

SUBMISSION TO
THE SPECIAL COMMITTEE
OF THE SENATE
ON AGING

By Central Mortgage and Housing Corporation

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PART ONE

	Page
I INTRODUCTION	1
II HOUSEHOLD CHARACTERISTICS OF OLD PEOPLE	5
III NON-PROFIT HOUSING FOR OLD PEOPLE	9
IV PUBLIC HOUSING AND OLD PEOPLE	18

PART TWO

V HOUSEHOLD CHARACTERISTICS OF OLD PEOPLE - THE STATISTICAL EVIDENCE	20
VI NON-PROFIT HOUSING FOR OLD PEOPLE CATALOGUE OF PROJECTS BUILT THROUGH SECTION 16 OF THE NATIONAL HOUSING ACT	33
VII ILLUSTRATIONS OF HOUSING PROJECTS BUILT THROUGH SECTION 16 OF THE NATIONAL HOUSING ACT	

INTRODUCTION

This Brief, submitted by Central Mortgage and Housing Corporation to the Senate Committee on Aging, deals with two subjects. First, it sets out the general housing situation of older people in Canada, as this is revealed in the Housing Census and in other national sources of statistics. Second, it gives some account of what has been done under the National Housing Act in housing old people of modest income, largely through Section 16 of the National Housing Act. Such a comparison of need and accomplishment makes it quite clear that, though we seem to be on the right path, an enormous task confronts us.

The housing situation of older people in the population is affected, of course, by the whole national housing programme quite apart from what is done for some of them through particular provisions of the Act. Older people live in houses and apartments both new and old, both independently and with families and others. They represent part of the whole housing market. When there is an active production of housing they gain in the added space and relaxed prices for accommodation. And when there is an inadequate national production of housing, leading to pressures on space and on prices, they are amongst the first to suffer because of the inflexibility of their incomes.

Old people with adequate incomes find housing without great difficulty in the general stock of houses and apartments; a large proportion of them live in their own homes that they have paid for during their income-earning years and this property becomes an important part of their capital resources. When they wish to reduce their living space and simplify their housekeeping responsibilities they commonly move into apartment houses. In other words, old people must be regarded as an integral part of the whole population who are served by the very considerable housing production that we continue to enjoy throughout Canada.

However, in considering the requirements of these older people who have adequate incomes, it is no doubt true that the normal processes of housing production in this country have not offered enough of the particular kind of accommodation that would best suit people in the retirement period of life and as they become more dependent on services of different kinds. Our cities have to be regarded as places to work in and our suburbs have been thought of as places in which to bring up children. But neither cities nor suburbs have been conceived as places in which it might be a pleasure to spend the years of retirement. To some extent this is due to a lack of suitable types of housing and to some extent it is a commentary upon the general amenities, civic design and community planning of cities and suburbs. The immediate accessibility of parks and gardens, of neighbourhood stores, of churches and libraries and pleasant places to sit and stroll are, after all, important matters to people who no longer need to hurry on the city highways.

In the United States there has developed a considerable market for "retirement housing" particularly in those parts of the country that enjoy the kind of gentle climate that appeals to old people. The fact that most parts of Canada suffer from a more rugged climate makes it all the more important that some compensating amenities should be offered in housing estates designed particularly for older people.

This might be in the form of small clusters and groups of one-storey and two-storey houses with courtyards and small garden areas. If more of this kind of housing were built by private housing developers for a class of older people who can afford to pay their own way, it would eventually come to benefit those who are not so well off.

Meanwhile there is a special concern for those older people whose modest incomes put them at a serious disadvantage in finding suitable accommodation. So this is the principal preoccupation of this Brief.

Most of the submissions already made to the Senate Committee on Aging, by government bodies and by welfare agencies, make references to Housing as a critical factor in the lives of older people. Unless a person has a reasonably comfortable place to call his own, all the other aids to security, health and happiness are less effective. Some of the references in other Briefs are statements of general principles or objectives and some are comments upon the adequacy and inadequacy of the measures available for reaching these objectives, in the national legislation, in the financial aids available and in local planning provisions. And, of course, most of the references point to the inadequate quantity of housing that has been built for old people of modest income. Amongst the observations on general principles there are four ideas that continually recur in the Briefs. At the risk of being repetitive it may be useful to re-state these ideas because they provide background themes for all that may be said on the subject.

(1) Variety of Housing

Old people vary very much in their tastes and desires and require different kinds of housing in different kinds of locations. Their requirements cannot be stereotyped into a uniform pattern. What suits some won't suit others.

(2) Phases in the process of Aging

Many old people move gradually from a position of independent living, through a middle period in which some measure of supporting care is needed and then often enter a phase when continual nursing or medical care is needed. These successive phases have to be reflected in successive physical forms of shelter.

(3) Sustaining independence

It is advisable to sustain independence as long as possible in each successive phase, both in order to make life more worth living and also to reduce the increasing costs as more care and treatment are called for.

(4) The Social context

As older people lose the support of their own family groups they generally need to become part of some other kind of social group, if they are not to suffer isolation. This affects both the physical design of housing and also the character of housing management, in the endeavour to supply old people with available personal relationships.

Through recent years these broad principles have come to be generally recognised and it has been possible to visualise a comprehensive programme that would provide for the successive phases in the living situations of older people. It has been realised that there is a continuity in providing, first, for independent married couples, then for the surviving widows and widowers requiring some companionship with others, then for the stage of life when some occasional nursing and personal care are required and finally for the condition of fairly continuous dependence upon nursing and medical attention. The conception and execution of a comprehensive policy of this kind is essentially a matter of local and provincial concern. The extent to which such policies have been realised differs very much in various parts of the country and only recently have these objectives begun to reach a stage of clarification.

A programme of this kind goes somewhat beyond the scope of the National Housing Act and the role of Central Mortgage and Housing Corporation where it reaches into the territory of welfare concern and medical care. However CMHC has played a part in the realisation of these local and provincial policies through the financing of housing projects carried out under Section 16 of the Act. At first this only involved the early phases in the living situations of old people, either living together as couples or as surviving partners who were still able to cook their own meals and maintain an independent household. But for some time it has been evident that the financial benefits of the National Housing Act could be used for the further phase in which groups of older people, living in a hostel situation, can share a dining room and sitting room and not have to be so separately dependent upon their own resources. When there is no longer a family household to be attached to, this kind of congregate household may be an essential substitute. For some years Central Mortgage and Housing Corporation has had experience in the financing of hostel accommodation through a special arrangement made with certain provincial governments that they would guarantee the operating of hostels, both the management of the dining and household services and the payment of the mortgage on the hostel accommodation. This requirement for provincial guarantees is now, however, removed as a result of the amendments to the National Housing Act introduced in June 1964. We have now, therefore, passed out of an interim period and CMHC enters into a new area of responsibility in being able to finance hostel accommodation anywhere in the country, without provincial guarantees. This applies not only to hostels built by non-profit companies of a charitable or governmental nature under the new Section 16A, but also to hostels that might be built within a public housing programme under the new Sections 35A and 35B.

The National Housing Act is thus further extended into the whole policy and programme for looking after the housing needs of old people of low income. It is an important step that involves more than financing a piece of real estate and seeing that mortgage payments are made in the right amounts and on the right dates. The critical feature is in household management for a group of people who do not have the financial resources or the personal capacity to see that they get what they need. This can be accomplished largely by good professional management but will probably always require an element of voluntary leadership within communities.

The 1964 amendments to the National Housing Act introduced several other features in the public housing sector that may be helpful in providing housing for old people. In the first place it is now accepted that the benefits of public housing are fully available to old people of low income as they have always been available to families; previously it was the policy that not more than 20% of the accommodation in a public housing project could be designed for old people. Projects can now be built

entirely for the use of old people and the Federal Government's subsidy contribution is available; the subsidy may be either a 75% contribution to the deficits of a scheme carried out under the federal-provincial system, or a 50% contribution to deficits under the new provisions for public housing owned and operated by local agencies. Furthermore there is now a financial assistance under the National Housing Act for the advance acquisition of land for public housing use; this may be an important aid in the effort to put old people in the proper relationship with family housing in the growing suburbs of cities.

The National Housing Act offers the resources of the federal government to meet the housing needs of old people and CMHC is the agency through which these resources are available. However these resources cannot be put to work without the initiative and continuing effort of local people, in some organised fashion. The section of this Brief, that describes what has been done under Section 16 of the Act, shows that there are many different ways in which provincial and local governments and voluntary organisations can act either separately or in some collaboration. Different situations seem to require different approaches. For instance it would clearly be difficult to deal with the housing needs of a rural population without the coordinating efforts of a provincial government. And it is unlikely that metropolitan cities could deal effectively with their large-scale requirements without some centralised community action. But it would be unfortunate if the need to develop comprehensive programmes through government agencies failed to elicit the spontaneous interest of the church groups and service clubs that have already contributed so much to this effort. There appears to be considerable mutual value in a personal relationship between old people and those who have, in a voluntary way, helped to provide their housing accommodation.

This Brief includes an inventory of what has already been done to house old people through the National Housing Act and indicates that machinery exists to fill their need in a number of different ways. The section of this Brief that deals with the statistical evidence on the housing situation of old people in Canada indicates that their need is large and widespread. There is a wide gap between need and accomplishment. Unfortunately it is not possible to give any exact measurement of this gap because no available form of statistical measurement can penetrate into the vast varieties of circumstances in which old people are living: in accommodation that may be poor but just adequate; in positions of dependence that may be unfortunate, yet not unacceptable; in situations of isolation that might be unbearable to some people but the choice of others. There are many such circumstances that defy objective measurement. None the less the statistics do show that there is a large body of householders and unattached old people whose housing lacks the basic physical requirements for health and decency and whose incomes clearly make it impossible for them to improve their circumstances without the aid of the larger community.

II

HOUSEHOLD CHARACTERISTICS OF OLD PEOPLE

The following account of the housing circumstances and standards of Canadians 65 or more years of age is drawn mainly from data in the 1951 and 1961 censuses. The information is set out in greater detail in Part Two of this Brief.

In general old people are apt to suffer from housing deficiencies more than the rest of the population. The family and social composition of old people leads to a high per capita need for housing space and their comparatively low-income level makes it difficult for them to obtain suitable accommodation. Moreover, it is not possible to pretend, in respect of old people, that they are in a position to solve their housing problems solely by their own efforts or assiduity, since it is obvious that there is little many of them can do to significantly affect their incomes.

Sharing of Dwelling Units

There were 516,000 families in 1961 with the family head 65 or more years old. Of these, 27,000, or 5.3% did not have their own dwelling unit; this compares favourably with the 5.8% figure for families with younger heads. There were 32,000 families, or 6.1% of the total, who, while having their own dwelling, shared it with another family or families. There were 55,000 families, or 10.6% of the total who maintained their own dwelling unit but shared it with individuals or non-family groups; this compares with 11.5% among families with heads of less than 65 years. The table following indicates that these three types of crowding are experienced by 22% of families with head 65 or more years old, and by 21% of families with a younger head. By these criteria alone then, the older families are not shown to be materially worse off than other families.

Living Arrangements	Families					
	Total		With Head 65 years or More		With Head Under 65 years	
	No. (000)	%	No. (000)	%	No. (000)	%
Having exclusive use of their own dwelling	3,273	78.9	403	78.0	2,870	79.0
Sharing someone else's dwelling	236	5.7	27	5.3	209	5.8
Sharing their own dwelling with:						
a) another family or families	166	4.0	32	6.1	134	3.7
b) an individual or non-family group	472	11.4	55	10.6	417	11.5
TOTAL	4,147	100.0	516	100.0	3,631	100.0

The older population however has a large element which does not live within a family framework. In the total population of 1.4 million 65 or more years old, there are 609,000 or 44% classed as unattached individuals by census definitions. Of these, 350,000 share someone else's dwelling and a further 87,000 share their own dwelling with someone else. These data are set out in the table below.

UNATTACHED ADULT INDIVIDUALS

	Total No. (000)	%	65 Years or More		Under 65 Years	
			No. (000)	%	No. (000)	%
Having exclusive use of their own dwelling	425	16.9	172	28.2	253	13.3
Sharing their own dwelling with:						
a) another individual or individuals	181	7.2	63	10.3	118	6.2
b) a family	46	1.8	23	3.8	23	1.2
c) more than one family	2	.1	1	.2	1	.1
Sharing someone else's dwelling or living in an Institution	1,859	74.0	350	57.5	1,509	79.2
TOTAL	2,514	100.0	609	100.0	1,905	100.0

While a large proportion of the older individuals are sharing someone else's accommodation, the proportion is still higher among the younger adult individuals. However the bulk of these younger adults are in a transitional period prior to the first establishment of their own household whereas the position of the older men and women cannot be regarded as transitional except in a quite ominous sense.

In general the per capita space needs of unattached individuals are high, and such unattached individuals represent a very high proportion of the older population. The statistical comparison of young and old, separately on a family and on an individual basis, fails to bring out the effects of the difference in the distribution of young and old between these two groups. An aggregate presentation of the data shows that the old are in fact at a distinct disadvantage. The following table indicates that when families and unattached individuals are considered together, only 51% have the exclusive use of their own dwelling as compared to 57% for younger families and adult individuals.

	Total No. (000)	Having exclusive use of their own dwelling	
		No. (000)	% of Total
Families with heads 65 or more	516	403	78.0
Individuals 65 years or over	609	172	28.2
Sub-Total	1,125	575	51.0
Families with heads under 65	3,631	2,870	79.0
Individuals under 65	1,905	253	13.3
Sub-Total	5,536	3,123	57.0

Standards of Space and Amenity

For that part of the aged population who had their own household or who were married to a household head of 65 or over, dwelling space appeared to be less of a problem than it was for the younger population. Households with a head of 65 years or more on the average had more than 2 rooms per person whereas the average for households of all ages was about 1 1/3 rooms per person. Of all households with the head 65 years or over only 3.4% have less than 1 room per person and this contrasts strongly with a figure of nearly 20% for households whose head is under 65. These data however tell us nothing about the large segment of the aged population who do not have their own dwelling.

Moreover, the apparent adequacy of sheer space for the old who are fortunate enough to head their own household, does not compensate for the other indications of housing quality. Households headed by old people have a higher than average proportion of dwellings lacking running water (15.6% as against 10.9%), dwellings without exclusive use of flush toilet (26.4% as against 21.0%) and dwellings without bath or shower (29.5% as against 22.9%).

The information provided later in this Brief shows also that in terms of change and improvement, the comparatively immobile old people have enjoyed less improvement in housing standards over the past decade than the rest of the population. In both the crowding of social groups and the use of substandard dwellings, there has been a pronounced improvement over recent years; the improvement in these factors, however, has been at a slower rate among the old than among the households with heads under 65 years.

It is evident that while many of the older people in Canada are well housed and capable of looking after themselves, there are also many who are badly housed and

not in a position to improve their lot without external help. It is not possible to assign a definite number to this latter condition because of statistical shortcomings and because not everyone will agree on what constitutes a serious substandard circumstance or an inability to cope with it. Whatever criterion one resorts to, however, it is hard to avoid the conclusion that the need for special help extends far beyond its present availability.

There were for instance nearly 280,000 non-farm household heads over 65 years old who had annual incomes of less than \$1,000. Whatever allowances are made for the assistance that wives and children may provide to these households the majority have a serious housing problem. It is not surprising that of the dwellings occupied by households with a head over 65, nearly 200,000 did not have their own flush toilet and over 220,000 did not have their own bath or shower.

These numbers take no account of the 350,000 unattached older individuals who share someone else's dwelling, and the great majority of whom, according to the non-farm evidence, have less than \$1,000 annual income.

III

NON-PROFIT HOUSING FOR OLD PEOPLE

The offer of direct federal government loans on specially advantageous terms to non-profit or "limited-dividend" housing companies first appeared in Section 9 of the National Housing Act of 1944 and is now in Section 16 of the present Act. The advantages are in the offer of a 90% loan, over a long term of repayment at a low rate of interest, provided the housing is reserved for householders of low income; and the acceptance of these terms may bring a second kind of advantage in the availability of grants from provincial governments and various kinds of financial assistance from municipal governments. Neither Section 16 nor any other part of the National Housing Act makes any reference to old people. The special benefits are available to families or households of any kind provided they are accepted as falling within the category of low income. In the period 1946-1963 more than 25,000 housing units for families have been built under the limited-dividend provisions and more than 8,000 units for the particular use of old people.

There has been a gradual increase in the work accomplished: only about 500 units for old people were produced in the first eight years from 1946, about 2,700 in the next five years and more than 4,200 in the last five years. Projects have been built in all provinces.

In order to reserve this housing for people of modest income it has been the objective to produce buildings of economical design with reasonably small dwelling units that could be rented at a price within the capacity of old people. To be accepted as a tenant a couple or an individual must have a monthly income at least twice the monthly rent and not more than five times the monthly rent (e.g. if the rent were \$50.00, a tenant must have at least \$100 monthly income and could not be accepted if income was more than \$250. a month). There are only rare occasions when an elderly person's income increases after entering a project, though this may happen if there is an increase in pension rates or a legacy is received or there is a bumper year on a farm in which a retired person has an interest. So, in practice, the rent "ceiling" is only used as a limit for entry and evictions do not occur.

Through the years there has been an inevitable rise in the level of rents that can be obtained. These increases are due to the same factors that affect all building and investment operations. The interest rate applicable to the early projects was 3% and is now 5 3/8 per cent. Costs of building, land and maintenance have increased and so have the costs of management and caretaking. Consequently a rent of \$38 per month for a one-bedroom unit that was obtainable ten years ago has increased to about \$60 for the same accommodation today.

The opportunity of bringing rents within the reach of low-income tenants has depended very much upon the financial contributions made by provincial governments. Without this aid it would not have been possible to carry out much of what has been done. Four provinces make grants, each on a different basis. British Columbia offers capital grants up to one-third of the total cost of a project but requires that a housing company must itself supply at least 10% of the equity. Saskatchewan makes a 20% grant to total capital costs. Manitoba provides grants up to one-third of capital cost (not more than \$1,667 for a two-person unit, or \$1,400 for a one-person unit or \$1,200

for a hostel room). Ontario offers a grant of \$500 for each dwelling unit or half the cost in excess of the NHA loan, and has also provided some capital grants.

In reviewing the work that has been accomplished perhaps the most remarkable feature is the great variety of sponsoring organisations that are represented by the limited-dividend housing companies listed elsewhere in this Brief. Projects have been initiated by big cities, small municipalities and by groups of municipalities; by service clubs, church congregations, ethnic societies and other charitable groups. Furthermore the projects have themselves differed widely in the kind of location and in architectural character; they range from high rise apartment blocks in central city areas to substantial projects on suburban sites and small groups of no more than a dozen units in a small rural community. There has been a great variety of spontaneous response to a widely recognised social requirement and to the way in which the available federal funds can be applied. This variety seems highly desirable and demonstrates that any success that has occurred must be attributed to those many sponsoring organisations and to the provincial governments that have supported them. It has been the role of CMHC both to make the funds available and to be of assistance in the organisation and formulation of projects; the branch managers of the Corporation in many centres across the country have been closely involved in this work, helping to work out schemes that will fit the loan terms and the rental capacity of tenants.

In order to illustrate the several different ways in which programmes have been carried out it may be useful to elaborate on what has taken place in three places. In the Vancouver area the work has been accomplished by charitable organisations, in Saskatchewan the provincial government has been the guiding force and in Metropolitan Toronto a department of the municipal government has conducted the programme.

The Vancouver Area

In the Vancouver area more than 1,300 units have been built under Section 16 of the National Housing Act, about two thirds of them within the boundaries of the city and a third in suburban areas. The pioneers in this activity were the Beulah Gardens Homes Society that initiated its first project in 1948 and the New Vista Society in Burnaby which started its first project in 1949 with a dozen one-bedroom dwellings for elderly couples renting at \$20 a month and in the next year a dozen bachelor units at \$17 a month; by 1957 more than 180 units had been built, the rents of the most recent project being \$42 and \$26. From this beginning, twenty separate limited-dividend companies have been formed by a great variety of sponsors. The largest producers, in addition to the New Vista Society, have been three in Vancouver.

The Beulah Gardens Homes Society,	144	"	"	four	successive	projects.
The B. C. Housing Foundation,	172	"	"	six	"	"
The New Chelsea Society,	104	"	"	three	"	"

In North Vancouver the Kiwanis Senior Citizens Homes Society has produced 118 units in five successive projects.

In addition to these substantial producers perhaps the most remarkable feature has been the number of organisations that have been brought together to build single projects that have ranged in size from a dozen to ninety units.

The strength behind this activity in the Vancouver area and throughout British Columbia has been the philanthropic point of view of organisations within the community and their concern for the problems of their own people. The New Chelsea Society for instance is associated with a veterans' organisation, Coleopy Park with the Corps of Commissionnaires and the Beulah Gardens Homes Society is now related with the Baptist Church. Behind these efforts of individual organisations, service clubs and church groups has been the continuing support of the Vancouver Housing Association that has sustained a community-wide interest in the needs of old people and itself established the B.C. Housing Foundation that has built six projects. Besides providing a stimulus the Vancouver Housing Association now maintains a registry of old people in need of housing; in this way the projects built by particular groups are tied into a general programme and are not exclusive in their acceptance of tenants.

All of these organisations have been able to draw upon the provincial grant that is a key factor in bringing rents within the reach of old people. Their financial responsibilities have been to gather the necessary equity, sometimes done by special fund-raising campaigns, and to obtain the necessary bank loans to be used through the construction phase before mortgage loans and grants are received. Since most of the projects have been fairly small in size it has been possible to draw upon the goodwill and voluntary effort of the sponsoring organisations in management and maintenance. A member of the board of a housing company usually collects rents and it is often possible, for instance, to organise work parties to improve landscaping. Sometimes one of the tenants acts as caretaker. This somewhat intimate relationship between the voluntary sponsors, the tenants and the property is an important feature of what has been done in the Vancouver area.

In this context the local CMHC staff has had a close association with sponsoring organisations, particularly in offering advice during the organising and financing stage. This has provided an accumulation of experience available to each new undertaking.

Saskatchewan

The Province of Saskatchewan has made extensive use of NHA funds for carrying out a province-wide scheme to provide accommodation for old people, particularly reaching into rural areas. The success in distributing this housing over such a wide area and into comparatively small communities has been due to the promotion, encouragement and careful attention given by the provincial Department of Social Welfare, through its special branch dealing with Housing and Nursing Homes. From the outset of the scheme, which began to operate in 1956, the provincial minister and his staff have gone out to explain the needs of old people and to interpret the way in which local governments can organise to meet the requirements. Besides being comprehensive, in a geographical sense, the provincial programme has emphasised the essential relationship between the kind of housing needed by healthy retired people and the kind of housing they require as they become more dependent, as single widows and widowers, and finally their need for more personal care with the onset of infirmity. Self-contained housing, hostels, nursing homes and geriatric centres have been viewed in Saskatchewan as a clearly-related sequence.

In carrying out the province's scheme, groups of municipalities have been invited to collaborate in each region to form, jointly, a limited-dividend company to fill the housing needs of people in the region. In each region it has been the intention

to select a well-established community that has the characteristics of a regional business centre where there is a hospital or medical care as well as shops and other community services. These regions vary considerably in size and in the number of participating municipalities. For instance there are 32 rural and urban municipalities surrounding the Town of Assiniboia that have joined together as sponsors to build the Assiniboia Lodge with 38 units for elderly couples and 12 units for single people. The project in Estevan is sponsored by the city together with seven rural municipalities, six villages and the Town of Bienfait. The Town of Meadow Lake has joined with three local improvement districts. In each case it is understood that people living in all the participating municipalities have their fair claim upon accommodation in the projects. Altogether there are 35 centres in which municipally sponsored projects have been built, the number of dwelling units ranging from about 80 in Yorkton and in Assiniboia, 20 units in a number of places and as few as 10 units in the smallest regions. There is more accommodation in Regina, Saskatoon and Prince Albert, each serving a larger urban and rural region.

This policy of distributing old people's housing accommodation throughout the province is based on the expectation that retired people would like to remain in the district that is familiar and where sons and daughters are probably nearby, available for visits and having a mutual family concern. In many cases the family farm, though worked by another member of the family, is still a source of income in addition to the pension; there is consequently an interest in remaining close to the previous scenes of active life, an attachment that does not hold a city worker to remain close to where he has had his working career. It might be observed that many of the present generation of older people in Saskatchewan were early settlers in the province who have lived through the parched depression years; this has given a rather special character to the tenants of these projects and the name "Pioneer Lodge" that has been used in a number of places. In the changing economic and social circumstances of the province it remains to be seen whether later generations of old people will have the same regional attachments.

Many of the projects are small in size containing ten, twenty or thirty units and have a modest rural character; the most common form of building is two semi-detached one-bedroom units with a shared heating plant. The clusters of buildings have plenty of lawn-space around them and some of the tenants have small allotments of ground for growing vegetables and flowers.

At an early stage in the development of its programme the province of Saskatchewan sought from CMHC an arrangement for building a hostel form of accommodation within the terms of Section 16 of the National Housing Act, and in 1957 fifteen projects were first financed with this feature. It was agreed that the number of hostel rooms should not exceed the number of self-contained units. Of the 15 projects thus started in 1957 the largest was in Swift Current with the 74 hostel accommodations and the smallest in Balcarres with 14; a number had 20 hostel rooms. This arrangement was made with Central Mortgage and Housing Corporation on the understanding that the provincial government would guarantee the hostel operations and the mortgage payments on that part of the project. (The province of Manitoba subsequently entered into a similar arrangement and the first loan for hostel accommodation was first made for the Metropolitan Kiwanis Courts in Winnipeg in 1962.)

Hostel accommodation differs from the usual self-contained units in a number of important respects. Self-contained units, whether one-bedroom and living room for

a couple (about 450 sq. ft.) or bed/sitting-room for a single person (about 350 sq. ft.) all have a complete bathroom, kitchen and storage space and the tenant lives independently amongst his own possessions. In a hostel there is considerably less personal privacy. Each room has a wash-basin and shares a toilet cubicle with the adjoining room; this can be closed with a sliding screen. There are bathrooms nearby off a corridor. On account of the limitations of space the rooms are furnished and tenants cannot bring in their own furniture. Linen is also supplied. These furnishings represent an additional cost to the whole undertaking and are sometimes donated by local organisations. The dining room, cafeteria style, and kitchen are operated by a small staff under the resident matron or manager of the project. Tenants of hostels pay a combined monthly charge for board and lodging. Since hostel accommodation is commonly in the form of a wing attached to a building comprising self-contained accommodation, the tenants of these units also have access to the dining services. This is a convenience but makes it necessary to impose rules on this further use of the services.

It has generally been found that it is difficult to operate a hostel economically for less than 25 tenants, because of the fixed costs of management and overhead. This is illustrated in the following comparison of hostel operations in a small and a large project.

	Average Annual Costs per Tenant	
	Small Hostel	Large Hostel
Maintenance	\$ 37	\$ 26
Heat, light, power, water	111	82
Food	249	218
Salaries and Administration	511	441
Cleaning, supplies, etc.	23	7
	\$931	\$774

The step from independent living into a hostel situation is a critical one. The availability of meal services and the opportunity to call upon the help of a permanent staff, particularly if this person is a matron, invites a demand for personal services and care. Occasional sicknesses and disabilities occur and it is difficult to determine at what point a move should be made into a place that is equipped to give more care and more qualified nursing. At the same time the general objective may be to delay such moves as long as possible in order to encourage the independence and activity of old people. (It is the usual aim in hostels to encourage tenants to appear at all meals in the dining room in order to keep them active.) In dealing with this the Saskatchewan government has differentiated between five "levels" in the accommodation and care of old people, as described in the following (abbreviated) definitions:

- (1) Self-contained units and bachelor suites for those who are still capable of maintaining a household.

- (2) Homes, Hostels and Lodges providing supervisory care for those who require board, room, laundry service; who may be frail but who can move about without assistance, can administer medication for themselves but who may have to call for some occasional assistance.
- (3) Homes, hostels and lodges providing personal care for those who need help in daily activities of moving about and bathing etc., need to have help on call at any time but not professional nursing care.
- (4) Homes providing nursing care for those who, whether ambulant or bedfast, need nursing care under the instructions of a physician.
- (5) Institutions providing skilled nursing for those who require continuous medical attention such as is available in a Geriatric Centre.

Metropolitan Toronto

More than 3,000 units have been built for old people in Ontario under Section 16 of the National Housing Act. They have been built in 33 cities and towns. In eight places the municipality itself has formed a housing company and charitable organisations such as the Kinsmen Club, Rotary Club and Canadian Legion have undertaken projects in 27 different communities. So the activity has been fairly widely distributed. However, of the total 3,000 units, more than 2,000 have been built in the Toronto area by the Metropolitan Toronto Housing Company sponsored by the Welfare Department of the municipality. Five of its projects are within the city and the rest are in the suburban areas of Etobicoke, East York, North York and Scarborough. The largest project in this series, and the first one in Ontario to include hostel accommodation, is now being prepared for construction on the Thistletown site in Etobicoke.

In Toronto the financial arrangements that have supported this activity have been the provincial government's grant of \$500 per unit, the donation of the land by the municipality itself and the concession that taxes will not exceed \$25. per unit. The projects initiated in 1957 (when the interest rate was 4 1/2%) have rented at \$45.00 for bachelor accommodation and \$53.00 for one-bedroom units; the 1962 rents were \$47.50 and \$60.00 and rents in the most recent project have been set at \$48.75 and \$69.00. A critical factor in the costs has been the standard of solid construction required in the Toronto area, very different from the frame construction cottage building that has been used to shelter old people in other parts of the country.

In embarking on this programme the metropolitan municipality had to relate its plans for self-contained accommodation to the other forms of housing available for old people. Under the province's Homes for the Aged Act the municipality now operates four establishments (Lambert Lodge, Greenacres, Hilltop Acres and Kipling Acres) that house more than 1,800 old people who require some degree of personal and nursing care. (Also in Toronto there are sixteen privately operated establishments with about 1,600 residents that receive provincial aid under the Charitable Institutions Act.) It has been the experience of the metropolitan Department of Welfare (Now the Department of Welfare and Housing) that the considerable quantity of self-contained accommodation that has been built under Section 16 of the National Housing Act has very much alleviated the pressures upon the accommodation in the Homes for the Aged and has reduced the quantity of building that would otherwise have been required to house the nursing and bed-care facilities. It has been found that,

with proper provision for living in an independent fashion, most people remain for a long time on a plateau of reasonably good health and do not require personal care. For this reason Metropolitan Toronto has only very recently embarked upon the provision of hostel accommodation. This need has also been alleviated by the Welfare Department's initial programme for placing elderly people in foster homes.

The projects built by the Metropolitan Toronto Housing Company are all of substantial size and take the form of apartment buildings rather than rows of dwellings each with its own ground level front door, which has been the most common form of self-contained accommodation for old people in other parts of the country. Two of the projects have about 400 units each. All of them contain units both for couples and for single people.

In the context of the big city, the location becomes a critical question. The largest project, May Robinson House, is in the interior of the city in a relatively low-income area at the west end of Queen Street; the high-rise building has a considerable park space around it, fenced from the public, and pleasant to sit in, and within a short walking distance are shops and street-cars. Another large project has been placed on a suburban site in conjunction with the Warden Avenue public housing project for low-income families; this consists of two cylindrical towers each designed to reduce the amount of corridor space by grouping elevators and stairs in central cores serving a ring of apartments at each floor level with a minimum of walking distance. Other projects have been placed on suburban sites, in the environment of family residential areas, one project also being adjacent to a Home for the Aged in which personal and nursing care is available. The next large project on the Thistletown site will be combined with a large new residential area that will contain both public and private housing; there is to be hostel accommodation and also a recreation and community building connected to the buildings for old people. There has thus been a good deal of experimentation in the architectural forms and the locations of housing for old people and since all these accommodations are under the management of a single municipal agency there is a considerable range of choice in placing tenants. The responsible department of the metropolitan municipality now combines the functions of Welfare and Housing and maintains the housing Registry which lists about 5,000 applicants of which 3,000 are old people.

It has not proved to be easy for church groups and service clubs to make the contribution that these charitable organisations have made in other places. The principal difficulty has been that private sponsors have not had access to the special financial provisions available to a municipal agency to offset the high costs of land and of solid construction. This would occur if taxes were limited to \$25.00 per unit and if land were donated. It has been suggested that land might be made available to private sponsors under an agreement that the property would revert to the municipality at the termination of the amortisation. But perhaps there are other restraints upon the private bodies in undertaking responsibilities of this kind in a large city that is in a condition of such rapid growth and change. The special advantages of an intimate relationship between a group of old people and a sponsoring church congregation or service club are not easily sustained in a large city where people are continually moving between the centre city and the suburbs. This kind of social mobility is not a firm base on which to erect a long-term philanthropic management responsibility. But perhaps the principal reason for the absence of private sponsors has been a genuine doubt that the whole scale of the housing needs of low-income old people in such a large community could only be dealt with effectively by a strong public agency and

this, in fact, has come to exist in the Toronto Metropolitan Housing Company.

* * *

These three areas of Vancouver, Saskatchewan and Metropolitan Toronto have been selected for description because they each exemplify a different way of gathering support and sustaining a housing programme for old people. But it should be pointed out that the three approaches (through charitable organisations, through provincial coordination and through municipal enterprise) are not, in fact, mutually exclusive methods. For in all these three places the aid of the provincial government has been an essential factor, the help and interest of the municipality has been forthcoming and the support of community organisations has been present.

Limited-Dividend Loans Approved for Senior Citizens
by Type of Sponsorship - 1946-1963

Province	Entrepreneurs			Municipalities			Charitable Institutions			Total L.D.		
	Loans	Units	\$000	Loans	Units	\$000	Loans	Units	\$000	Loans	Units	\$000
Newfoundland	-	-	-	-	-	-	1	48	980	1	48	980
P.E.I.	-	-	-	1	4	23	-	-	-	1	4	23
Nova Scotia	-	-	-	-	-	-	1	24	129	1	24	129
New Brunswick	-	-	-	-	-	-	2	24	123	2	24	123
Quebec	12	905	4,433	-	-	-	1	128	780	13	1,033	5,213
Ontario	1	32	160	25	2,594	13,522	36	690	3,827	62	3,316	17,509
Manitoba	2	80	394	1	11	109	28	685	3,356	31	776	3,859
Saskatchewan	-	-	-	37	875	6,432	12	409	2,480	49	1,284	8,912
Alberta	-	-	-	-	-	-	4	124	691	4	124	691
British Columbia	-	-	-	-	-	-	73	1,584	5,120	73	1,584	5,120
CANADA	15	1,017	4,987	64	3,484	20,086	158	3,716	17,486	237	8,217	42,559

IV

PUBLIC HOUSING AND OLD PEOPLE

Through the public housing arrangements of the National Housing Act, which were first introduced in 1949, about 13,000 rental units have been produced, about three quarters of them supported by rental subsidies and one quarter being "full recovery". Of this whole number only 167 units have been built for the particular use of old people, mostly 1 bedroom units for couples. There are also 863 bachelor and one-bedroom units in public housing projects that are suitable for old people but are not reserved for them. Altogether, then, about 1,000 units or 8 per cent of all public housing is available for old people (compared with 8,000 units or 24 per cent of the whole limited-dividend programme).

Early experience with public housing in Canada, particularly in the pioneering work in Regent Park North in Toronto between 1948 and 1957, indicated that any considerable group of low-income families would naturally render a number of old people out of their own numbers. Accommodation ought to be provided, it was concluded, for this natural balance of age-groups. From this point of view stemmed the federal government's policy that up to 20% of the accommodation in a public housing project could be provided for old people. It was thought that since public housing was primarily intended to aid families with children it would not be advisable to have an undue proportion of elderly people within the tenant community. This was the ground rule until new and more flexible policies were introduced along with the June 1964 amendments to the National Housing Act. Not only is the restriction lifted on the percentage proportion of accommodation for old people, but public housing projects may now be built entirely for old people either in the form of self-contained accommodation or in hostel or dormitory form.

The idea that old people represent a normal constituent part of any low-income population has led to some interesting experiments in the lay-out of public housing projects, intended to blend old people with families instead of segregating them. For instance in the Orchard Park project in Vancouver and the Regent Court project in Regina there are rows of one-bedroom bungalows for old people deliberately dispersed amongst the family housing. There are some differences of opinion on whether the consequent confrontations of old people and children, sometimes involving some passionate episodes, are good or bad. Presumably some old people thrive on having children on their threshold either because they like them or because they don't.

**Elderly Persons Units in Federal-Provincial Rental Housing
Projects under Section 35A, NHA**

<u>Project</u>		No. of Units in Project	No. of Elderly Persons Units		Total No. of Elderly Persons Units
			Bachelor	1 Bedroom	
<u>Units Reserved for Allocation to Elderly Persons</u>					
Halifax	Westwood Park	202	10	16	26
Saint John	Thornborough St.	100	-	4	4
Saint John	Courtenay Place	94	-	19	19
Collingwood	Project 1	20	-	4	4
Hamilton	Roxborough Park	91	-	16	16
Palmerston	Project 1	20	-	4	4
Port Arthur	Project 2	32	-	4	4
Sarnia	Eastland Gardens	120	-	20	20
Regina	Regent Court	109	-	10	10
Vancouver	Little Mountain	224	-	24	24
Vancouver	Orchard Park	169	18	18	36
Sub-Total		1,181	28	139	167
<u>Units Suitable for Allocation to Elderly Persons</u>					
St. John's, Nfld.	Anderson Ave.	146	-	10	10
Halifax	Mulgrave Park	348	7	34	41
Montreal	Jeanne Mance	796	-	296	296
Toronto	Regent Park South	732	-	35	35
Toronto	Lawrence Heights	1,081	-	208	208
Toronto	Scarlettwood	150	-	2	2
Toronto	Warden Avenue	347	-	12	12
Windsor	Glengarry Court	298	15	38	53
Vancouver	Little Mountain	224	-	16	16
Vancouver	MacLean Park	159	69	52	121
Vancouver	Skeena Terrace	234	21	48	69
Sub-Total		4,515	112	751	863
Total		5,696	140	890	1,030

V

HOUSEHOLD CHARACTERISTICS OF OLD PEOPLE

THE STATISTICAL EVIDENCE

Living Arrangements of Old People

The population at retirement ages, i. e. 65 years of age and over, was 1,391,154, in 1961, or 7.7 percent of the total population at that date. The proportion of the aged changed little during the last decade, it was 7.8 percent in 1951 and 7.7 percent in 1956. Nevertheless, the rate in the 1950's was the highest in this century and represented the culmination of a long upward trend which began in the first decade of the twentieth century. The proportion of the aged increased without interruption from 4.6 percent in 1911 to 7.8 percent in 1951. Most demographers anticipate a further rise in the proportion of the aged, e.g. the latest population forecast prepared for the Royal Commission on Health Services suggests a continuing increase in the proportion of the aged, to 7.8 percent in 1966 and to 8.1 percent in 1971.

The sharp rise in the proportion of the aged in the twentieth century reflected, to a large extent, the growing life expectancy in this period. The life expectancy at birth of males increased from 60.0 years in 1931 to 68.3 years in 1961. For females the increase was even larger, from 62.1 years in 1931 to 74.2 years in 1961. The differential growth in life expectancies was presumably an important factor contributing to the marked increase in the proportion of females among the aged. In 1911, only 49.0 percent of persons 65 years of age or older were females; by 1961 this proportion had risen to 51.5 percent.

The population may be classified into four major groups which differ widely in their needs for housing space and also in their behaviour in the housing market. Husbands and wives living together constitute an overwhelming majority of persons in the middle age groups. Heads of broken families and unattached individuals on the other hand, account for more than half of the elderly.

LIVING ARRANGEMENTS OF THE POPULATION - 1961

	Total	Age					
		Under 25	25-34	35-44	45-54	55-64	65+
Husbands and wives living together	7,600,052	567,790	1,934,301	1,997,089	1,501,716	915,268	683,888
Heads of "broken" families	347,418	12,503	37,213	64,182	75,210	60,100	98,210
Unattached individuals	2,513,640	450,697	509,593	328,614	301,578	314,102	609,056
Children at home	7,777,137	7,777,137	-	-	-	-	-
TOTAL	18,238,247	8,808,127	2,481,107	2,389,885	1,878,504	1,289,470	1,391,154

LIVING ARRANGEMENTS OF THE POPULATION - 1961 (Cont'd)

Percentage Distribution							
Husbands and wives living together	41.7	6.4	78.0	83.6	79.9	71.0	49.2
Heads of "broken" families	1.9	.2	1.5	2.7	4.0	4.7	7.0
Unattached individuals	13.8	5.1	20.5	13.7	16.1	24.3	43.8
Children at home	42.6	88.3	-	-	-	-	-
TOTAL	100.0	100.0	100.0	100.0	100.0	100.0	100.0

In estimating the housing needs of the population it is customarily assumed that, under ideal circumstances, each family should occupy its own dwelling. On this assumption, the housing need, as measured by the dwelling per person ratio, of the first group (husbands and wives living together) is 0.50. On the same assumption, the housing need of "broken" families, or individuals living apart from their spouses, is much higher, 1.00 dwelling per person. The data shown in the table indicate that the proportion of broken families, with their higher housing needs, is higher among the elderly than in any other age group. Therefore, the claim on the housing stock of families headed by the elderly is disproportionately higher than in the younger age groups.

There is not a prior rule of thumb for setting the housing needs of unattached individuals. It appears that both the housing needs and housing demands of unattached individuals are extremely flexible and households formed by such persons (termed "non-family households") can, and do, show large fluctuations. Due to the large, and rising, proportion of unattached individuals among older persons, the aged play an important role in the formation of non-family households. The proportion of unattached individuals among the aged rose from 39.4 percent in 1941 to 43.8 percent in 1961. In the same period the proportion of broken families declined from 11.2 percent to 7.0 percent.

PERCENTAGE DISTRIBUTION OF THE AGED

	1941	1951	1961
Husbands and wives living together	49.4	49.5	49.2
Heads of "broken" families	11.2	8.6	7.0
Unattached individuals	39.4	41.9	43.8
TOTAL	100.0	100.0	100.0

Crowding of Social Groups

The requirement that each family should have a dwelling of its own is not entirely met, although there has been a sharp reduction in the post-war period in the proportion of families who did not maintain their own household. In spite of this improvement, 4.6 percent of all husband-wife families were without their own household in 1961. The rate of doubling up was highest in the youngest age group and among the aged. The proportion of husband-wife families without households of their own was 4.8 percent in the 65 and over age class, higher than the national average of 4.6 percent but lower than the rate of doubling-up in the less than 35 age group.

The doubling rate of broken families was 17.1 percent in 1961. This rate varied inversely with age, it was 71.4 percent in the youngest age group and 7.4 percent among the aged.

Among unattached individuals 654,452, or 26 percent were heads of non-family households. The remaining 74 percent did not maintain their own households, they were, in most cases, sharing dwellings with families or other unattached individuals. The proportion of unattached individuals without households of their own is also inversely correlated with age; it was 92.7 percent in the youngest age groups and 57.4 percent among the aged.

CROWDING OF SOCIAL GROUPS - 1961

	Total	Age					
		Under 25	25-34	35-44	45-54	55-64	65 and over
1. <u>Husband-wife families</u>							
TOTAL	3,800,026	174,574	920,871	989,141	792,269	505,109	418,062
Not maintaining own households	176,342	31,054	66,411	30,668	16,186	11,938	20,085
%	4.6	17.8	7.2	3.1	2.0	2.4	4.8
2. <u>"Broken" families</u>							
TOTAL	347,418	12,503	37,213	64,182	75,210	60,100	98,210
Not maintaining own households	59,573	8,931	15,478	13,493	9,184	5,183	7,304
%	17.1	71.4	41.6	21.0	12.2	8.6	7.4
3. <u>Unattached individuals</u>							
TOTAL	2,513,640	450,697	509,593	328,614	301,578	314,102	609,056
Not maintaining own households	1,859,188	417,870	446,057	262,959	203,779	178,766	349,757
%	74.0	92.7	87.5	80.0	67.6	56.9	57.4

About two-thirds of all families who did not maintain their own households were sharing dwellings with relatives. Sharing dwellings with relatives was more frequent among the aged than in any other age groups.

PROPORTION OF DOUBLED-UP FAMILIES SHARING DWELLINGS WITH RELATIVES - 1961

Age of Head	Husband-wife Families	"Broken" Families
	Percent	
Under 25	66.8	73.1
25-34	63.1	71.3
35-44	63.2	63.3
45-54	61.5	63.1
55-64	64.4	70.8
65 and over	78.4	84.0
TOTAL	65.5	70.0

Families without households of their own undoubtedly represent the severest form of crowding of social groups. In addition to such families there were nearly 170,000 families who although maintaining their own households, shared dwellings with other families. The incidence of multi-family households is the highest among the aged.

A third, perhaps milder form of crowding occurs when a family is sharing dwelling with one or more unattached individuals. In 1961 there were 470,000 such families.

CROWDING OF FAMILIES - 1961

Age of Head	"Crowded Families"					"Uncrowded" families	Total families
	Not maintaining own household	Multi-family households	Sub-Total	With lodging individuals	Total		
Under 25	39,985	3,129	43,114	11,073	54,187	132,890	187,077
25-34	81,889	28,056	109,945	89,703	199,648	758,436	958,084
35-44	44,161	31,832	75,993	125,514	201,507	851,816	1,053,323
45-54	25,370	37,204	62,574	117,687	180,261	687,218	867,479
55-64	17,121	33,831	50,952	73,165	124,117	441,092	565,209
65 and over	27,389	31,651	59,040	54,629	113,669	402,603	516,272
TOTAL	235,915	165,703	401,618	471,971	873,589	3,273,855	4,147,444

Percentage Distribution

Under 25	21.4	1.7	23.1	5.9	29.0	71.0	100.0
25-34	8.5	2.9	11.4	9.4	20.8	79.2	100.0
35-44	4.2	3.0	7.2	11.9	19.1	80.9	100.0
45-44	2.9	4.3	7.2	13.6	20.8	79.2	100.0
55-64	3.0	6.0	9.0	12.9	21.9	78.1	100.0
65 and over	5.3	6.1	11.4	10.6	22.0	78.0	100.0
TOTAL	5.7	4.0	9.7	11.4	21.1	78.9	100.0

Households maintained by unattached individuals are termed "non-family" households. In 1961 there were 654,452 such households in private dwellings. 259,299, or 39.6 percent of all non-family households were maintained by the aged.

The Census recognizes four types of non-family households: 1) one-person household, 2) multi-person households without lodging family, 3) multi-person households with one lodging family and 4) multi-person households with two or more lodging families. With the exception of one-person households, all types of non-family households are crowded in the sense that they contain more than one distinct "social group".

LIVING ARRANGEMENTS OF UNATTACHED INDIVIDUALS - 1961

	Total	Age					
		Under 25	25-34	35-44	45-54	55-64	65 and over
All Unattached Individuals	2,513,640	450,697	509,593	328,614	301,578	314,102	609,056
Heads of							
1 person households	424,750	17,346	40,409	45,034	63,762	85,783	172,416
multi-person households							
without lodging family	181,051	14,935	20,816	17,122	27,259	38,144	62,775
with 1 lodging family	46,411	489	2,105	3,268	6,414	10,873	23,262
with 2 or more lodging families	2,240	57	206	231	364	536	846
All non-family households	654,452	32,827	63,536	65,655	97,799	135,336	259,299
Other Unattached Individuals	1,859,188	417,870	446,057	262,959	203,779	178,766	349,757

More than 28 percent of all unattached individuals aged 65 and over live alone, in one-person households, and the aged account for 40.6 percent of all one-person households. More than 60 percent of the aged living in one-person households were females.

Age	One-person households	Female heads of household
	Percent	
Under 25	4.1	47.6
25-34	9.5	38.8
35-44	10.6	45.7
45-54	15.0	52.6
55-64	20.2	58.1
65 and over	40.6	63.0
TOTAL	100.0	55.7

Of the 609,056 unattached individuals 259,299, or 42.6 percent were heads of non-family households. The remaining 349,757 persons were sharing dwellings with relatives or were lodging with strangers or were inmates of institutions.

Reduction of Crowding of Social Groups in the 1950's

A fairly rapid increase in real incomes together with an enlarged housing supply in the 1950's has brought about a substantial decline in all forms of crowding of social groups. The proportion of families not maintaining their own household declined from 9.8 percent in 1951 to 5.7 percent in 1961. The number of families without households of their own decreased in the 1950's in all age groups. The reduction of this form of crowding was, however, most pronounced in the younger age classes; among the aged the decline in the number of families not maintaining their own household was much less than the national average.

Partly associated with the decline in the proportion of families without own households was a sharp decrease in the number of multi-family households. The proportion of multi-family households declined most among the aged.

Age of Head	Families not maintaining own household		Multi-family households	
	1951	1961	1951	1961
	as a per cent of all families			
Under 35	19.1	10.6	4.4	2.7
35 - 44	7.6	4.2	5.0	3.1
45 - 54	4.6	2.9	9.1	5.0
55 - 64	4.2	3.0	10.9	6.3
65 and over	8.0	5.3		
TOTAL	9.8	5.7	7.0	4.0

The decline in the number of families not maintaining own household was most pronounced among families sharing dwelling with non-relatives.

FAMILIES NOT MAINTAINING OWN HOUSEHOLD

Age of Head	Sharing dwelling with relatives			Sharing dwelling with non-relatives		
	1951	1961	% Change	1951	1961	% Change
Under 35	111,571	80,222	- 28.1	62,578	41,652	- 33.4
35 - 44	37,153	27,922	- 24.8	25,518	16,239	- 36.4
45 - 54	14,552	15,746	+ 8.2	14,979	9,624	- 35.8
55 - 64	11,611	11,357	- 2.2	8,641	5,764	- 33.3
65 and over	26,396	21,873	- 17.1	7,646	5,516	- 27.9
TOTAL	201,283	157,120	- 21.9	119,362	78,795	- 34.0

In 1961, 746,824 dwelling units, or 16.4 percent of the total stock of occupied dwelling units, were occupied by households whose head was 65 years of age or older. The relative claim on the housing stock of the aged changed little in the last decade: in 1951 the proportion of housing stock occupied by the aged was 16.5 percent, slightly more than in 1961.

OCCUPIED DWELLINGS BY AGE OF HOUSEHOLD HEAD - 1951-1961

	1951	1961	Per Cent Change	Percentage Distribution	
				1951	1961
Under 35	782,915	1,118,114	+ 42.8	23.0	24.5
35 - 44	808,255	1,072,159	+ 32.7	23.7	23.5
45 - 64	1,254,855	1,617,639	+ 28.9	36.8	35.5
65 and over	563,270	746,824	+ 32.6	16.5	16.4
TOTAL	3,409,295	4,554,736	+ 33.6	100.0	100.0

As a result of their larger housing needs, the aged occupy a disproportionately large part of the housing stock. In 1961, for example, 53.7 percent of all persons who were 65 years or older were heads of households. While the "headship rate" was much lower in the younger age groups.

HEADSHIP RATES - 1961

Age of Household Head	Population	Households (by Age of Head)	Per Cent Household Heads
25 - 34	2,481,107	938,389	37.8
35 - 44	2,389,885	1,072,159	44.9
45 - 54	1,878,504	936,625	49.9
55 - 64	1,289,470	681,014	52.8
65 and over	1,391,154	746,824	53.7
65 - 69	487,102	266,099	54.6
70 and over	904,052	480,725	53.2

Characteristics of Dwellings of Old People

The average size of dwellings occupied by the aged exceeds slightly the national average, although it is less than that of dwellings occupied by households whose heads were in the 35 to 64 age groups. The density of dwelling units, as measured by the persons per dwelling and the persons per room ratios, is however, much lower in households whose heads are 65 years of age or older. The average persons per dwelling unit was 2.4 in dwelling occupied by the aged, much less than the national average of 3.9. Similarly, the persons per room ratio was .48 in households whose heads were 65 to 69 years old and .43 percent in households with heads of 70 years of age and older, while the national average was .74. The proportion of households with more than one person per room was 3.4 percent among the aged, substantially less than the national average, 16.5 percent.

SIZE OF DWELLINGS AND DENSITY OF HOUSEHOLDS BY AGE OF HEAD

Age of Head	Average numbers of rooms per dwelling	Average number of persons per dwelling	Average number of persons per room	Households with more than one person per room per cent
Under 25	3.9	2.9	.74	13.2
25 - 34	4.9	4.1	.84	22.4
35 - 44	5.5	4.9	.89	25.9
45 - 54	5.7	4.3	.75	17.2
55 - 64	5.6	3.2	.57	7.6
65 - 69	5.4	2.6	.48	4.2
70 and over	5.4	2.3	.43	3.0
TOTAL	5.3	3.9	.74	16.5

The low population density in dwellings occupied by the aged suggests that some households, especially one-person households, formed by the aged occupy housing space far in excess of their needs. The main reason for this discrepancy between needs and demands of the elderly is that a very large proportion of the housing stock occupied by the aged was acquired at earlier stages of their life cycles and, for many reasons, some of which will be examined below, the aged are slow to adjust their demands as their housing needs change. The low rate of mobility of the aged is reflected in the data shown below which indicate that nearly 60 percent of the households whose head was 65 years of age or older in 1961 were living in the same dwellings they occupied 10 years ago, although their housing needs must have changed considerably in the last decade.

MOBILITY OF THE AGED - 1961

Age of Household Head	All Households	Length of Occupancy			
		less than 1 year	1-5 years	6-10 years	More than 10 years
Under 25	179,714	102,229	67,213	3,380	6,892
25 - 34	938,335	256,912	528,221	107,053	46,149
35 - 44	1,072,098	153,674	464,519	235,442	218,463
45 - 54	936,571	90,792	292,057	187,931	365,791
55 - 64	680,983	51,145	167,745	115,708	346,385
65 and over	746,792	43,382	150,225	107,713	445,472
65 - 69	266,087	17,767	58,239	40,535	149,546
70 and over	480,705	25,615	91,986	67,178	295,926
TOTAL	4,554,493	698,134	1,669,980	757,227	1,429,152

Percentage Distribution

Age of Household Head	All Households	Length of Occupancy			
		less than 1 year	1-5 years	6-10 years	More than 10 years
Under 25	100.0	56.9	37.4	1.9	3.8
25 - 34	100.0	27.4	56.3	11.4	4.9
35 - 44	100.0	14.3	43.3	22.0	20.4
45 - 54	100.0	9.7	31.2	20.1	39.0
55 - 65	100.0	7.5	24.6	17.0	50.9
65 and over	100.0	5.8	20.1	14.4	59.7
65 - 69	100.0	6.7	21.9	15.2	56.2
70 and over	100.0	5.3	19.1	14.0	61.6
TOTAL	100.0	15.3	36.7	16.6	31.4

The reasons for the low rate of mobility of the aged are partly psychological, such as attachment to the house itself or to the neighbourhood, and partly economic. Among the economic factors the high incidence of home-ownership among the aged is probably the most important. Home-owners in all age groups have a lower rate of mobility than renters and, among home-owners, the rate of mobility varies inversely with age, reflecting mainly the declining proportion of mortgaged houses.

Of the 746,792 dwellings occupied by households whose head was 65 years of age or older, was 574,780 units, or 77.0 percent were owner-occupied. The home-ownership ratio in this age group for households of male heads was 80.9 percent. Among households with female heads (broken families and non-family households) the incidence of home-ownership was much lower, 68.1 percent, indicating that a substantial number of dwellings are still vacated after dissolutions of families.

OCCUPIED DWELLINGS BY TENURE - 1961

Age of Household Head	All Dwellings	Owned	Rented	Per Cent Owned
Under 25	179,714	42,945	136,769	23.9
25 - 34	938,335	467,430	470,905	49.8
35 - 44	1,072,098	723,609	348,489	67.5
45 - 54	936,571	685,414	251,157	73.2
55 - 64	680,983	511,409	169,574	75.1
65 and over	746,792	574,780	172,012	77.0
65 - 69	266,087	204,493	61,594	76.9
70 and over	480,705	370,287	110,418	77.0
TOTAL	4,554,493	3,005,587	1,548,906	66.0

In 1951, nearly 90 percent of all owner-occupied single non-farm dwellings occupied by the aged were mortgage-free. This suggests that actual cash outlays on housing of the elderly are modest and, in most cases, even a small income, or a small increase in income, is sufficient to enable the aged to remain in their owned dwelling. In the last decade, increased social security payments, the higher incidence of pension payments etc., made it unnecessary for a large number of the aged to vacate the family

dwellings once they reached retirement ages. These developments considerably reduced the supply of existing dwellings offered for sale and a larger than usual part of the incremental demand for housing in the 1950's had to be met by new construction.

**Mortgage-free Non-farm Single Detached Dwellings
(Per Cent)**

Age of Household Head	1951
Under 35	49.8
35 - 44	56.3
45 - 54	68.5
55 - 64	79.5
65 and over	89.3
TOTAL	68.7

While the incidence of home-ownership is higher among the aged than in any other age group, the quality of the housing stock occupied by the elderly is much below average. The lower quality of dwelling is reflected in the lower than average value of housing units owned by the aged and also in the high proportion of dwellings in need of major repair. The Median Value of non-farm single detached dwellings owned by persons in the 65 to 69 years age group was \$9,296 and that of persons aged 70 years of age or older \$8,399, 15.9 percent and 23.8 percent less than the national average of \$11,021.

**Median Value of
Owner-Occupied Non-farm Single Detached Dwellings - 1961**

Age of Household Head	Dollars
Under 25	7,986
25 - 34	11,797
35 - 44	12,397
45 - 54	11,631
55 - 64	10,531
65 - 69	9,296
70 and over	8,399
TOTAL	11,021

The average cash rent paid by tenant households whose head was 65 years of age or older was \$64 in 1961, slightly less than the national average of \$65. These averages conceal, however, large regional variations in the rent differential. In five metropolitan areas (Montreal, Quebec, Ottawa, Sudbury and Saint John) the average rent paid by the aged who maintained their own households exceed the overall average for the metropolitan area. In the remaining metropolitan areas, however, the average rent paid by the aged was below the overall average.

Of the 746,792 dwelling units occupied by households whose head was 65 years of age or older, 49,092 units, or 6.6 percent, were in need of major repairs. The proportion of dwellings requiring major repairs was higher in the 65 and over age group than in any other age class.

DWELLINGS IN NEED OF MAJOR REPAIRS - 1961

Age of Head	All Dwellings	In Need of Major Repairs	Per Cent
Under 25	179,714	11,235	6.3
25 - 34	938,335	49,295	5.3
35 - 44	1,072,098	56,406	5.3
45 - 54	936,571	51,234	5.5
55 - 64	680,983	38,152	5.6
65 and over	746,792	49,092	6.6
65 - 69	266,087	15,868	6.0
70 and over	480,705	33,224	6.9
TOTAL	4,554,493	255,414	5.6

In the 1950's the number, as well as the proportion, of dwellings in need of major repairs was substantially reduced in every age group. In the oldest age group, however, the reduction in the number of substandard homes was less marked.

DWELLINGS IN NEED OF MAJOR REPAIRS
(as a per cent of all dwellings)

Age of Household Head	1951	1961
Under 35	13.8	5.4
35 - 44	13.7	5.3
45 - 54	13.4	5.5
55 - 64	12.4	5.6
65 and over	13.7	6.6
TOTAL	13.4	5.6

The proportion of dwellings lacking adequate plumbing facilities is the highest in the part of the housing stock occupied by the aged. Of the 746,792 dwelling units occupied by the aged in 1961, 197,488 units, or 15.6 percent were without running water. One out of every four dwelling units occupied by the elderly lacked the exclusive use of flush toilet and nearly one out of every three dwelling units lacked the exclusive use of bath or shower.

Age of Household Head	All Dwellings	Dwellings without			Per Cent without		
		Running Water	Flush Toilet (excl. use)	Bath or Shower (excl. use)	Running Water	Flush Toilet	Bath or Shower
Under 25	179,711	19,237	44,145	48,327	10.7	24.6	26.9
25 - 34	938,335	81,387	172,590	192,330	8.7	18.4	20.5
35 - 44	1,072,098	93,659	193,955	208,408	8.7	18.1	19.4
45 - 54	936,571	97,688	187,887	200,991	10.4	20.1	21.5
55 - 64	680,983	87,984	158,960	158,960	12.9	23.3	25.3
65 and over	746,792	116,215	197,488	220,228	15.6	26.4	29.5
65 - 69	266,087	38,665	67,254	74,299	14.5	25.3	27.9
70 and over	480,705	77,550	130,234	145,929	16.1	27.1	30.4
TOTAL	4,554,493	496,180	955,025	1,042,383	10.9	21.0	22.9

In the 1950's the numbers, and the proportions, of dwellings lacking adequate plumbing facilities was substantially reduced. Again, the substandard units occupied by the aged showed less than average decreases.

Age of Household Head	Dwellings without					
	Running Water		Flush Toilet (exclusive use)		Bath or Shower (exclusive use)	
	1951	1961	1951	1961	1951	1961
	Per Cent					
Under 35 years	25.4	9.0	37.8	19.4	46.8	21.5
35 - 44	24.2	8.7	33.9	18.1	41.5	19.4
45 - 54	25.1	10.4	34.0	20.1	40.7	21.5
55 - 64	26.2	12.9	34.8	23.3	40.7	25.3
65 and over	30.3	15.6	39.3	26.4	46.0	29.5
TOTAL	26.0	10.9	35.9	21.0	43.2	22.9

Incomes of Old People

The housing difficulties of older people stem largely from their lack of resources. Data on the non-farm group who represented 1, 134, 000 of the 1.4 million total of people 65 and over in 1961 are shown on the following page.

NON-FARM POPULATION, 65 YEARS OF AGE AND OVER (THOUSANDS)

	Household Heads	Wives of Household Heads	Parents of Household Heads	Other	Total
Total	658	224	134	118	1,134
With incomes under \$1,000	278	199	101	65	643
With incomes under \$1,500	371	210	116	82	779

This group consisted of: 658,000 household heads of whom 278,000 had incomes of less than \$1,000 per year; 224,000 wives of household heads with a 199,000 having less than \$1,000 annual income; 134,000 parents of household heads with 101,000 having incomes under \$1,000 and 118,000 other individuals, living in institutions or in someone else's dwelling, of whom 65,000 had incomes under \$1,000 per year.

Not only do the old have lower incomes than the rest of the adult population but they enjoy less prospect of improvement by their own efforts. The increases in real income that are enjoyed by most employed persons are of little benefit to the old since only about one in six of them is in the labour force and this participation rate appears to be dropping. Much of their income therefore derives from sources which do not respond necessarily to price and productivity increases. The older population is therefore exposed to the threat of inflation and not in a strategic position to benefit from gains in real output enjoyed by the working population.

VI

NON-PROFIT HOUSING FOR OLD PEOPLE
CATALOGUE OF PROJECTS BUILT
THROUGH SECTION 16 OF THE NATIONAL HOUSING ACT

LIMITED-DIVIDEND LOANS APPROVED UNDER THE NATIONAL HOUSING ACT
FOR ELDERLY PERSONS - 1946-1964

Area	Name of Project	Date of Approval by Type of Sponsorship			No. of Units		Type of Units	Present Monthly Rentals \$
		Entre- preneur	Munici- pality	Charitable Institutions	Self Contained	Hostel		
<u>Newfoundland</u>								
St. John's	Anglican Homes Inc.			11-63	48	64	Row Houses 1 BR	60.00
<u>Prince Edward Island</u>								
Souris	P.E.I. Senior Citizens Housing Corp.		11-62		4	-	Row Houses 1 BR	57.50
<u>Nova Scotia</u>								
Dartmouth	Kidartom Limited			11-62	24	-	Row Hses (Bach. 1 BR	43.00 52.50
<u>New Brunswick</u>								
Moncton	Moncton Legion Estates Ltd.			9-59	16	-	Row Houses 1 BR	51.50
Nashwaaksis	Fredericton Legion Estates Inc.			11-60	8	-	Row Houses 1 BR	57.00
<u>Québec</u>								
Montréal	Pavillon Mercier Inc. #1	7-57			59	-	Apts. (Bach. 1 BR	44.50 54.50
Montréal	Neuilly Limited-Dividend Co.	7-57			108	-	Apts. (Bach. 1 BR	41.25 51.25
Montréal	Pavillon Mercier Inc. #2	12-57			27	-	Apts. (Bach. 1 BR	44.50 54.50
Ville D'Anjou	Le Pavillon Ville-Marie Inc.	6-58			120	-	Apts. (Bach. 1 BR	38.00 48.00
Châteauguay	Quebec Legion Memorial Housing Corp.			7-58	128	-	Apts. (Bach. 1 BR	44.50 51.75
Montréal-Nord	Les Appartements Métros. Ltée.	7-58			137	-	Apts. (Bach. 1 BR	49.50 58.00
Rivière-des-Prairies	Le Domaine des Prairies Ltée.	12-58			78	-	Apts. (Bach. 1 BR	38.00 48.00
Trois-Rivières	Le Pavillon Normand Ville	4-59			64	-	Apts. 1 BR	62.00

Area	Name of Project	Date of Approval by Type of Sponsorship			No. of Units		Type of Units	Present Monthly Rentals \$
		Entre- preneur	Munici- pality	Charitable Institutions	Self Contained	Hostel		
<u>Quebec (Cont'd)</u>								
Montréal-Nord	Les Appartements Mtl.- Nord Ltée.	6-59			117	-	Apts. (Bach. 1 BR	52.00 61.00
Sherbrooke	Le Pavillon Bréboeuf Ltée.	8-59			79	-	Apts. (Bach. 1 BR	44.50 54.50
Greenfield Park	Vermont Housing Co.	10-59			36	-	Duplex (Bach. 1 BR	49.00 58.00
Boucherville	Boucherville Ltd. - Div. Corp.	10-59			40	-	Row (Bach. 1 BR	48.50 55.00
Granby	Le Pavillon Granby	8-60			40	-	Duplex (Bach. 1 BR	44.74 53.50
<u>Ontario</u>								
Burlington	Burlington Housing Corp.			6-46	8	-	Apts. (Bach. 1 BR	24.00 29.00
Burlington	Burlington Housing Corp.			6-48	8	-	Apts. (Bach. 1 BR	24.00 29.00
Owen Sound	Owen Sound Housing Co. Ltd.		8-50		40	-	Apts. (Bach. 1 BR	26.00 33.00
York Twp.	York Twp. Housing Co. Ltd.		2-52		128	-	Apts. (Bach. 1 BR	29.00 35.00
Stratford	Fairvue Builders Ltd.			9-53	8	-	Apts. (Bach. 1 BR	35.00 41.50
Windsor	City of Windsor Housing Co. Ltd.		10-53		96	-	Row Houses 1 BR	41.00
Brantford	Brantford Housing Co. Ltd.		11-53		16	-	Double Row Houses 1 BR	25.50
(1) Ottawa	Ottawa Lowren Housing Co. Ltd.		7-54		32	-	Row Houses 1 BR	54.00
Meaford	Meaford Housing Co. Ltd.	9-54			32	-	Apts. (Bach. 1 BR 2 BR	34.00 42.00 48.00

(1) Loan approved for 316 units - split of 284 units for Low-Income and 32 units for Elderly Persons.

Area	Name of Project	Date of Approval by Type of Sponsorship			No. of Units		Type of Units	Present Monthly Rentals \$
		Entre- preneur	Munici- pality	Charitable Institutions	Self Contained	Hostel		
Ontario (Cont'd)								
Ottawa	Can. Legion Older Veterans Homes Inc.			10-54	46	-	Apts. (Bach. (1 BR	38.00 + 43.00 43.00 + 46.00
Hamilton	Hamilton Housing Co. Ltd.		10-54		16	-	Apts. (1 BR	38.50
(2) Ottawa	Mooretown Housing Ltd.		2-56		20	-	Row Houses 1 BR	55.00
Etobicoke	Metro Toronto Housing Co. Ltd.		2-56		128	-	Apts. (Bach. (1 BR	35.75 42.25
Stratford	Fairvue Builders Ltd.			5-56	8	-	Apts. (Bach. (1 BR	37.00 43.50
St. Catharines	Senior Citizens Apts. Ltd.			6-56	20	-	Apts. (Bach. (1 BR	42.50 45.00
Renfrew	Renfrew Rotary Club Homes Ltd.			8-56	14	-	Det. Bgs. 1 BR	39.00
Kingston	Kingston Elderly Citizens Homes			9-56	23	-	Apts. (Bach. (1 BR	35.00 42.00
Oshawa	Oshawa Housing Co. Ltd.		9-56		41	-	Apts. (Bach. (1 BR	38.75 + 41.25 50.00
Ottawa	Ottawa Lowren Housing Co. Ltd.		5-57		76	-	S/D Duplex 1 BR	54.00
Windsor	City of Windsor Housing Co. Ltd.		5-57		48	-	Row Houses (Bach. (1 BR	31.50 41.00
North York Twp.	Metro Toronto Housing Co. Ltd.		6-57		128	-	Apts. (Bach. (1 BR	39.25 49.25
North York Twp.	Can. Legion Toronto Homes			7-57	48	-	Apts. (Bach. (1 BR	35.00 44.75
Hamilton	Coronation Park Housing Co. Ltd.			10-57	16	-	Row Houses 1 BR	48.50
Scarborough	Metro Toronto Housing Co. Ltd.		1-58		16	-	Apts. (Bach. (1 BR	45.00 53.50
Port Arthur	Golden Age Haven Ltd.			7-58	16	-	Row Houses 1 BR	47.00
Fort William	Can. Legion Memorial Gardens			8-58	16	-	S/D Bldgs. 1 BR	48.00
Toronto	Metro Toronto Housing Co.		9-58		405	-	Apts. (Bach. (1 BR	42.00 54.00

(2) Loan approved for 104 units - split of 84 units for Low-Income and 20 units for Elderly Persons.

Area	Name of Project	Date of Approval by Type of Sponsorship			No. of Units		Type of Units	Present Monthly Rentals \$
		Entre- preneur	Munici- pality	Charitable Institutions	Self Contained	Hostel		
Ontario (Cont'd)								
Toronto	Metro Toronto Housing Co. Ltd.		5-59		42	-	Apts. (Bach. (1 BR	48.25 58.00
Kitchener	Kitchener Young Men's Club Realty Ltd.			6-59	16	-	Apts. - 1 BR	46.50 + 48.25 + 50.00
Scarborough	Metro Toronto Housing Co. Ltd.		10-59		201	-	Apts. (Bach. (1 BR	46.00 57.00
Etobicoke	Metro Toronto Housing Co. Ltd.		10-59		96	-	Apts. (Bach. (1 BR	40.00 55.00
Kitchener	North Waterloo Elderly Persons Homes Ltd.			10-59	36	-	Apts. (Bach. (1 BR (Basm.	37.50 37.50 + 43.50 43.50
Trafalgar	Trafalgar Senior Homes Ltd.			11-59	16	-	Row Houses 1 BR	57.50
Hamilton	Hamilton Housing Co. Ltd.		11-59		45	-	Apts. - 1 BR	55.50
Stratford	Fairvue Builders Ltd.			6-60	16	-	Apts. - Bach.	38.00
York East	Metro Toronto Housing Co. Ltd.		10-60		201	-	Apts. (Bach. (1 BR	45.00 59.50
Toronto	Metro Toronto Housing Co. Ltd.		11-60		25	-	Apts. - Bach.	50.00
Orangeville	Twin Pines Apts. Ltd.			11-60	11	-	Apts. (Bach. (1 BR	41.25 47.25
Peterborough	Peterborough Kinsmen Club			12-60	30	-	Row Houses (Bach. (1 BR	44.00 55.00
Dundas	Dundas Lions' Housing Ltd.			12-60	10	-	Row Houses 1 BR	54.00
Dundalk	Twin Pines Apts. Ltd.			12-60	11	-	Apts. (Bach. (1 BR	46.50 52.50
London	Allen Towe Acres Ltd.		6-61		40	-	Apts. (Bach. (1 BR	45.00 59.00
York North Twp.	Metro Toronto Housing Co. Ltd.		7-61		31	-	Apts. - Bach.	53.75
Etobicoke	Metro Toronto Housing Co. Ltd.		8-61		47	-	Apts. (Bach. (1 BR	43.75 59.50
Orillia	Twin Pines Apts. Ltd.			10-61	11	-	Apts. (Bach. (1 BR	45.00 + 48.00 55.00
Ancaster	Ancaster Senior Citizens Apts.			11-61	11	-	Row Houses (Bach. (1 BR	44.00 52.00

Area	Name of Project	Date of Approval by Type of Sponsorship			No. of Units		Type of Units	Present Monthly Rentals \$
		Entre- preneur	Munici- pality	Charitable Institutions	Self Contained	Hostel		
Ontario (Cont'd)								
Durham	Twin Pines Apts. Ltd.			11-61	11	-	Apts. (Bach. (1 BR	47.00 56.00
Trafalgar	Trafalgar Senior Homes Ltd.			11-61	12	-	Row Houses 1 BR	57.25
Trenton	Twin Pines Apts. Ltd.			12-61	11	-	Apts. (Bach. (1 BR	43.25 + 46.25 54.25
Mitchell	Twin Pines Apts. Ltd.			12-61	11	-	Apts. (Bach. (1 BR	44.25 54.25
St. Thomas	Kiwant Manors Ltd.			1-62	18	-	S/D (Bach. Houses (1 BR	43.00 57.50
Ottawa	Ottawa Lowren Housing Co. Ltd.		5-62		110	-	Apts. - Bach.	41.00
Toronto	Metro Toronto Housing Co. Ltd.		8-62		154	-	Apts. (Bach. (1 BR	43.00 56.00
Scarborough	Metro Toronto Housing Co. Ltd.		10-62		392	-	Apts. (Bach. (1 BR	47.50 60.00
Hanover	Twin Pines Apts. Ltd.			11-62	11	-	Apts. (Bach. (1 BR	42.00 53.00
Mount Forest	Twin Pines Apts. Ltd.			11-62	11	-	Apts. (Bach. (1 BR	48.50 59.00
Wingham	Twin Pines Apts. Ltd.			11-62	11	-	Apts. (Bach. (1 BR	46.00 56.00
Ridgetown	Twin Pines Apts. Ltd.			12-62	11	-	Apts. (Bach. (1 BR	45.00 56.00
York North	Can. Legion Toronto Homes			1-63	94	-	Apts. (Bach. (1 BR	42.00 55.00
North Bay	McKay Homes			1-63	30	-	Row Houses (1 BR	42.50 56.50
Stamford	Kiwanis Club of Niagara Falls			4-63	16	-	S/D (Bach. Houses (1 BR	45.00 58.50
Oshawa	Oshawa Housing Co. Ltd.		4-63		20	-	Apts. - Bach.	46.50
Burlington	Bonnie Place Ltd.			9-63	24	-	Row Hses. Bach.	49.00 + 58.00
St. Catharines	Senior Citizens Apts. Ltd.			10-63	20	-	Apts. (Bach. (1 BR	49.00 52.00

Area	Name of Project	Date of Approval by Type of Sponsorship			No. of Units		Type of Units	Present Monthly Rentals \$
		Entre- preneur	Munici- pality	Charitable Institutions	Self Contained	Hostel		
Manitoba								
Winnipeg	Can. Legion Memorial Housing			9-56	40	-	S/D Hses { S/D Dup. {	Bach. 43.00
St. James	St. James Kiwanis Courts			1-58	88	-	Row Houses 1 BR	44.50
Morden	Tabor Senior Citizens Homes Ltd.			1-58	8	-	Row Houses 1 BR	45.00
West Kildonan	Anatole Park Dev. Ltd.	10-58			24	-	Apts. - 1 BR	52.50
Flin Flon	Flin-Flon Housing Co. Ltd.			6-60	20	-	Row Houses 1 BR	50.50
Winnipeg	Can. Legion Memorial Housing Foundation			11-60	24	-	Row Houses 1 BR	35.00
East Kildonan	Kiwanis Homes of East Kildonan			12-60	12	-	Row Houses 1 BR	48.25
Morden	Tabor Senior Citizens Homes Ltd.			12-60	10	-	Row Houses (1 BR	Bach. 37.75 48.75 + 50.75
Winnipeg	Cosmopolitan Club Homes			3-61	29	-	Apts. - 1 BR	49.00
St. Boniface	St. Philips Court Ltd.			5-61	15	-	Apts. (1 BR	Bach. 45.00 58.75
Portage La Prairie	Portage Rotary Housing Ltd.			11-61	10	-	Row Houses (1 BR	Bach. 37.50 52.25
Minnedosa	Minnedosa Kinsmen Housing Ltd.			11-61	8	-	Row Houses 1 BR	37.50 + 50.00
St. Vital	Chesterfield Housing Dev.			12-61	58	-	Apts. (1 BR	Bach. 40.25 52.25
Hamiota	Hamiota Senior Citizens			4-62	10	-	Apts. (1 BR	Bach. 42.50 52.00
St. James	Metro Kiwanis Courts			6-62	50	47	Apts. - Bach.	44.00
Manitou	Manitou Kinsmen Haven			7-62	8	-	Row Houses (1 BR	Bach. 40.00 52.50
Rivers	Rivers Kiwanis Courts			8-62	10	-	Apts. (1 BR	Bach. 44.00 54.00
Winnipeg	Cosmopolitan Club Homes			10-62	52	-	Row Houses (1 BR	Bach. 34.75 + 36.50 49.00
Winnipeg	Can. Legion Memorial Housing Foundation			10-62	8	-	Apts. - Bach.	38.00

Area	Name of Project	Date of Approval by Type of Sponsorship			No. of Units		Type of Units	Present Monthly Rentals \$
		Entre- preneur	Munici- pality	Charitable Institutions	Self Contained	Hostel		
Manitoba (Cont'd)								
Stonewall	Kinsmen Lakeview Apts.			12-62	10	-	Apts. (Bach. (1 BR	39.00 51.00
Roblin	Roblin Residences			6-63	13	-	Row Houses (Bach. (1 BR	43.00 54.00
Portage La Prairie	Portage Rotary Housing Ltd.			7-63	11	-	Row Houses (Bach. (1 BR	37.50 52.25
Winnipeg	Can. Legion Memorial Housing Foundation			10-63	44	-	Apts. (Bach. (1 BR	42.00 52.00
Miami	Miami Senior Citizens Housing Association			10-63	12	-	Row Houses (Bach. (1 BR	42.50 55.00
Souris	Victoria Park Lodge		10-63		11	24	Apts. (Bach. (1 BR	40.00 52.00
The Pas	Kinsmen Homes of The Pas			10-63	13	-	Apts. (Bach. (1 BR	46.00 58.50
Winnipeg	Mackinnon House			11-63	88	-	Apts. (Bach. (1 BR	45.00 57.00
Pilot Mound	Prairie View Lodge			11-63	12	30	Apts. (Bach. (1 BR	45.00 57.00
Selkirk	Selkirk Rotary Club Homes for Senior Citizens			12-63	10	-	Row Houses (Bach. (1 BR	45.00 57.00
Russell	Elk-Legion Court Ltd.			12-63	12	-	Row Houses (Bach. (1 BR	45.00 57.00
West Kildonan	Anatole Park Dev. Ltd.		11-57		56	-	Row Houses 1 BR	52.50
Saskatchewan								
Zenon Park	Zenon Park Housing Co. Ltd.			6-55	10	-	Row Houses 1 BR	40.00
Moose Jaw	Pioneer Housing Assoc.		3-56		24	-	Row Houses 1 BR	41.00
Saskatoon	Jubilee Residences Ltd.			3-56	46	-	Row Hses (1 BR S/D Hses (	27.50
Saskatoon	Jubilee Housing Corp. Ltd.			3-56	40	-	Row Houses 1 BR	25.75
Neilburg	Neilburg Housing Corp.		6-56		10	-	Row Houses (Bach. (1 BR	35.00 43.00
Regina	Regina Pioneer Village Ltd.		8-56		100	-	86 Apts. 1 BR	34.00

Area	Name of Project	Date of Approval by Type of Sponsorship			No. of Units		Type of Units	Present Monthly Rentals \$
		Entre- preneur	Munici- pality	Charitable Institutions	Self Contained	Hostel		
Saskatchewan (Cont'd)								
Assiniboia	Assiniboia Pioneer Lodge		3-57		48	48	Dup. Hses 1 BR	47.00
Ponteix	Ponteix Hosing Co. Ltd.		3-57		16	16	Row Houses 1 BR	50.00
Shaunavon	South West Community Lodge		3-57		20	20	Dup. Hses 1 BR	50.00
Watrous	Manitou Lodge		4-57		20	20	Dup. Hses 1 BR	53.25
Unity	Unimac Pioneers Lodge		4-57		20	20	Dup. Hses 1 BR	45.00
Macklin	Unimac Pioneers Lodge		4-57		10	-	Row Houses 1 BR	50.50 + 51.50
Kamsack	Kamsack Senior Housing		4-57		20	20	Row Houses 1 BR	50.00
Middle Lake	Bethany Pioneer Village			4-57	30	-	Row Houses 1 BR	48.00 + 49.50 + 50.50
Meadow Lake	Northland Pioneers Lodge		4-57		20	20	Dup. Hses 1 BR	50.00
Balcarres	Parkland Lodge		6-57		14	14	Row Houses 1 BR	50.00
Swift Current	Prairie Pioneers Lodge		6-57		74	74	Dup. Hses 1 BR	26.25
Wadena	Weneeda Park Lodge		6-57		16	16	Row Houses 1 BR	52.00
Tisdale	Tisdale & District Hsg. Co. Ltd.		6-57		18	18	Dup. Hses 1 BR	44.25
Carnduff	Border-Line Housing Co.		7-57		20	20	Row Houses 1 BR	54.00
Yorkton	Yorkton Housing Corp.		7-57		40	-	S/D Houses 1 BR	39.50
Domremy	Residence Ste. Jeanne d'Arc		8-57		10	-	Row Houses 1 BR	45.25
Eston	Jubilee Lodge		8-57		20	20	Apts. - 1 BR	59.00
Saskatoon	Jubilee Residences Ltd.			8-57	48	94	Row Houses 1 BR	27.50
Estevan	Souris Valley Housing		11-57		24	24	Dup. Hses 1 BR	46.00
Canora	Canora Senior Citizens			11-57	10	-	Row Houses 1 BR	49.00 + 51.00
Wakaw	Lakeview Pioneer Lodge		11-57		20	20	Apts. - 1 BR	48.50
Prince Albert	Sask. Elks Senior Citizens Lodge			12-58	20	-	S/D Bgs. 1 BR	49.00
Moosomin	Eastern Sask. Pioneers Lodge		5-59		20	20	S/D Duplexes - 1 BR	50.00
Melfort	Melfort District Pioneer Lodge		6-59		20	20	Row Hses) 1 BR S/D Dup.)	52.00
Weyburn	Weyburn Town & Country Hsg.		7-59		32	32	S/D Dup. 1 BR	44.25
Stoughton	New Hope Pioneer Lodge		11-59		20	20	Apts. (Bach. (1 BR	54.00 64.00
Regina	United Church Housing Corp.			7-60	48	-	Row Houses Bach.	36.75
Moose Jaw	Sask. Elks Senior Citizens			8-60	20	-	S/D Bgs. 1 BR	51.50

Area	Name of Project	Date of Approval by Type of Sponsorship			No. of Units		Type of Units	Present Monthly Rentals \$
		Entre- preneur	Munici- pality	Charitable Institutions	Self Contained	Hostel		
Saskatchewan (Cont'd)								
North Battleford	Battleford River Heights Lodge Ltd.		9-60		30	30	Row Hses) S/D Bldgs) 1 BR	54.00
Assiniboia	Assiniboia Pioneer Lodge		7-61		12	-	S/D Bgs. - 1 BR	37.50
Indian Head	Sunbeam Lodge		10-61		10	-	S/D Bgs. - 1 BR	46.50
Wynyard	Wynyard Dist. & Hous. Corp.		10-61		22	23	Apts.) S/D Dup.) 1 BR	41.25 45.50
Nipawin	Sask. Elks Senior Citizen Lodge			6-62	20	-	S/D Houses 1 BR	47.00
Yorkton	Yorkton Housing Corporation		10-62		20	-	Duplexes Bach.	35.50
Carlyle	Mountain View Lodge		11-62		8	-	Row Houses) 1 BR	37.50 48.00
Whitewood	Whitewood & District Housing Corporation		4-63		10	-	Row Houses) 1 BR	36.50 46.50
Carrot River	Carrot River Senior Citizens		6-63		10	-	S/D Houses) 1 BR	36.00 47.50
Esterhazy	Sask. Elks Senior Citizens			7 63	16	-	Row Houses) 1 BR	38.00 48.00
Saskatoon	Jubilee Residences Ltd.			9-63	101	-	Row Bungalow) 1 BR	33.50 41.00
							) Janitor	43.00
Assiniboia	Assiniboia Pioneer Lodge		10-63		16	-	Apts. - Bach.	37.50
Prince Albert	Northern Housing Dev.		10-63		50	50	Row Houses) 1 BR	39.00 49.00
Foam Lake	Foam Lake Housing Corp.		11-63		10	-	S/D Houses) 1 BR	37.00 47.00
Yorkton	Yorkton Housing Corp.		12-63		20	-	Quadruplex Bach.	40.00
Alberta								
Red Deer	Red Deer Twilight Homes			7-54	16	-	Row Houses 1 BR	40.00
Calgary	Bow Valley Lodge Found.			6-56	44	-	Row Houses 1 BR	36.50
Red Deer	Red Deer Twilight Homes			8-57	8	-	Row Houses 1 BR	40.00
Edmonton	North Sask. Valley Found.			12-58	56	-	Apts.) 1 BR	33.50 43.75

Area	Name of Project	Date of Approval by Type of Sponsorship			No. of Units		Type of Units	Present Monthly Rentals \$
		Entre- preneur	Munici- pality	Charitable Institutions	Self Contained	Hostel		
<u>British Columbia</u>								
Vancouver	Beulah Gardens Home Soc.			5-48	16	-	Duplex) 1 BR Houses) 2 BR	25.00 32.00
Burnaby	New Vista Society			5-49	12	-	Dup. Houses 1 BR	25.00
Burnaby	New Vista Society			5-50	12	-	Dup. Houses Bach.	25.00
North Vancouver	Kiwanis Senior Citizens Homes			3-51	20	-	Det.) 2 BR Houses) 4 BR	22.00 25.00
Burnaby	New Vista Society			3-51	10	-	Dup. Houses 1 BR	25.00
Burnaby	New Vista Society			12-51	24	-	Dup. Houses 1 BR	25.00
Vancouver	B.C. Housing Foundation			10-52	52	-	Apts.) Bach.) 1 BR	18.00 + 25.00 18.00 + 31.00 + 36.00
Burnaby	New Vista Society			1-53	24	-	Duplex) Bach. Cottages) 1 BR	17.00 25.00
Burnaby	New Vista Society			1-54	36	-	Apts.) Bach. S/D Hses) 1 BR	20.50 25.00
(3) Victoria	Kiwanis Village Society			2-54	36	-	Row) Bach. Houses) 1 BR	16.50 25.00
North Vancouver	Kiwanis Senior Citizens Homes			9-54	10	-	Det. Houses 2 BR	22.00
Burnaby	New Vista Society			10-54	40	-	Apts.) Bach.) 1 BR	23.00 35.00
Burnaby	New Vista Society			10-55	14	-	Apts. - Bach.	23.00
North Vancouver	Kiwanis Senior Citizens Homes Ltd.			12-55	10	-	Det.) 2 BR Houses) 4 BR	22.00 25.00
Kamloops	Kamloops Senior Citizens Housing Society			2-56	16	-	Row) Bach. Houses) 1 BR	29.50 43.00
West Vancouver	West Vancouver Senior Citizens Housing Society			3-56	16	-	Apts. - 1 BR	19.50 + 32.50
Vernon	Kiwanis Village Society			7-56	4	-	Row Houses 1 BR	34.00
Cloverdale	Cloverdale Senior Citizens Housing Society			9-56	8	-	Att. Bung. Bach.	35.00

(3) This project consist of 42 units - but only 36 units are financed by CMHC.

Area	Name of Project	Date of Approval by Type of Sponsorship			No. of Units		Type of Units	Present Monthly Rentals \$
		Entre- preneur	Munici- pality	Charitable Institutions	Self Contained	Hostel		
British Columbia (Cont'd)								
Dawson Creek	Rotary Harbour Society			9-56	24	-	S/D Bgs. 1 BR	48.25
Burnaby	New Vista Society			10-56	12	-	Apts.) Bach.	26.00
							) 1 BR	42.00
Nanaimo	Nanaimo Dist. Senior Citizens Hsg. Dev.			11-56	18	-	S/D Houses 1 BR	30.00
Kelowna	Pleasantvale Home Soc.			4-57	12	-	S/D) Bach.	25.00
							Houses) 1 BR	35.00
(4) Vancouver	New Chelsea Society			7-57	8	-	Row Houses Bach.	24.00
Vancouver	Vancouver East Lions Soc.			8-57	24	-	Apts.) Bach.	30.00
							) 1 BR	40.00
Cloverdale	Cloverdale Senior Citizens Housing Society			10-57	8	-	S/D) Bach.	34.50 + 35.00
							Houses) 1 BR	47.00 + 47.50
Crescent Beach	Crescent Housing Society			11-57	16	-	S/D Bgs. 1 BR	48.25
Vancouver	B.C. Housing Foundation			12-57	24	-	Apts. - Bach.	25.00
West Vancouver	W. Vancouver Senior Citizens Housing Soc.			1-58	16	-	Apts. - Bach.	19.50
Port Alberni	Alberni Valley Memorial Home Society			2-58	28	-	Row) Bach.	33.00
							Houses) 1 BR	51.50
Trail	Trail & Dist. Sen. Citizens Village Society			3-58	21	-	Row) Bach.	32.00
							Houses) 1 BR	48.00
Vancouver	New Chelsea Society			4-58	32	-	Row) Bach.	24.00
							Houses) 1 BR	34.50
Westview	Malaspina Sen. Citizens Homes Society			4-58	8	-	Apts.) Bach.	28.50
							) 1 BR	39.00
Victoria	C.N.I.B. Housing Ltd.			5-58	14	-	Row) Bach.	19.50
							Bgs.) 1 BR	27.50
Vancouver	Coleopy Park Dev.			6-58	36	-	Row) Bach.	27.00
							Bgs.) 1 BR	37.00
Kamloops	Kamloops Sen. Citizens Housing Society			8-58	6	-	Row Houses Bach.	27.00
West Vancouver	West Vancouver Sen. Citizens Housing Society			9-58	11	-	Apts.) Bach.	19.50
							) 1 BR	32.50

(4) Loan approved for 22 units - split of 14 units for Low Income and 8 units for Elderly Persons.

Area	Name of Project	Date of Approval by Type of Sponsorship			No. of Units		Type of Units	Present Monthly Rentals \$
		Entre- preneur	Munici- pality	Charitable Institutions	Self Contained	Hostel		
British Columbia (Cont'd)								
(5) Victoria	Victoria Senior Citizens Society			9-58	27	-	Apts. - Bach.	28.25 + 25.00 + 30.00
Prince George	Prince George Senior Citizens Homes			9-58	20	-	Row Houses 1 BR	50.00
North Vancouver	Kiwanis Senior Citizens Homes Ltd.			7-59	28	-	Apts. - Bach.	29.00 + 39.00
Vancouver	Soroptimist Club of Van. Ltd.			10-59	21	-	Apts.) Bach.) 1 BR	33.00 45.00
Vancouver	B.C. Housing Foundation			11-59	12	-	Apts. - Bach.	25.00
Port Coquitlam	Port Coquitlam Senior Citizens Housing Co.			11-59	12	-	Row) Bach. Houses) 1 BR	35.00 45.00
Richmond	Richmond Kiwanis Senior Citizens Home			8-60	24	-	S/D Houses 1 BR	42.50
Chilliwack	Jubilee Housing Society			8-60	36	-	S/D &) Bach. Row Hses) 1 BR	34.25 44.25
Duncan	Duncan Kiwanis Soc.			8-60	8	-	Row Bgs. 1 BR	36.75
Parksville	Golden Age Housing Soc.			8-60	6	-	Row Bgs. 1 BR	38.75
Kelowna	Pleasantvale Homes Soc.			10-60	9	-	Row Houses Bach.	30.50
Langley	Central Fraser Valley Sr. Citizens Soc.			1-61	8	-	Maison-) Bach. ettes) 1 BR	38.00 56.00
Fort Langley	Central Fraser Valley Sr. Citizens Soc.			1-61	8	-	Maison-) Bach. ettes) 1 BR	38.00 56.00
Vancouver	Beulah Gardens Homes Soc.			3-61	48	-	Apts. - Bach.	32.50
Prince George	Prince George Senior Citizens Homes Soc.			3-61	18	-	Apts. - Bach.	36.50
White Rock	Sunnyside Villas Soc.			5-61	20	-	Row) Bach. Houses) 1 BR	23.00 33.00
Penticton	Kiwanis Senior Citizens Housing			5-61	14	-	Row) Bach. Houses) 1 BR	25.00 35.00
Vancouver	New Chelsea Society			7-61	50	-	Apts.) Bach.) 1 BR	36.00 46.00

(5) Loan approved for 27 units contains 1 janitor suite at no charge.

Area	Name of Project	Date of Approval by Type of Sponsorship			No. of Units		Type of Units	Present Monthly Rentals \$
		Entre- preneur	Munici- pality	Charitable Institutions	Self Contained	Hostel		
British Columbia (Cont'd)								
Vanderhoof	Nechako View Senior Citizens Society			7-61	8	-	Row Houses 1 BR	56.00
Vernon	Kiwanis Village Soc. of Vernon			8-61	8	-	Row Houses Bach.	35.00
Ladner	Delta Senior Housing Association			11-61	16	-	Row) Bach. Houses) 1 BR	28.00 38.00
Courtenay	Comox Valley Kiwanis Village Society			11-61	6	-	S/D Houses 1 BR	28.50 + 38.00
Vancouver	B.C. Housing Foundation			5-62	35	-	Apts. - Bach.	34.25 + 46.25
Vancouver	Finnish Can. Rest Homes Society			5-62	93	-	Apts.) Bach.) 1 BR	32.00 40.50
Coquitlam	Earl Haig Soc.			6-62	18	-	Row) Bach. Houses) 1 BR	36.50 49.50
Vancouver	Beulah Gardens Homes Society			7-62	32	-	Apts. - Bach.	32.00
North Surrey	Whally & District Sen. Citizens Housing Soc.			7-62	8	-	Row) Bach. Houses) 1 BR	40.00 57.00
Quesnel	Fraser Village Homes Soc.			11-62	13	-	Apts.) Bach.) 1 BR	38.50 56.50
Vancouver	Anglican Homes of New West- minster			2-63	53	-	Apts.) Bach.) 1 BR	45.50 60.00
Richmond	Kiwanis Senior Citizens Housing Soc.			5-63	27	-	Apts. - Bach.	36.50
Vancouver	Vancouver Gen. Hospital School of Nursing Alumnae Soc.			5-63	21	-	Apts.) Bach.) 1 BR	37.00 50.00
(6) Vancouver	Calling Foundation			6-63	105	-	Apts.) Bach.) 1 BR	42.00 56.50
North Vancouver	Kiwanis Senior Citizens Homes			9-63	30	-	Apts.) Bach.) 2 BR) Janitor	32.00 50.00

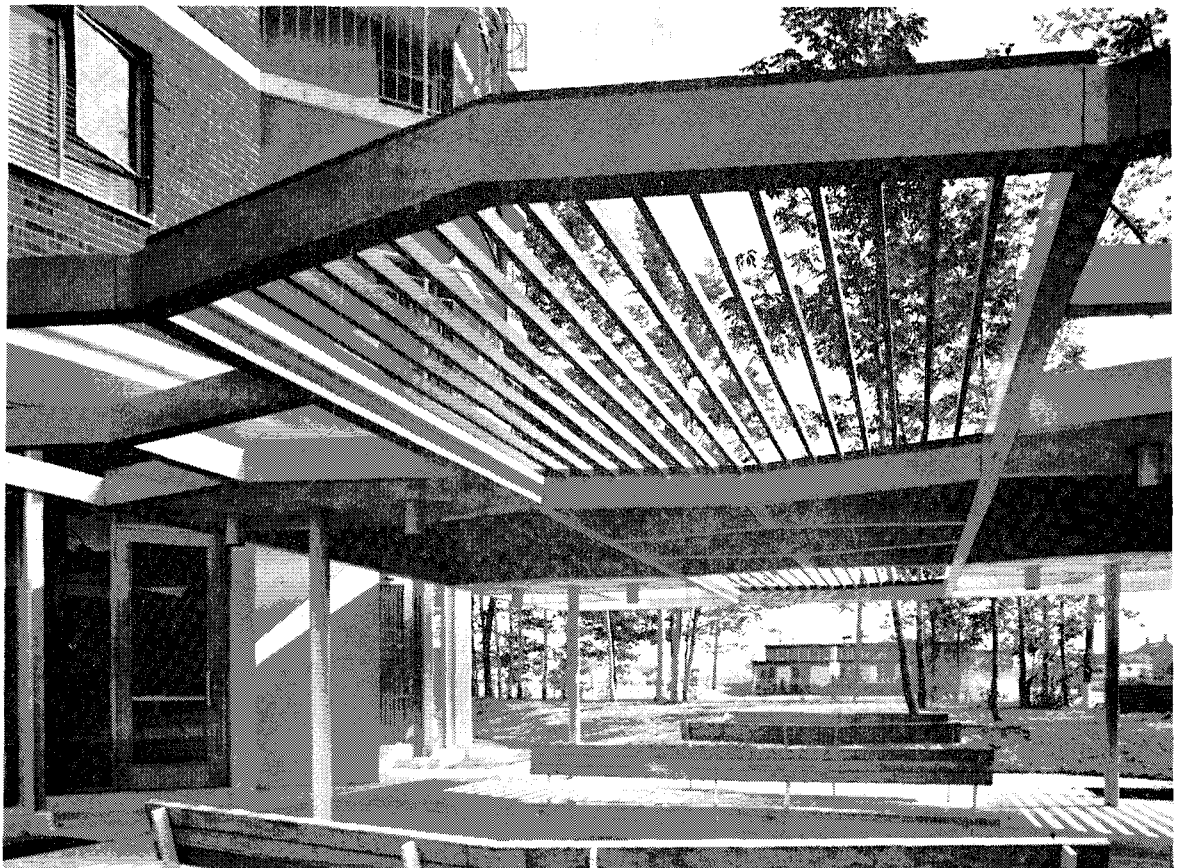
(6) Loan approved for 109 units - split of 4 units for Low Income and 105 units for Elderly Persons.

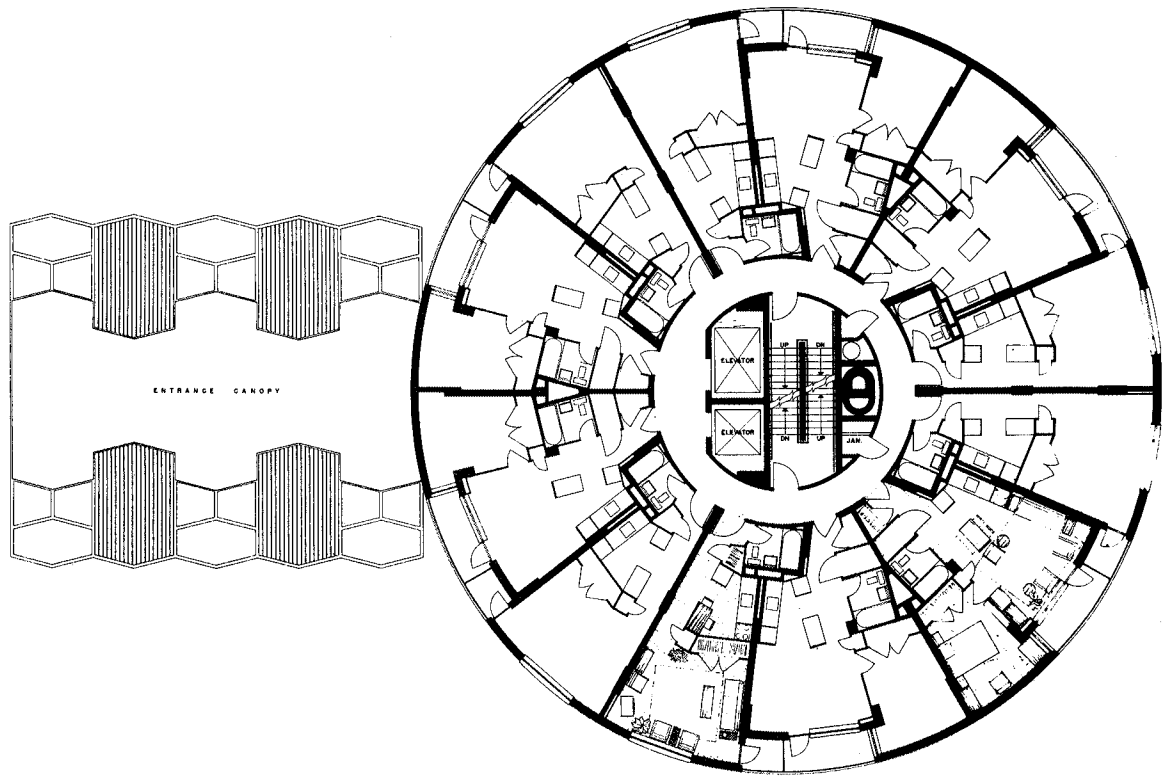
Area	Name of Project	Date of Approval by Type of Sponsorship			No. of Units		Type of Units	Present Monthly Rentals \$
		Entre- preneur	Munici- pality	Charitable Institutions	Self Contained	Hostel		
British Columbia (Cont'd)								
West Vancouver	West Vancouver Senior Citizens Housing Soc.			9-63	27	-	Apts. - Bach.	29.50
Kelowna	Pleasantvale Homes Soc.			10-63	21	-	Row) Bach. Houses) 1 BR	32.00 39.00
Vancouver	B.C. Housing Foundation			10-63	8	-	Apts. - Bach.	33.00
Courtenay	Comox Valley Kiwanis Village Soc.			12-63	8	-	Semi-Det. Bach.	31.00

Woodland Acres South: Warden Avenue, Toronto, Ont.

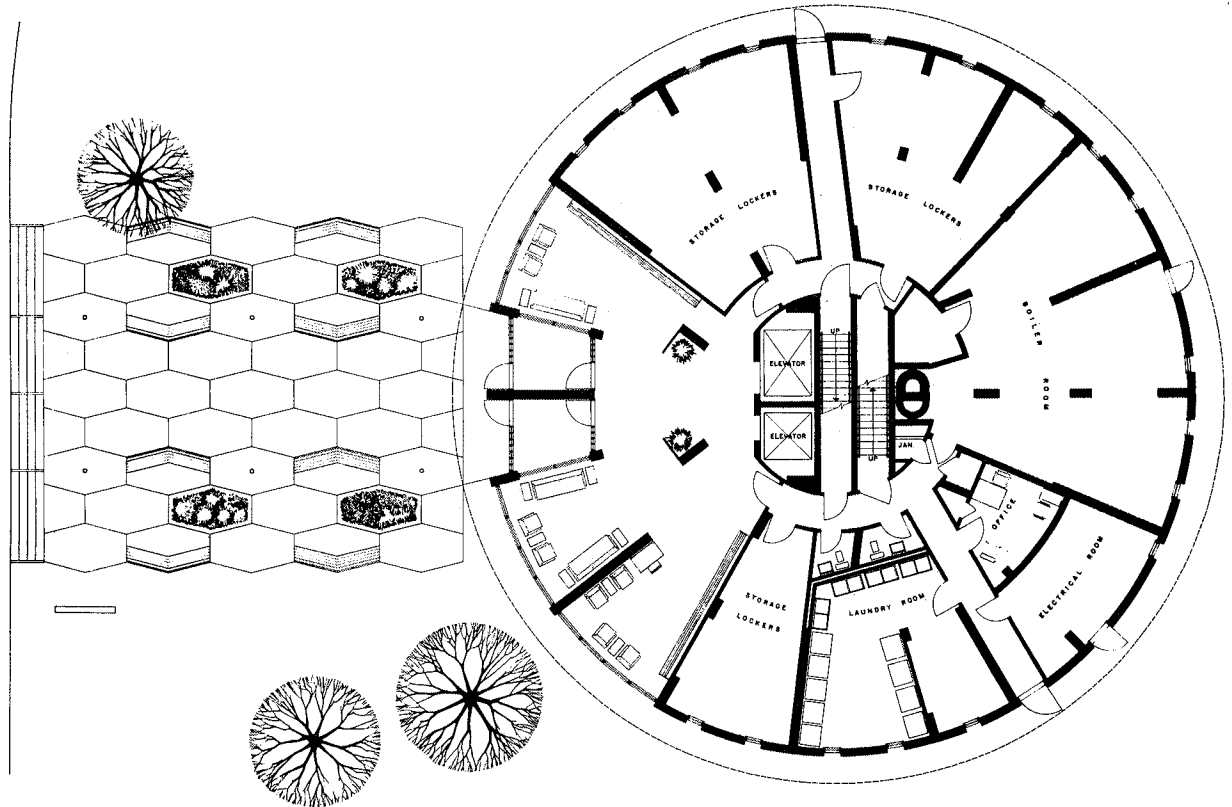
The Metropolitan Toronto Housing Company Ltd.

Architects: Chapman & Hurst





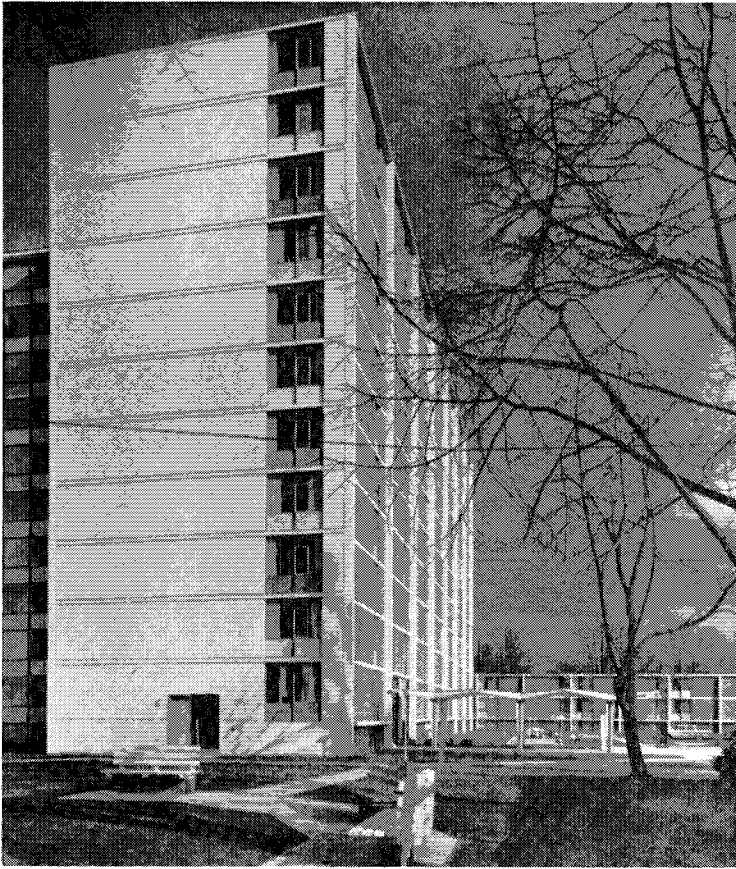
Typical Floor Plan



May Robinson House: Toronto, Ontario

The Metropolitan Toronto Housing Company Ltd.

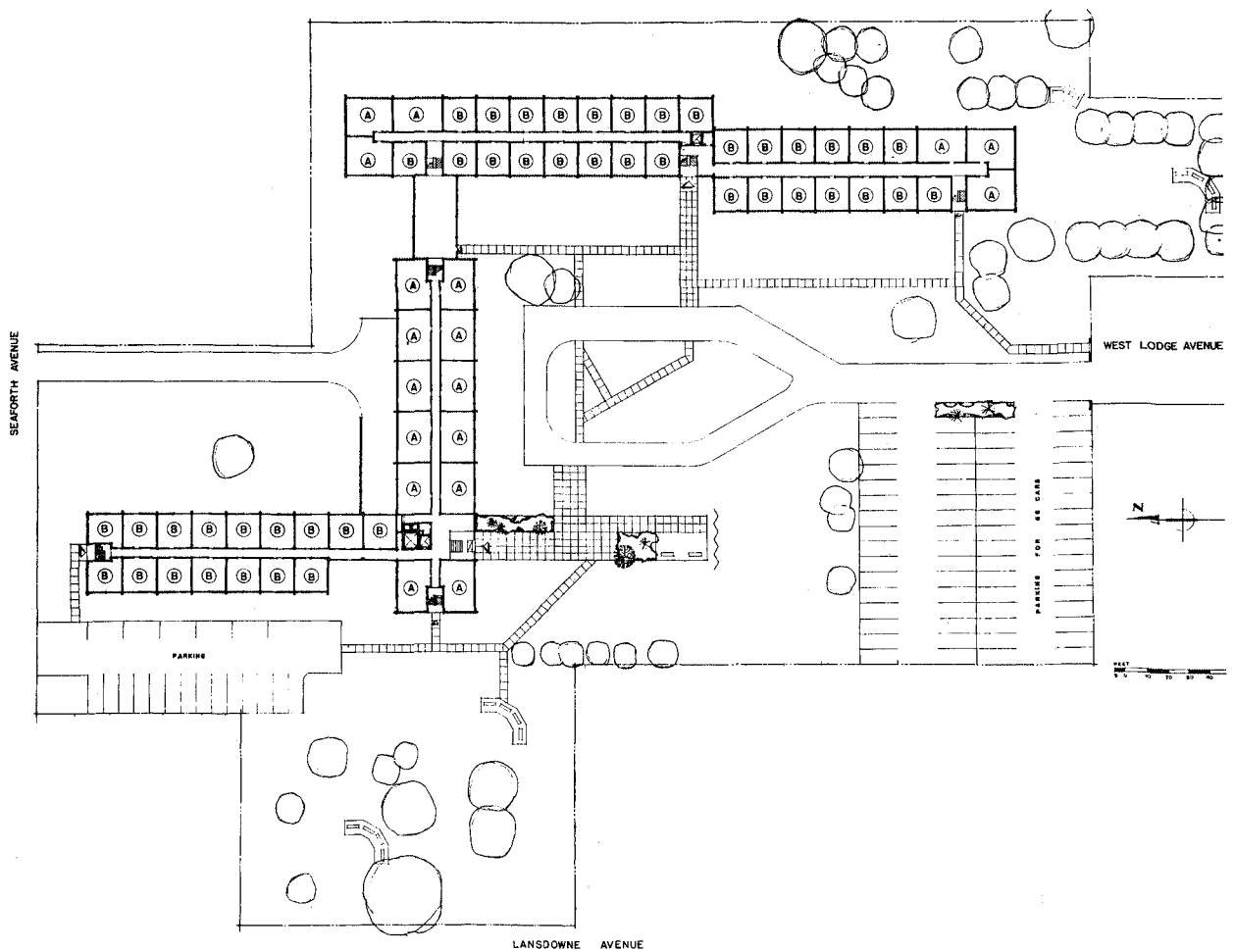
Architects & Engineers: Jackson, Ypes & Associates



May Robinson House: Toronto, Ontario

The Metropolitan Toronto Housing Company Ltd.

Architects & Engineers: Jackson, Ypes & Associates

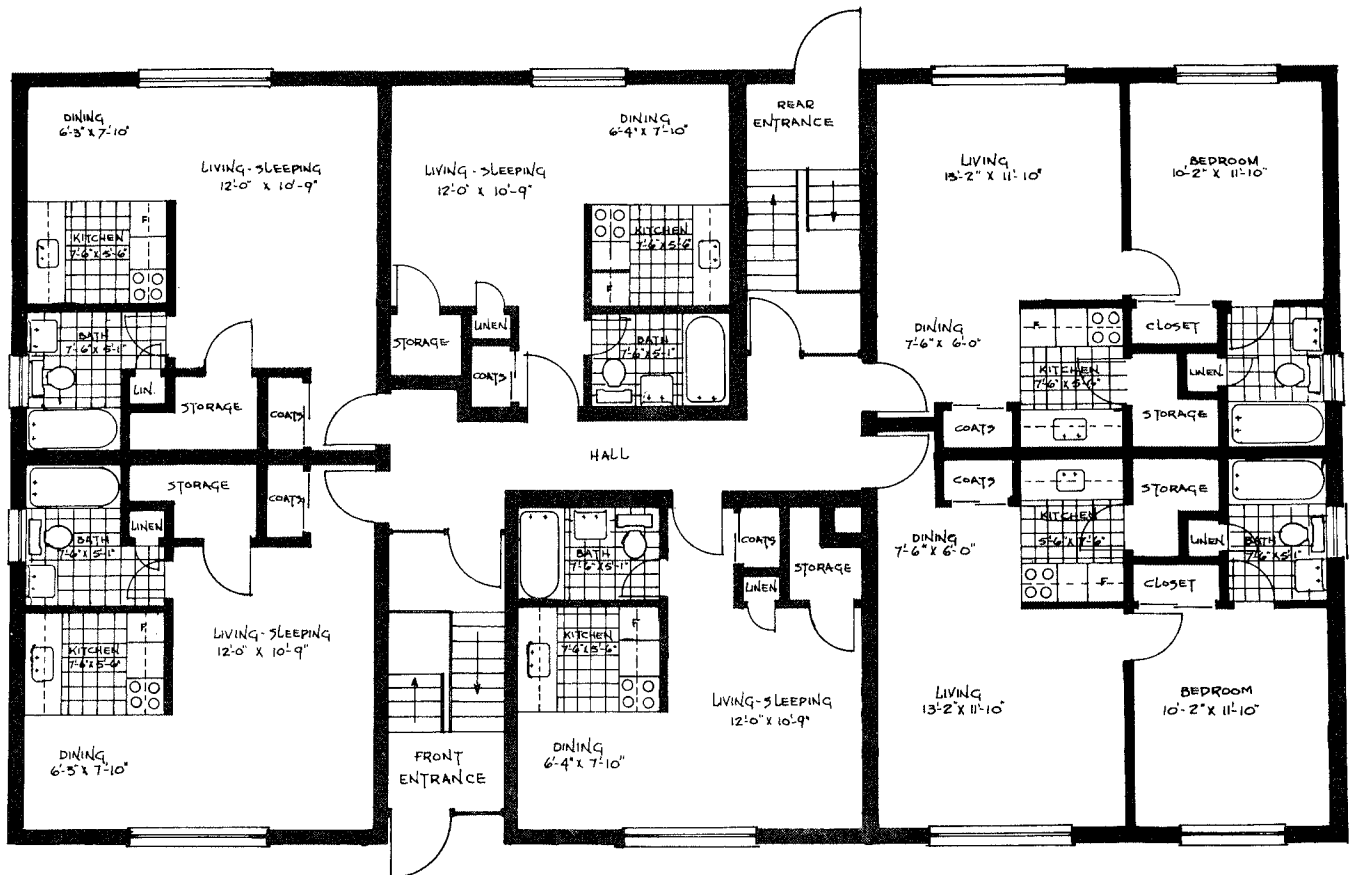


Twin Pines Apartments: Orillia, Ontario

Architects: James A. Murray & Associates



Similar developments have been built or are under construction in nine other Ontario communities. The chief sponsor is the United Co-operatives of Ontario working with local advisory committees and service clubs.

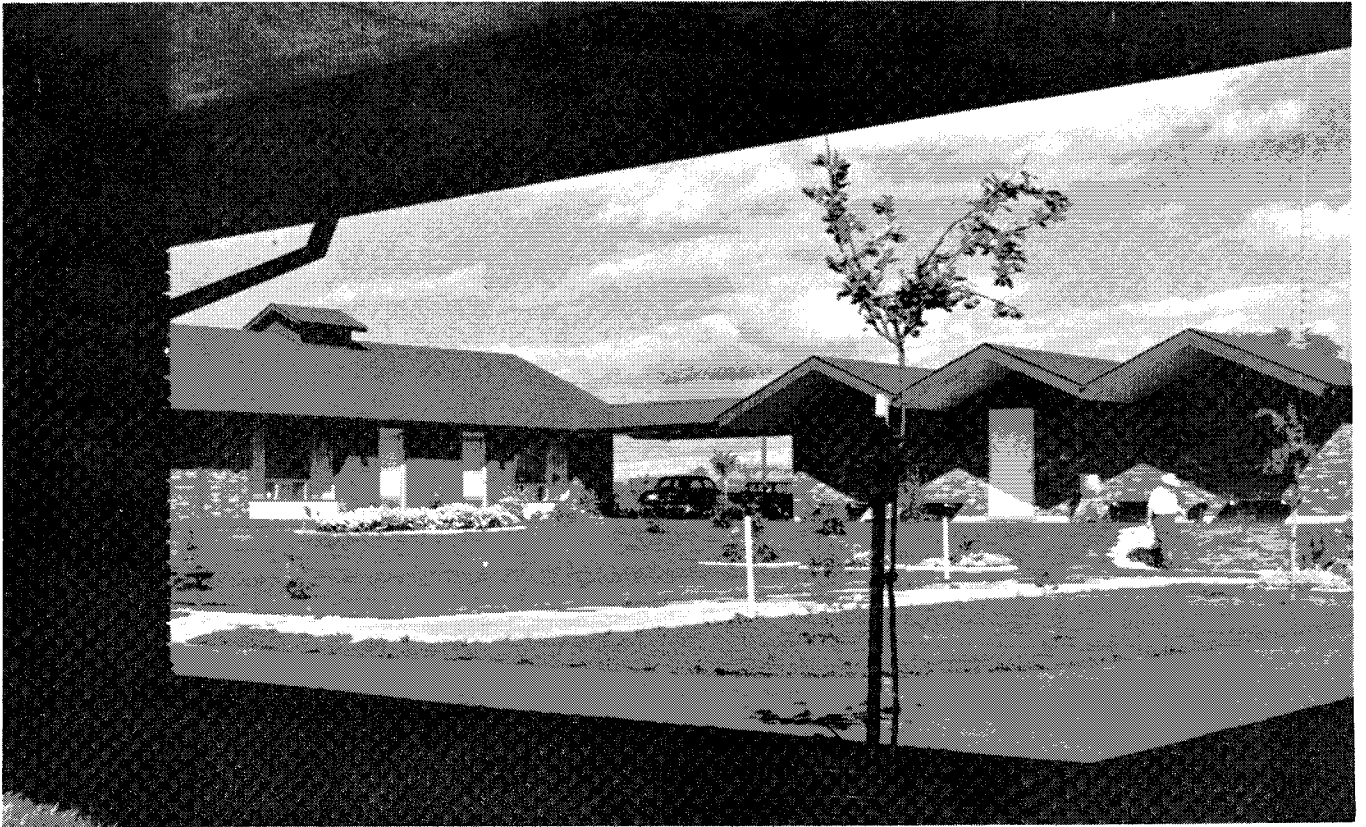


First Floor Plan

Hilliard Street: Peterborough, Ontario

Kinsmen Club

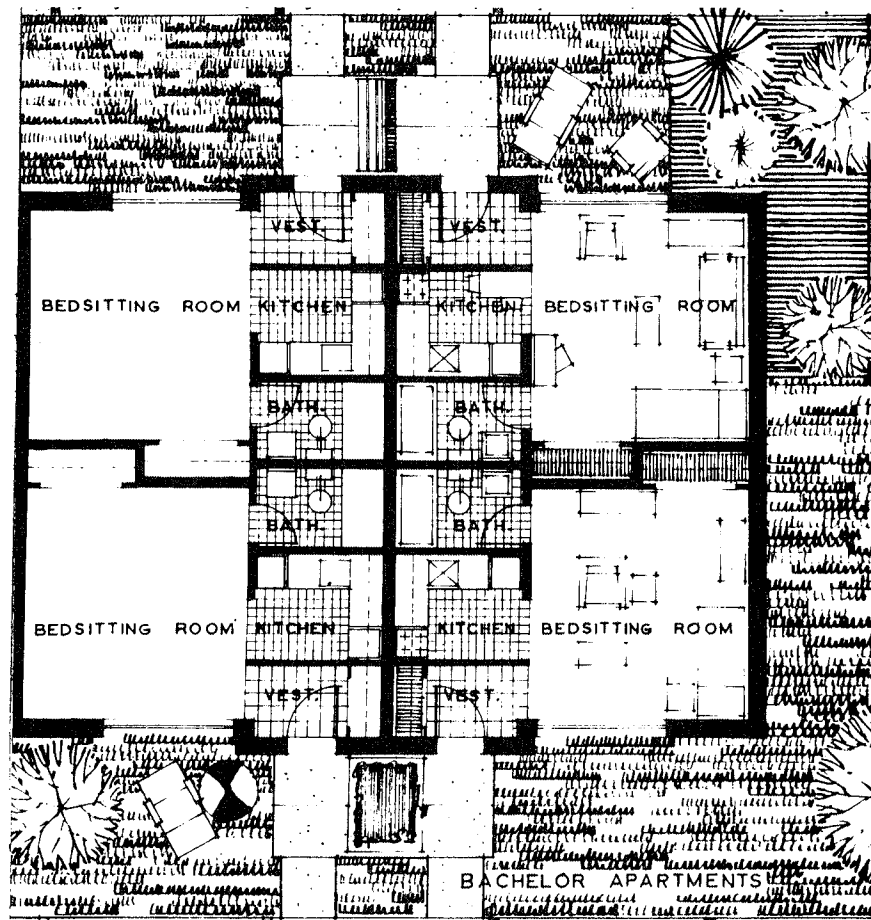
Architects: Craig & Zeidler



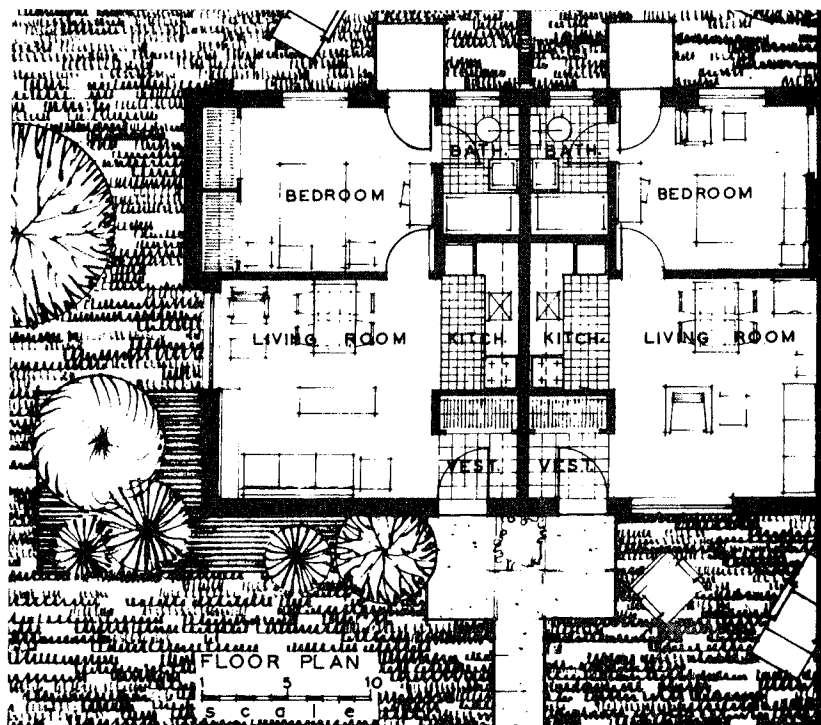
Hilliard Street: Peterborough, Ontario

Kinsmen Club

Architects: Craig & Zeidler

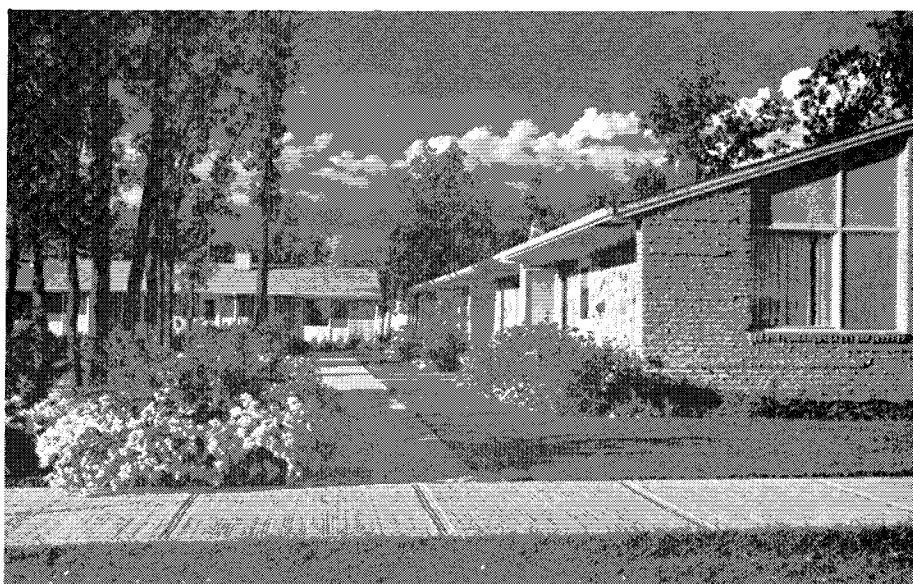
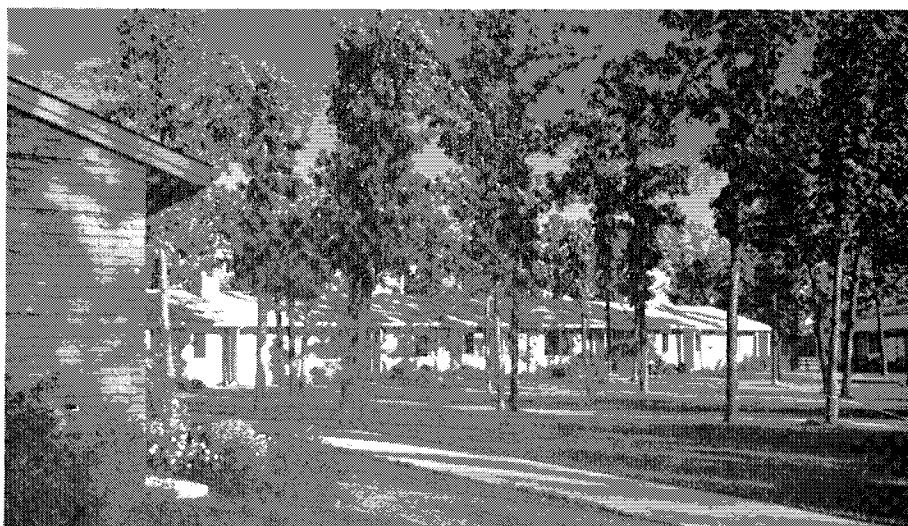
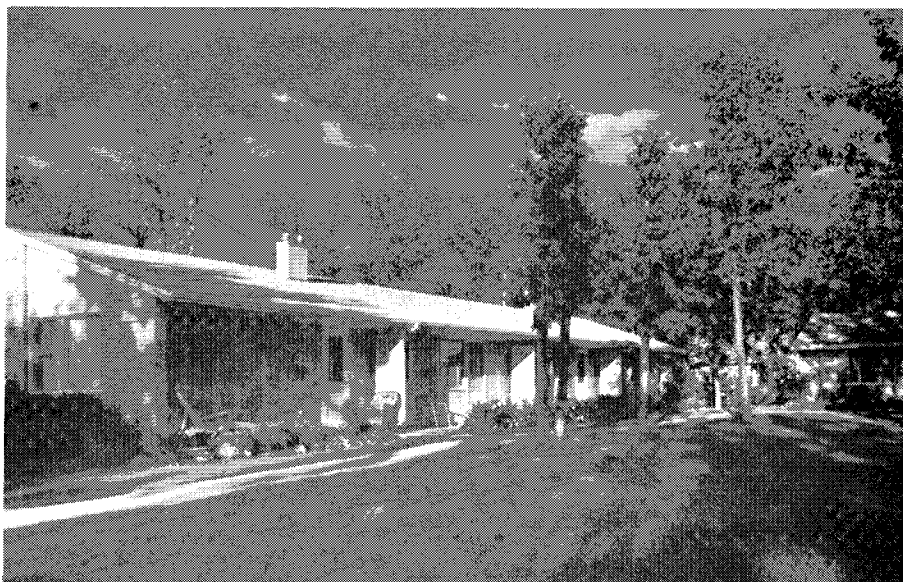


Bachelor Apartments

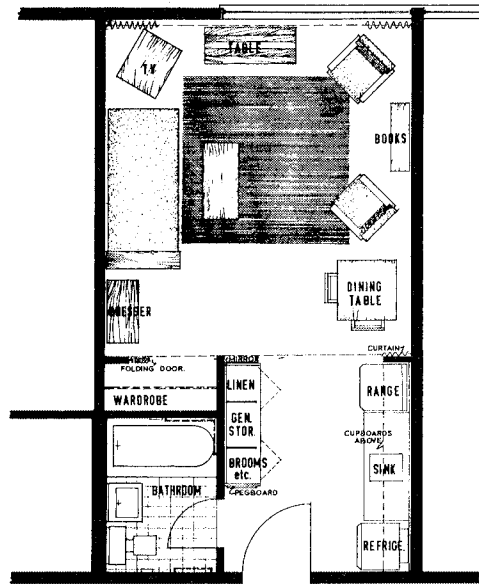


Floor Plan

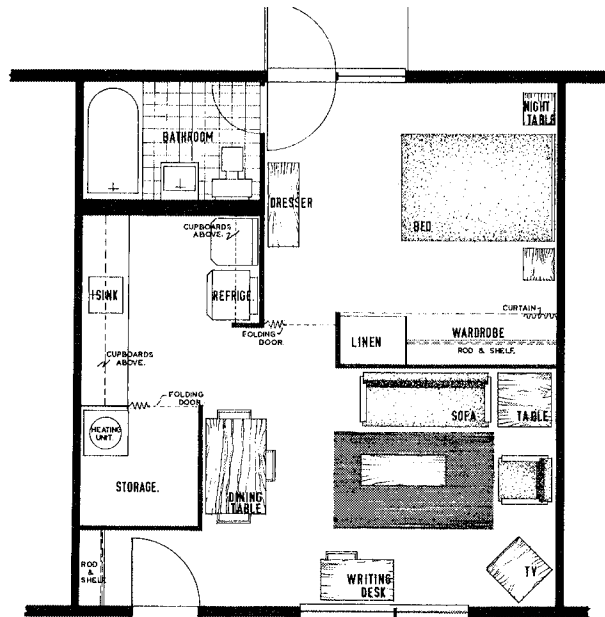
St. James Kiwanis Court: Winnipeg, Manitoba



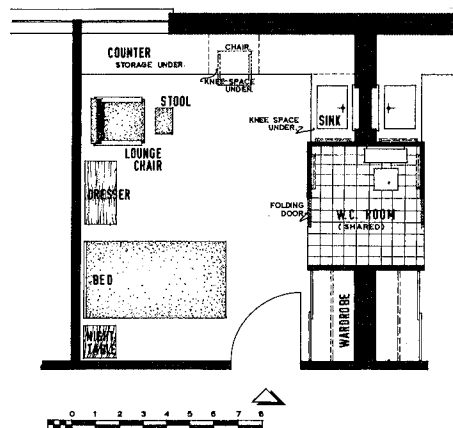
Three Typical Plans



a) Bachelor Unit



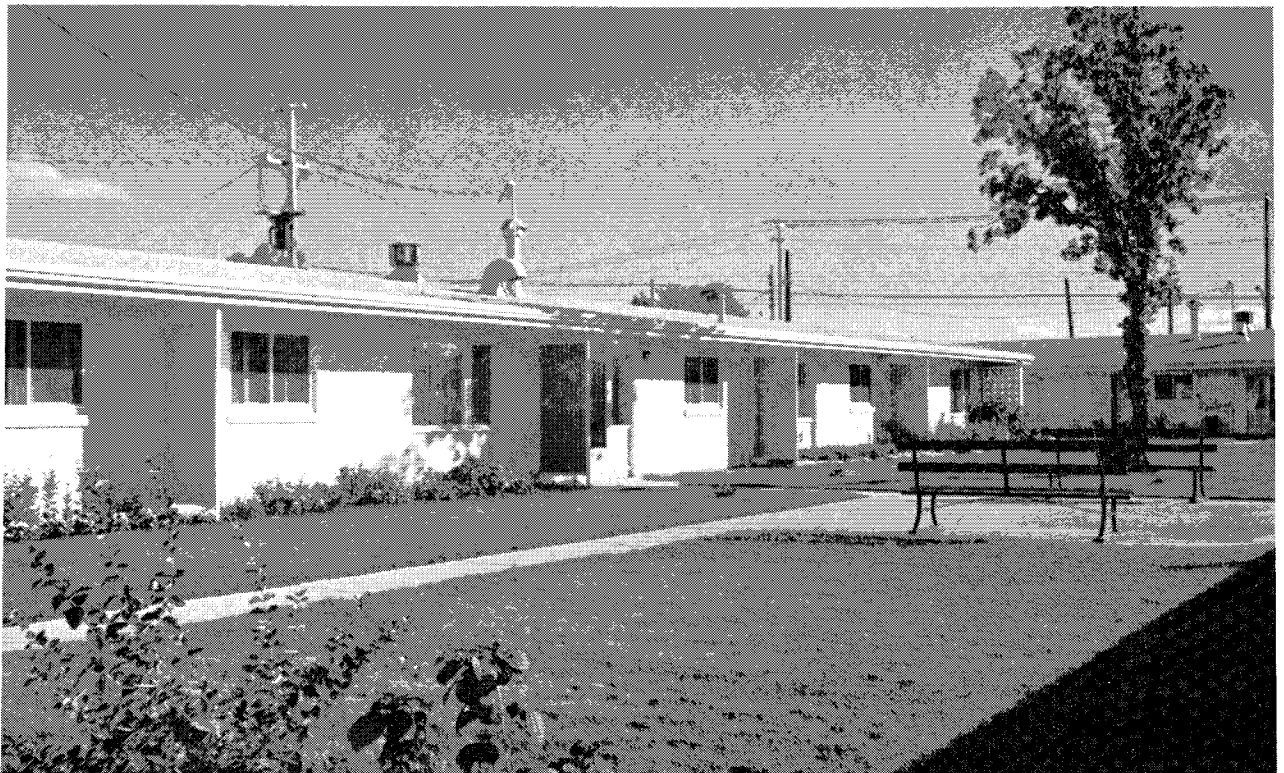
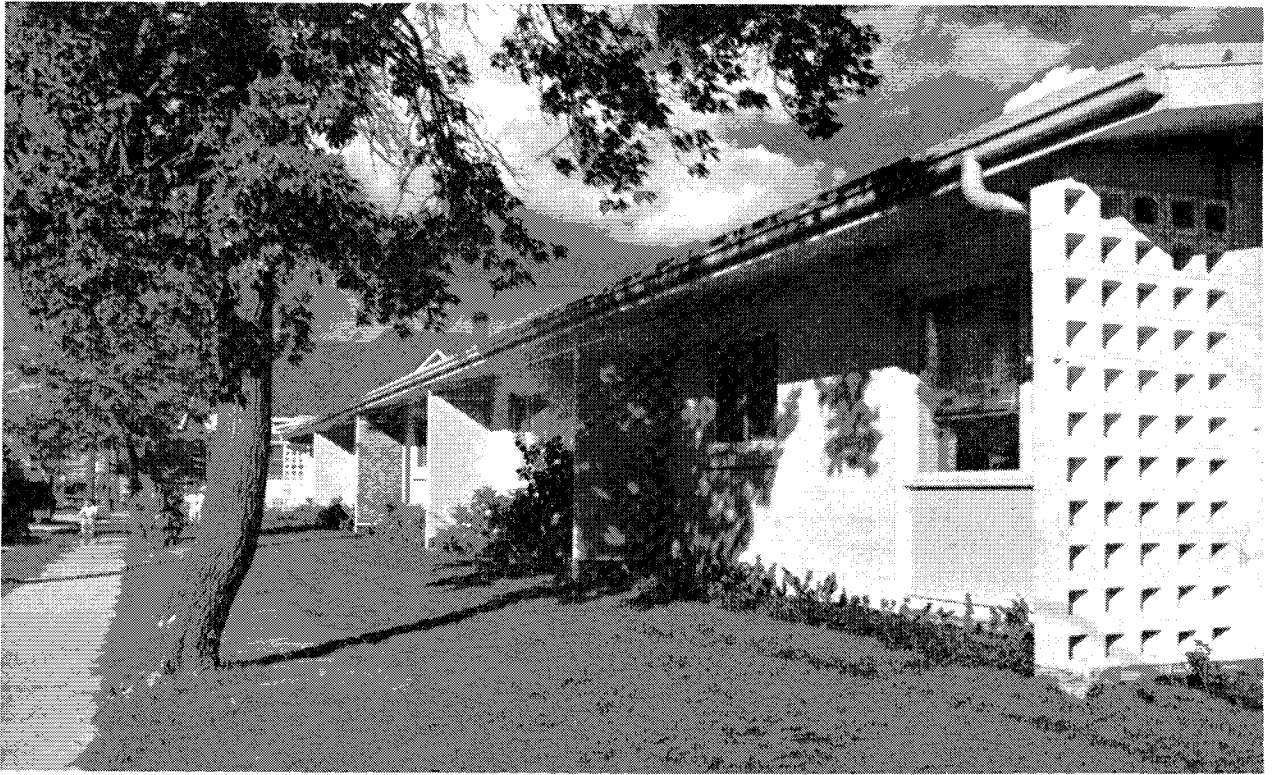
b) 1 Bedroom Unit



c) Hostel Unit

Cosmopolitan Club Homes: Elmwood, Winnipeg, Manitoba

Architect: Roy M. Lev

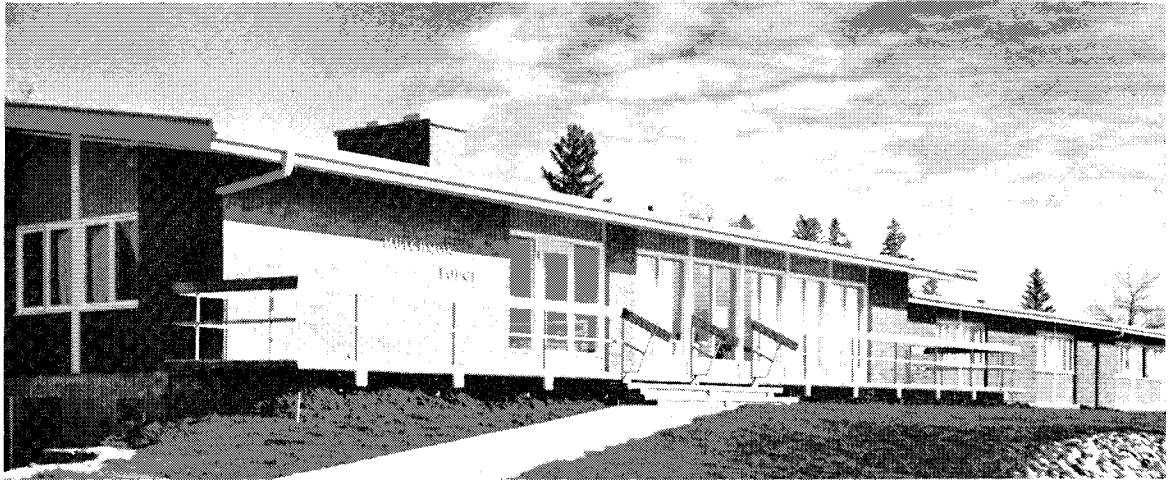


New motel type housing integrated into older neighborhood

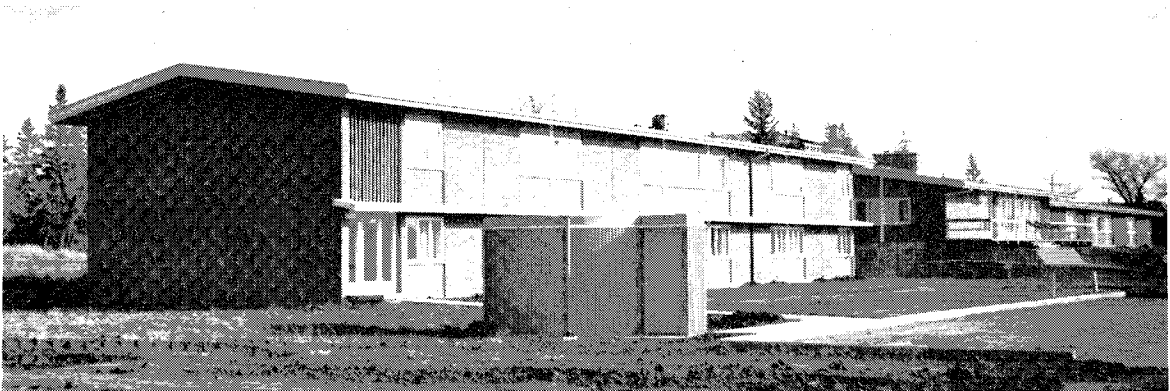
Pioneer Village: Regina, Saskatchewan

Mutchmor Lodge & Hewitt Place

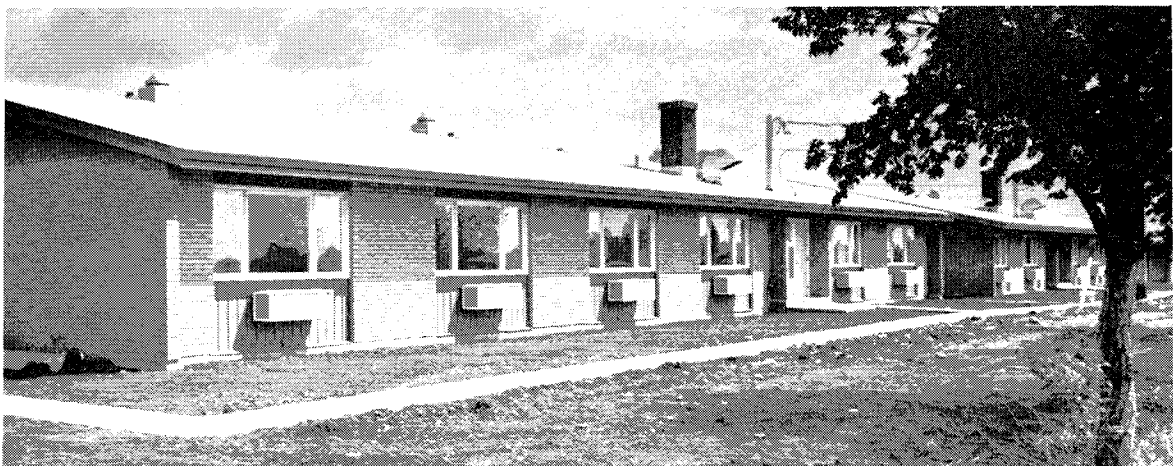
Architects: Stock, Keith & Associates



Main entrance, Mutchmore Lodge.



Exterior view, from the west of Mutchmore Lodge.



Exterior view showing rear of new apartment
at the Hewitt Place United Church project at
Pioneer Village.

Prairie Pioneer Lodge: Swift Current, Saskatchewan



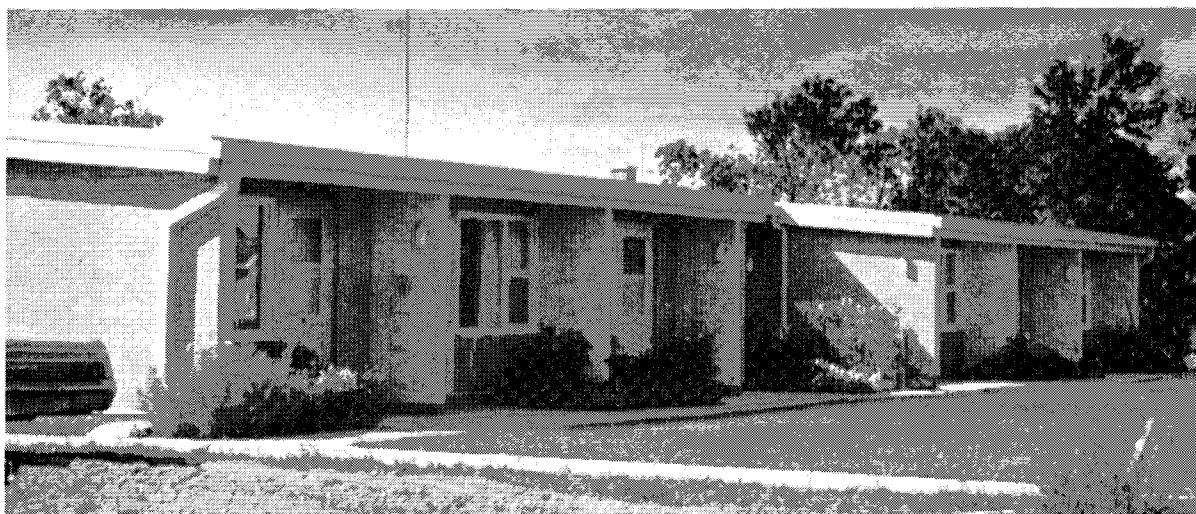
Overall view of Prairie Pioneer Lodge



Northland Pioneer Lodge: Meadow Lake, Saskatchewan



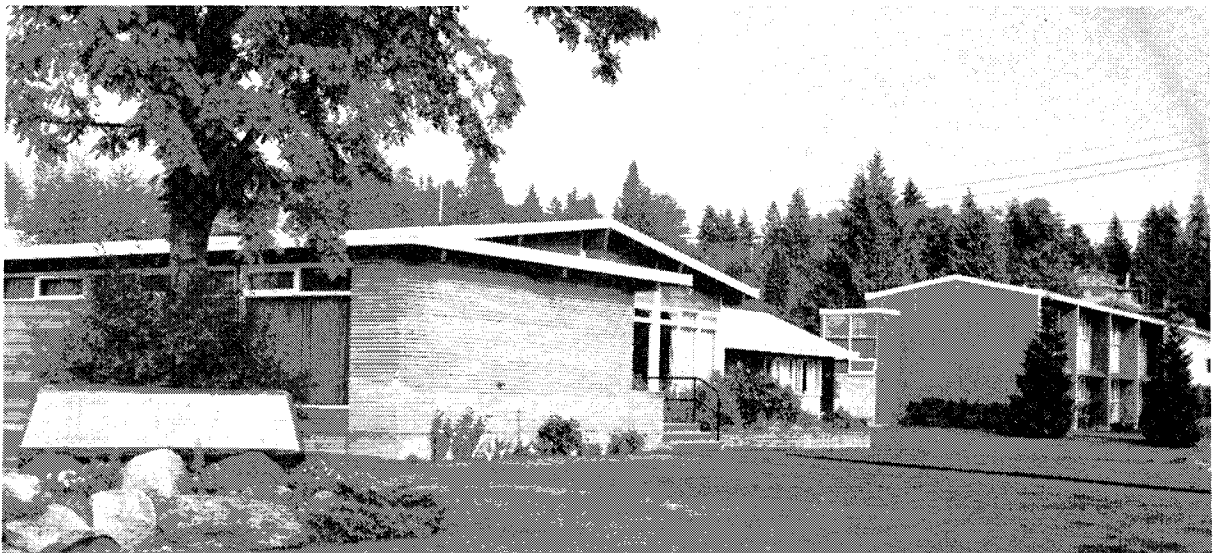
Indian Head, Saskatchewan



Whitewood, Saskatchewan

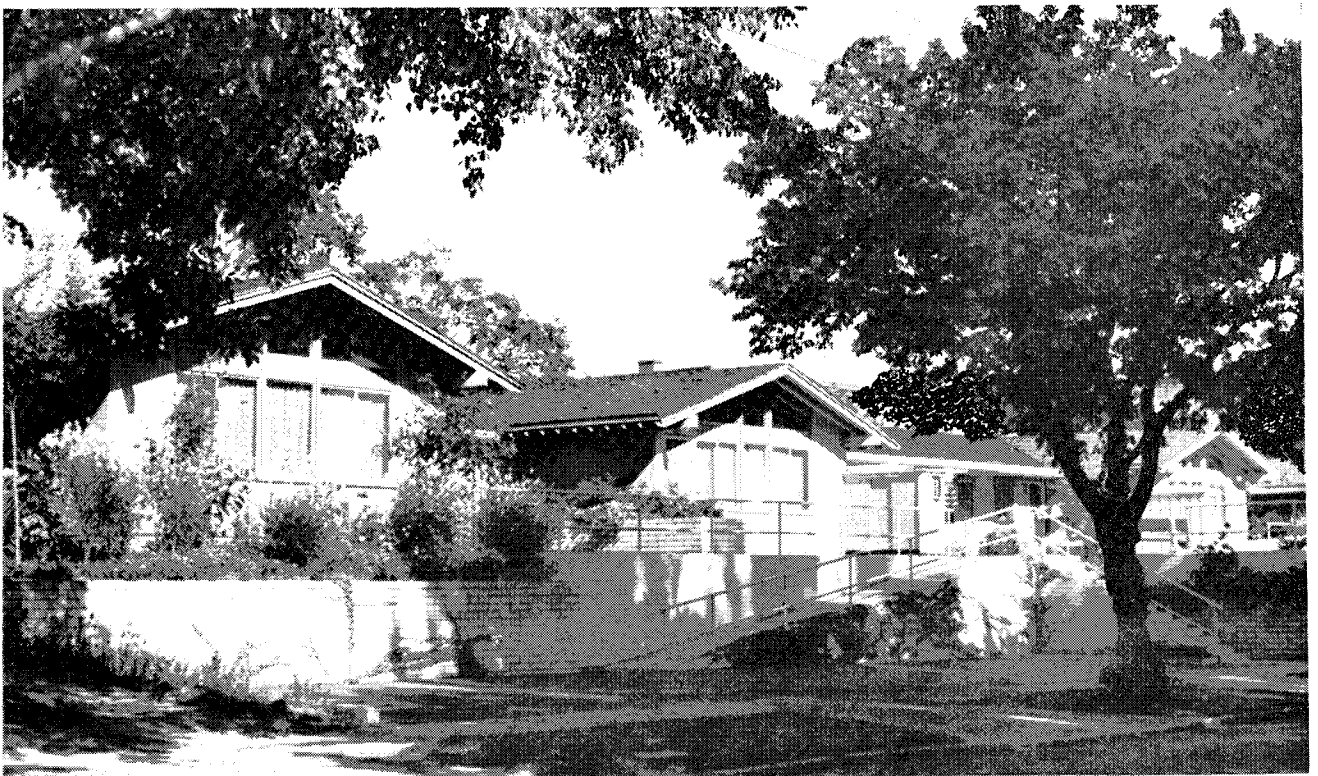
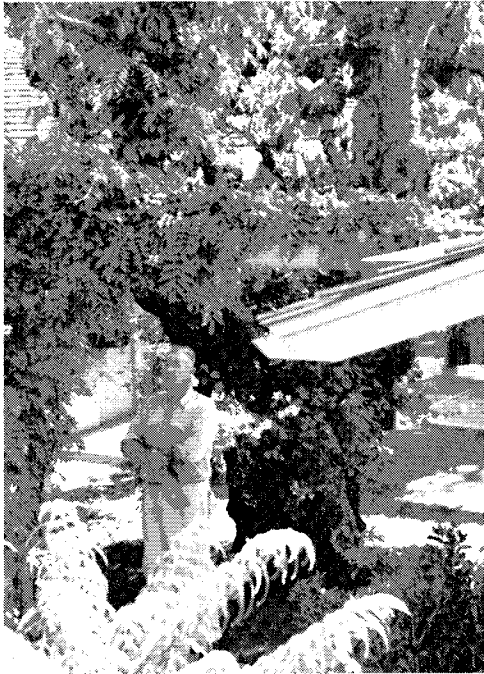
Kiwanis Park: West Vancouver, Vancouver, British Columbia

Architects: Thompson, Berwick and Pratt, Multrie and Kiss



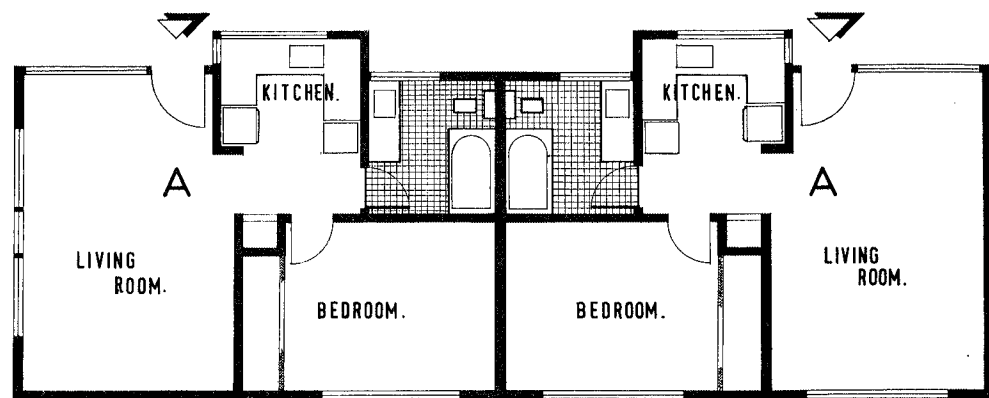
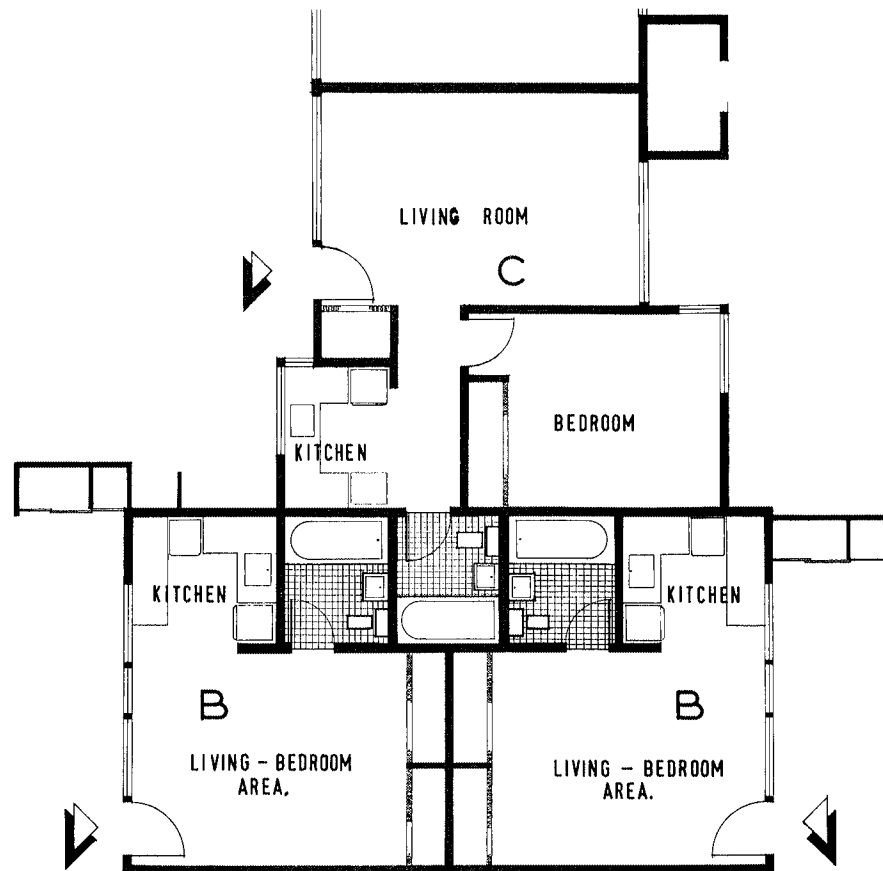
Canadian Institute for the Blind: Victoria, British Columbia

Architects: Charles E. Craig & R.W. Boal



Canadian Institute for the Blind: Victoria, British Columbia

Architects: Charles E. Craig & R.W. Boal



- A. Typical Couple's Dwelling
- B. Single Person's Dwelling
- C. Couple's Dwelling

Kiwanis Village: Victoria, British Columbia

Architect: Charles E. Craig

