobile home parks offer security, maintenance, amenities, and social structure common to condominium developments, not to mention privacy and single-level living. Smaller modular homes offer the same virtues.

CMHC's garden suite demonstration project was based entirely on mobile home and modular housing units, and it is expected that this type of housing will become increasingly popular as the seniors' population grows in numbers.

- **Urban Development Institute of Canada (UDI)** — The Institute is an independent, non-profit organization representing a variety of private-sector professionals who share a common interest in urban planning, development and redevelopment in Canada. Members include: property

owners; developers; builders of industrial, commercial and residential buildings and complexes; bankers and investors; and professionals and consultants in related fields. In recent years, UDI has contributed much of value to debates centred on housing affordability for low- and moderate-income Canadians, particularly seniors.

- **Co-operative Housing Federation of Canada (CHF)** — Co-ops are non-profit organizations owned and operated by member residents working within a board committee structure; each member has one share and one vote. Some co-ops, which provide security of tenure in a number of ways, are targeted to seniors.

By representing the concerns of member co-ops at the federal level, CHF is in the position to advocate changes to existing national housing programs and to argue for new programs (e.g. the Federal Co-operative Housing Program, which features an innovative financing technique).

- **Canadian Housing and Renewal Association (CHRA)** — The non-profit sector, with assistance from all levels of government, is involved in delivering much of the country's social housing programs. Many of these projects integrate seniors into family developments, thereby offering seniors security, companionship, suitability of location, and affordability. The majority of Canada's public non-profit housing sector belongs to the CHRA, which advocates adequate, affordable housing for low- and moderate-income Canadians.

- **Federation of Canadian Municipalities** — As the official voice of many of Canada's local governments, the Federation of Canadian Municipalities concerns itself with a variety of issues, one of which is housing. With CMHC's financial support, the organization's Task Force on Housing is currently engaged in a tripartite regulatory reform project with the Canadian Home Builders' Association and the Canadian Housing and Renewal Association. The objective of this project is to facilitate the municipal reform of zoning regulations, thereby encouraging new

forms of housing (e.g., garden suites, accessory apartments, conversions).

In addition to these housing-oriented groups, other organizations, representing seniors and other special needs groups, concerned with social and poverty issues, interested in the technological aspect of housing or dealing with the statistics of housing, are playing an increasing role in the housing and social servicing of the elderly. Such forums as the Provincial/ Territorial Seniors' Housing Conferences co-sponsored by CMHC help to facilitate dialogue between the housing industry and these special interest organizations.

III. Housing Options

In comparison to even two decades ago, the range of housing options being developed for low-, moderate- and high-income seniors has become quite extensive, thanks to a greater awareness of, and sensitivity to, the needs and requirements of this important population group. Although many of the following options are not yet available or only available in pockets of the country, they have been identified here because of their potential interest to seniors.

Options for Staying Put or Aging in Place

A variety of accommodation options are available to seniors who wish to remain in their own homes, yet improve their quality of life, security, and financial circumstances. The options are as follows:

- **Rehabilitating/Modifying the Home** — Home modifications, such as grab bars in bathrooms, lowered kitchen cabinets and counters, and provision for wheelchair accessibility, can help seniors to maintain independence.
- **Emergency Response Systems** — Such systems are currently provided by public non-profit and private agencies and give seniors a secure feeling that help will arrive in the event of an emergency.
- **Home-sharing** — Sharing with other people, young or old, can provide senior homeowners with companionship and a feeling of security.
- **Accessory Apartments** — An accessory apartment (which must be approved by the municipality) is a self-contained unit that a senior can either rent himself/herself or rent out to tenants. In addition to the benefits of companionship and security, the homeowner can benefit monetarily.
- **Home-Equity Conversion Plans** — These plans allow seniors to convert accumulated equity into supplementary income — which, in turn, gives them the ability to remain in their homes.
- **Support Services** — As mentioned above, a range of services are available through a variety of public, private and voluntary agencies to assist seniors living at home.

Options for Living Close to Family and Friends

Several arrangements allow seniors to live in independent units while being close to, and receiving informal support from, family and friends. These are as follows:

- **Duplexes and Triplexes** — A senior single or couple can occupy one of the units while relatives or friends occupy the other.
- **Home-sharing and Accessory Apartments** — The senior occupies an accessory apartment in a friend's or family member's home.
- **Bi-Family Units** — These comprise a pair of semi-detached dwellings, one a family unit and the other a small (usually one-storey) unit specially designed to meet the needs of an older person. Each has its own entrance and municipal address.
- **Garden Suites** — These are small, self-contained houses, designed for seniors, that are placed on the same lot as the home of a family member. This option requires municipal zoning approval.
- **Made-to-Convert Housing** — With minimum disruption and cost, housing can be converted by the family to incorporate an apartment when needed. The unit could be occupied by a senior, or the senior could rent such a unit and thereby generate extra income.

Options for Living with Peers

Some seniors may decide the time has come to choose a form of lifestyle that is specifically designed for seniors. Age-segregated options are as follows:

- **Sheltered Retirement Housing** — These purpose-built apartments or groups of single-storey homes are designed for independent living. They include emergency response systems and a house manager who provides informal assistance.
- **Shared Housing** — Such housing provides a family-type environment and can accommodate up to 10 seniors, who share dining, entertainment and group spaces. Private quarters range from self-contained suites to bed-sitting rooms.
- **Congregate Housing** — This is similar to shared housing but operates on a larger scale and provides more services, including meals and homemakers. Occupants have their own living quarters, including a kitchenette, and receive at least one meal a day in a communal dining room. Usually this option is owned and operated by a public or non-profit agency.
- **Abbeyfield Concept** — A live-in housekeeper attends to the daily running of the house, shopping and preparing meals.
- **Co-operative Seniors' Housing** — Co-operative housing offers security of tenure and resident control and project management. Some projects are member-financed.
- **Satellite Group Homes** — Elderly are placed with a family in a conventional home and during the day attend a day care program at a nearby facility.
- **Retirement Communities** — Targeted to the active, independent elderly population, these communities vary in size from single, small apartment buildings to full subdivisions or small towns. Dwellings may be small houses, mobile homes or apartments. A range of shopping, recreational and social facilities is provided.
- **Mobile Home Retirement Communities** — These are usually located in rural or suburban areas and, like the retirement communities, offer a variety of services and facilities. However, this option is generally more affordable.
- **Continuum of Care Retirement Communities** — These offer the complete spectrum of continuing care from independent living to nursing care. Thus, the range of services, accommodation types, and facilities is extensive.