

THE PROCESS OF DEVELOPING SPONSORED
SENIOR CITIZENS' HOUSING PROJECTS

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SECTION 1

INTRODUCTION

INTRODUCTION

This document has been prepared for the purpose of assisting any group or individual who is interested in planning accommodation for seniors. It is intended to provide basic information relating to decisions which sponsoring groups must make in the process of planning and constructing housing for the elderly.

Developing elderly persons' housing demands a great deal of commitment on the part of the sponsor group. The process may be lengthy and challenging yet the end result can be very rewarding.

HOUSING THE ELDERLY

In constructing elderly persons' housing the selection of an appropriate design and suitable location are crucial. The housing design must meet the physical needs of elderly persons. The location must be accessible to shops and services - not isolated. As well, and of equal importance, senior citizens' housing must provide an environment which is stimulating, friendly and secure. Consideration of the total housing environment, both physical and social, is needed.

Since each elderly person has different housing needs, sponsor groups are advised to involve potential residents in the planning and development of their future home. Individuals should be provided with a choice of different types of housing. Housing should be designed to allow an individual the opportunity of continuing the lifestyle to which the person is accustomed. A wide range of housing types with different environments is needed to support the varied lifestyles of elderly persons.

MANITOBA'S ELDERLY

Manitoba, like most areas of Canada, is experiencing an aging of its population. That is, the rate of growth in the population 65 years of age and over is greater than for the population as a whole. Further, the growth rate of the population 80 and

over is greater than that of both those 65 and over and the total population.

Currently in Manitoba, most elderly persons are housed quite adequately but statistics indicate some new construction may be needed to accommodate the growing number of seniors.

SECTION 2

ASSESSMENT OF NEEDS AND RESOURCES

ASSESSMENT OF NEEDS AND RESOURCES

A group considering sponsorship of housing for older people has three major questions to consider before beginning plans for construction:

1. Is a building, or buildings, really needed? Would provision of community services be more effective at this stage?
2. If a building is required, what amounts of various kinds of accommodation and services should be provided?
3. Do we as sponsors, have the interest and the ability to provide and operate, on a continuing basis, the desired type of facility?

To find the answers to (1) and (2), information is needed about the kinds of services and accommodation useful to older people, what are the needs and wants of the older people concerned and what resources are now available to them.

I. KINDS OF SUPPORT SERVICES

Senior citizens vary in their ability to maintain their own living quarters and to look after their personal needs. However, the majority want to be "independent", in their own homes, for as long as possible.

Some could remain where they are if one or more community services were available and used. Meals-on-Wheels, for example, or a visiting nurse, or a handyman to do needed house repairs are three of a wide variety of services that can make the difference between staying in one's own home and having to move.

In Manitoba numerous community services are available to assist seniors to remain in their own homes. A comprehensive list of community services can be found in the Manitoba Senior Citizens' Handbook. This useful handbook was produced by the Manitoba Council on Aging.

For copies of the Handbook, contact:

Manitoba Council on Aging
2nd Floor - 238 Portage Avenue
Winnipeg, R3C 0B1
Phone: 944-2534

An important information and referral service to community services is the Citizens' Inquiry Service. This service provides direct communication between Manitobans and their federal and provincial governments. If you have a question, but are not sure which government department or agency to contact, this service will be able to refer you to the right person.

In Winnipeg - Phone: 944-3744
Elsewhere in Manitoba (toll free): 1-800-282-8060
Hours: 8:00 a.m. - 5:00 p.m., Monday - Friday

II. NEEDS AND WANTS OF SENIOR CITIZENS IN THE AREA TO BE SERVED

The sponsoring group needs answers to these questions:

1. How many older persons in the area can and would prefer to stay where they are if some community services were available; e.g., Meals-on-Wheels, some help with housework or maintenance of the house, etc.? Can anything be done to provide these services if they do not now exist?
2. How many older persons want and need to move into one of the following types of accommodation and services:
 - a) self-contained apartments?
 - b) apartments/rooms with central food service (coffee shop, cafeteria or dining room) and other services?
3. What are the characteristics of the people who comprise the potential resident population; characteristics of elderly persons; such as, their health, mobility and activeness?
4. How many of the above persons are in the income category that would be served by a project built by the sponsoring group?

III. ASSESSMENT OF NEED AND DEMAND

In projects involving Canada Mortgage and Housing Corporation, a need and demand survey is mandatory. The need and demand survey will assure CMHC/MHRC and the sponsor group that there is a client group in need of the proposed accommodation, able to afford it, and also willing and able to move in upon completion or if not upon completion, when would they be prepared to move? The questionnaire used in the survey is supplied by CMHC/MHRC only after they have reviewed the concept and accepted it in principle. Assistance in conducting a need and demand survey is available on request from CMHC/MHRC.

SECTION 3

PROGRAMS FOR PROVIDING ACCOMMODATION FOR SENIORS

PROGRAMS FOR PROVIDING ACCOMMODATION FOR SENIORS

If a group of concerned citizens is interested in providing accommodation for seniors there are two Federal housing programs available in Manitoba which may provide financial assistance. Contained in the National Housing Act (NHA) these are: Section 40 - Rural and Native Housing, and Section 56.1 - Non-Profit and Co-operative Housing.

SECTION 40 NHA - RURAL AND NATIVE HOUSING

Under this program housing for senior citizens can be provided through Manitoba Housing and Renewal Corporation (MHRC) or Canada Mortgage and Housing Corporation (CMHC) in communities with a population of 2,500 or less. This particular funding vehicle (program) has limited funds and is designed to assist in housing those elderly persons who have incomes at the lowest level. Generally, applications for Section 40 housing will be entertained only from communities having a high ratio of low income elderly.

The units constructed under this program are self-contained duplex or motel type, with rents based on MHRC guidelines. Management of these units, including tenant selection and maintenance, is usually provided through local community groups, individual members of the community, and local Housing Authority Boards where applicable.

Under Section 40, both capital and operating losses are shared between the Federal Government (CMHC) and the Provincial Government (MHRC), on a 75% (Federal) 25% (Provincial) basis.

SECTION 56.1 NHA - NON-PROFIT HOUSING

Non-profit developments are those built and managed by non-profit organizations, with the aim of providing low to moderate income senior citizens with accommodation at reasonable rents. This program may take two forms: a) those that are built for seniors by charitable organizations; such as,

Churches, service clubs, or legions, etc.; and b) those built by seniors' groups themselves. Financial assistance for non-profit (including co-operative) housing is available from CMHC and MHRC.

The demand for CMHC subsidy assistance by non-profit housing groups in any given year exceeds the available supply of money. As a result, any group interested in sponsoring non-profit housing can expect to wait at least 2-3 years before their project will be committed by CMHC. During this period of time the group will need to work hard with CMHC in Project Planning matters to better ensure a quick commitment when funds are forthcoming.

SECTION 4

PROJECT FINANCING AND ASSISTANCE

PROJECT FINANCING AND ASSISTANCE

SUMMARY OF ASSISTANCE AVAILABLE

CMHC provides various forms of assistance to eligible non-profit housing sponsors when the need for the proposed housing is evident in the community and funds are available. The assistance is based on provisions under the National Housing Act (NHA) and includes:

- . Financial assistance to develop the housing proposal to the point where a loan application can be made;
- . Loan insurance for up to 100% of the agreed-to-cost of the project if mortgage financing is obtained from lenders approved by CMHC;
- . Subsidization of mortgage interest rates to as low as 2%. This has the effect of reducing rents, especially for low-income tenants; and
- . Funding for repairs and modifications if existing housing is acquired.

In addition, there is the following Provincial assistance:

- . Provision of a 5% Capital Grant to the project;
- . School Tax Relief for the project under the Elderly and Infirm Persons Housing Act;
- . Benefits of the Shelter Allowance for Elderly Renters (SAFER) Program available to individual tenants.

These elements of the programs are explained in more detail in the following pages.

PROJECT DEVELOPMENT AND THE START-UP PROGRAM

An important element in ensuring the long-term success of a project is a thorough planning and design process in which all legal, physical, social, financial and management factors are carefully considered. Some groups will have the necessary resources to carry out these tasks within their own organization; other groups may find that, because of the specialized skills required, outside help may be necessary.

To enable non-profit sponsors who lack financial resources of their own, to pay for the services they require to develop the project, financial assistance is available from CMHC under the Start-Up Program. This program can provide funds to develop proposals for non-profit housing projects. The funds used during the start-up process will eventually be included as part of the agreed-upon project cost and are to be repaid to CMHC if the project goes ahead. The funding is provided in a two-phase arrangement. The amount is based on the activities a group will have to undertake depending on the type, size and scope of the proposed project.

Phase 1 requires the group to assess the feasibility of the project and allows the group to develop its own capability to undertake and manage the project. Much of the activity during this phase will include the determination of demand for the project, incorporation, organization and training for the sponsoring group, finding a suitable location, preparation of preliminary drawings and other related activities.

The remaining funds available for Phase 2 activities allow the group to determine the long-term economic viability of the project and to develop the proposal to the loan approval stage. Understandably, Phase 2 funding is only available if Phase 1 has shown that the project is clearly feasible.

MORTGAGE FINANCING

Sponsors will normally obtain mortgage financing from private lending institutions, such as banks, mortgage, trust and insurance companies to construct or acquire their project. To assist sponsors in obtaining a mortgage, CMHC will provide loan insurance to lenders approved by CMHC. CMHC's fee for this insurance is included in the loan amount.

Although there is an allowance for normal residential amenities, some projects, such as those providing care services or for physically handicapped persons, may require additional facilities. In such cases, the project needs to be discussed with CMHC, since special provisions of the program may apply. In such cases discussion with the Department of Health or other potential Service providers should be initiated at the earliest possible stage in the planning process.

FEDERAL MORTGAGE INTEREST ASSISTANCE

On-going financial assistance is provided through Section 56.1 of the National Housing Act. The maximum assistance for which the project is eligible is the difference between the payments calculated on the eligible Capital Cost at current market interest rates and payments which would apply if the interest rate were 2%.

MODESTY REQUIREMENTS

The intent of the non-profit housing program is to provide affordable housing that is modest with respect to size, specifications and cost.

To encourage the production of modest housing, the cost of a project is limited to a maximum unit price (MUP), which is established by CMHC for specific housing types.

The actual acceptable cost for a given project, however, is based on CMHC appraisal and may be something less than the MUP.

Sponsoring groups are strongly urged to discuss matters of this nature with CMHC at every early stage in project planning.

FEDERAL ASSISTANCE CALCULATION

EXAMPLE: (One Bedroom Unit)

Total Acceptable Per Unit Cost and Loan	\$45,000.00
Mortgage Insurance Fee of 1½%	<u>562.50</u>
TOTAL LOAN/ACCEPTABLE COST	\$45,562.50
Monthly Principal & Interest @ 19% - 35 years	695.62
Other Operating Expenses (taxes, maintenance, replacement reserve, management, hydro, heating, janitor, contingency)	135.00
ECONOMIC RENT	<u>830.62</u>
\$45,562.50 @ 19% - 35 years -	695.62
\$45,562.50 @ 2% - 35 years -	<u>150.74</u>
FEDERAL ASSISTANCE -	544.88
Economic Rent -	830.62
Less Assistance -	<u>544.88</u>
MINI-MAX (i.e. minimum rent with maximum assistance) RENT	<u>284.74</u>
MARKET RENT	<u>350.00</u>

Using the principle of paying 25% of income for rent would mean a gross income of at least 4 times the Mini-Max Rent is needed to afford this unit or \$1,142.96 of income per month. (Approx. \$13,000 annually.)

This assistance is used first to reduce rents for all the units from the level which would be needed to cover the mortgage payments and the operating costs, to the lower end of the range of private market rents for comparable housing in the area. The remaining portion of the assistance can then be used to further reduce rents for those low-income tenants who choose to declare their incomes. These tenants consequently pay rents according to a

rent-to-income scale which generally amounts to 25% of their incomes. Maximum rental charge for any tenant is the aforementioned market rent.

It is important to note that the amount of assistance available will generally not be sufficient to support a project whose tenants are predominantly paying on a rent-to-income basis.

This means that most non-profit projects will house tenants with a variety of incomes in order to achieve market viability.

For projects intended to serve mainly low-income tenants, other sources of operating or tenant subsidies (such as SAFER) will have to be sought by the sponsors before federal assistance can be approved.

OTHER FORMS OF ASSISTANCE

As previously noted, the level of assistance provided through the program may not be sufficient to support a project which consists primarily of low-income tenants. In these cases, the project may not be economically viable unless provincial, municipal or private contributions are received. These other sources of funding will not reduce the amount of CMHC assistance for which the project is eligible, but may be a condition of approval.

FINANCING FOR REHABILITATION

If a proposed project involves the acquisition of an existing building, rehabilitation is often required to modify or to bring the building up to standard. The federal Residential Rehabilitation Program (RRAP), which is administered by CMHC, may provide assistance in these situations. RRAP includes a loan component which provides CMHC loan insurance on approved-lender mortgage financing, depending on rehabilitation costs. When used in conjunction with a non-profit project, the sum of acquisition and rehabilitation costs are limited by a Maximum Unit Price (MUP).

A second provision of RRAP is that part of the rehabilitation cost may be a forgivable loan directly from CMHC. Such a forgivable loan is earned over time, subject to certain conditions,

and the amount forgiven will vary with actual rehabilitation costs. Maximum forgivable amounts are:

- . \$3,750 per self-contained dwelling unit, or
- . \$1,250 for each of the first three beds and \$2,000 for each additional bed in a hostel project.

Additional consideration is given where accommodation for the disabled is involved. A special advantage of using RRAP in a non-profit project is that initially, the calculation of assistance is based on the agreed-to cost of the project, including the cost of rehabilitation. Yet the forgivable portion of RRAP is subtracted from the project cost that may have to be financed.

PROVINCIAL CAPITAL GRANT

In the Province of Manitoba, for non-profit organizations providing accommodation for senior citizens, there is a five percent (5%) capital grant provided by the Provincial Government if the sponsors can provide at least five percent (5%) of the total acceptable cost in equity. This equity may be in the form of cash or land value. Preference is normally given to sponsors with appropriate equity.

Using the same costs as in the previous example, we would have the following:

Total Acceptable Per Unit Cost	\$45,000.00
Less Equity (5% Province 5% Sponsor)	4,500.00
Loan	40,500.00
Mortgage Insurance Fee of 1½%	506.25
TOTAL LOAN	41,006.25
Principal and Interest @ 19% - 35 years	626.06
Other Operating Expenses	135.00
(A seniors project may obtain a licence exempting it from school taxes)	
ECONOMIC RENT	761.07

FEDERAL ASSISTANCE CALCULATION

Based on acceptable unit cost of \$45,000.00, plus mortgage insurance fee of \$506.25

\$45,506.25 @ 19%	\$694.76
\$45,506.26 @ 2%	<u>150.56</u>
FEDERAL ASSISTANCE	\$544.20
Economic Rent	\$761.06
Less Assistance	<u>544.20</u>
MINI-MAX RENT	\$216.86

Using the principle of paying 25% of income, an income of only \$10,400 annually qualifies. As is evident from these two examples a minimum 10% equity position will accommodate a larger number of lower-income seniors.

SCHOOL TAX RELIEF

In Manitoba, non-profit senior citizens' projects may be eligible for relief from Property school Tax, if licensing is obtained under The Elderly and Infirm Persons Housing Act from the Manitoba Housing and Renewal Corporation. Information on this program may be obtained by contacting:

Manitoba Housing and Renewal Corporation
287 Broadway Avenue
Winnipeg, Manitoba R3C 0R9
Phone Number: 944-2611 (Collect calls accepted)

SHELTER ALLOWANCE FOR ELDERLY RENTERS -(SAFER)

Additional assistance is provided by the Province of Manitoba for those senior citizens (55 years of age or older) who cannot afford the "Mini-Max" level of rent. Information on this program may be obtained by contacting:

Shelter Assistance for Elderly Renters
Manitoba Housing & Renewal Corporation
287 Broadway Avenue
Winnipeg, Manitoba R3C 0R9
Phone Number: 944-2611
Outside Winnipeg, Call Toll Free: 1-800-282-8069.

SECTION 5
PROJECT DEVELOPMENT

PROJECT DEVELOPMENT

BASIC ACQUISITION TECHNIQUES

There are two main ways of acquiring housing:

1. Buying existing buildings; or
2. Constructing new buildings.

The degree to which one or the other of these main ways of acquiring housing might suit the sponsoring group's needs is conditional upon a number of factors; such as, the housing needs and objectives of the sponsoring group; the availability and price of a suitable building; the availability, price and location of developable land; the cost of construction; the cost of financing; time constraints; existing codes and land use regulations. The decision to build or buy is only the first stage in defining how to go about acquiring housing.

FIVE OPTIONS:

Buying existing buildings makes it necessary to decide what type of housing to buy, the choice lies between:

1. housing usable "as is" or with minimal modifications;
2. housing in need of and capable of rehabilitation;
3. non-residential buildings suitable for conversion to housing.

Constructing new buildings offers two major choices:

4. active management of the project development and/or building process by the sponsor group;
5. hiring an agent to manage the project development on behalf of the sponsor group.

Of these five options there are two which are most widely used in the Province of Manitoba because of market conditions and availability and expertise. These are:

1. Purchase of housing in need of and capable of rehabilitation;
2. Active management of new project development through a process called "Design and Tender".

1. PURCHASE AND REHABILITATION OF EXISTING BUILDINGS

This option includes all existing units which require rehabilitation to make them fit for occupancy, to bring outmoded features up-to-date and to make substantial modifications to suit the sponsor's requirements.

There are both advantages and disadvantages to purchasing existing housing which requires rehabilitation. For example, such units may not be readily available or, if they are available, they may have residents or may not really suit the sponsor's needs. However, this may be the only option open to a group wishing to purchase housing in a certain established neighbourhood, especially in the inner city.

The level of pre-commitment expenditure by the sponsors will depend on the nature and scope of the rehabilitation work required. These expenditures could include such items as: option-to-purchase, feasibility study, and engineering and architectural costs.

There are two ways of putting the project together.

1. Sponsor Acts as a General Contractor - This can be done by retaining a construction manager who will tender the various tasks (either sequentially or simultaneously) or by using direct labour or the sponsor can directly tender the work or hire its own labour.
2. Sponsor Hires a General Contractor - This can be done through either a tender call (public tender or invitational tender) or through a negotiated contract with one general contractor. Under this method, the general contractor is totally responsible for all work and submission.

This option of "Purchase and Rehabilitation" will also require a thorough analysis of the property and project feasibility. In addition, it will require design work for the rehabilitation.

2. NEW CONSTRUCTION - DESIGN AND TENDER

This method includes the complete on-site construction of units, as well as factory assembly of units and their siting on the sponsor's land.

The availability of land, the geographic location of the sponsor's site, construction costs and interest rates will all affect the viability of this option.

"Design and Tender" requires the largest expenditure by the sponsors prior to loan commitment, since the sponsors pay for services as they are rendered rather than making one lump sum payment at the first mortgage draw. Start-up assistance may be made available to the sponsors by CMHC, subject to availability of funds and establishment of need.

The "Design and Tender" process allows for factory assembly of units and their siting on the sponsor's land or on-site construction. The sponsoring group determines over which aspects of the development process it wishes to exercise direct control and then to do so.

Under the "Design and Tender" method, the group is responsible for the selection of the architect and the provision of guidelines for the size and type of project. The architect enters into a contract with the non-profit organization outlining the terms and conditions of his involvement as well as architectural responsibilities. With the group's input the architect designs the project and prepares the building specifications, usually calls tenders on behalf of the non-profit group, advises them on tender opening and recommends a tender for acceptance.

As well, the architect usually prepares and administers the contract document including inspection of the project during construction.

At the point commonly referred to as "substantial completion", the non-profit group takes over the building for occupancy and the responsibility for all on-going operating costs.

Although this is the most commonly used method of developing a project it is also the one that often requires the most up-front expenditures, usually including land cost and consultant's fees. Again, CMHC's start-up program may provide required assistance.

OTHER TECHNIQUES OF ACQUIRING A NEW HOUSING PROJECT

PUBLIC PROPOSAL CALL - This is a technique in which developers are invited, through public advertisement to submit a firm price for the design and construction of the project on the sponsor's land. By this method the sponsor group can provide some definition of their needs and requirements. Several designs may be produced allowing the sponsor group to choose a design which best suits its land.

TURNKEY - The main characteristic of the turnkey option is that housing projects are planned and developed without the sponsor group, which comes into the picture to occupy the completed units. Future residents do not have any input into the design of the units. The advantage is that this is the most expedient means of obtaining housing production. It should be regarded as a pre-marketing technique of advantage to the developer.

For both of these methods, CMHC strongly urges sponsors to engage the services of professional consultants to act on their behalf.

There are also other ways of developing projects but whichever method sponsors intend to use, they still require the prior approval of CMHC.

SECTION 6

CHOOSING THE SITE

CHOOSING THE SITE

LOCATION

Location is one of the most important factors in the process of developing senior citizens' housing. A good location can go a long way in encouraging and stimulating an independent lifestyle.

In some instances distances, between senior citizens' housing and the places the residents must go, have exceeded acceptable limits. The drugstore, grocery, post office, bank, etc., must be nearby. If a high priority is not placed on the location and environment of the project, the housing can be too isolated. To enable elderly persons to live independently they must have access to shopping and other necessary services and facilities.

The option of locating housing in peripheral areas of towns and cities where cheaper land is available, should be avoided. More central locations within close proximity to transportation, shopping, churches, libraries and social and medical facilities are preferable.

SIZE OF SITE

The site should be of an appropriate size to accommodate social activity space (both interior and exterior) for use by the residents and the community. The site should also be chosen so that if future expansion is contemplated space will be available. In determining size, the number of units relevant to the size of the site and any height restrictions should be taken into consideration.

NOISE

Proposed sites should be checked for any excessive noise levels. Sites near truck routes, airports, railways and other existing or future disturbances should be avoided.

Noise from main traffic thoroughfares may also be irritating, however, the necessity that housing not be isolated from public transportation may be a priority concern in the location decision.

ORIENTATION

Consideration should be given to the orientation of the site and building so that as many units, lounges and recreation spaces receive sunlight and provide attractive views. Entrances should be sheltered or be located so as to avoid the prevailing wind.

SITE LEVELS

The site should be relatively level to avoid unnecessary steps.

PARKING

Parking must be provided for both residents and visitors. Since elderly persons remain healthy and active longer, more continue to drive and require parking spaces for their vehicles.

VEHICLE ACCESS

Appropriate access should be provided for cars loading and unloading passengers, service vehicles and fire truck access.

RECREATION SPACE

Sponsors should consider exterior recreation space (hard surfaced patio, lawns, planting and gardening areas). As a general rule at least 120 square feet (11 sq. metres) per person of exterior space should be provided. Access for wheelchair users should also be provided.

SECTION 7
HOUSING DESIGN

HOUSING DESIGN

I. PHYSICAL AND SOCIAL NEEDS OF OLDER PEOPLE

Elderly persons' housing must be more than just four walls. The elderly have special physical and social needs which must be considered in the planning and construction of housing. Housing should be safe and secure, provide a stimulating social environment, home-like atmosphere, and encourage feelings of independence, pride and dignity in oneself and one's home.

Although it is necessary to control some design aspects of senior citizens' housing; such as, safety features, social space, etc., it is also important to provide housing which is unique and varied. Housing should allow and encourage the elderly individual to continue the lifestyle to which he/she is accustomed.

1. SAFETY AND SECURITY

Older individuals are very concerned about their safety. In cases of illness or accident they feel more secure if they know they can communicate with someone when a problem arises. Good tenant-management relations, emergency buzzer or an inter-com system, some kind of "Buddy system", readily available health and social services, or staff on call on a 24-hour basis all help to increase the feeling of security.

Senior citizens are vulnerable to robbery and violence, and should be protected by incorporating security measures into the project. These measures give older people a sense of security as well as enhancing their self-esteem by enabling them to help themselves.

Smoke detectors are a must in all buildings. They should be located in living areas and corridors. Pre-planned and practiced fire escape drills are important to the safe functioning of a residence.

2. INDEPENDENCE

A senior citizens' residence does not have to give the appearance of an institution. If it is suitably located and designed properly the independence of the residents can be enhanced.

3. SOCIAL INTERACTION

Elderly persons' housing should facilitate interaction with other people, to the extent desired by the older persons concerned. Evidence shows that friendships are formed between persons of similar age, sex, marital status, social class, belief and lifestyle. It has been found that an older person's number of social contacts and morale vary directly with the number of other older people in the neighbourhood or apartment building. In several studies a majority of older persons have expressed their preference for having only other seniors in the same housing project. However, housing should offer choices so that older people can live among their peers or in a mixed-age community as they prefer.

4. STIMULATION

Housing can be designed to create a stimulating environment. Adequate space for programs of various kinds should be planned. The project should be near appropriate shops and community recreation facilities.

5. DIGNITY AND QUALITY OF LIFE

A home-like rather than an institutional atmosphere is desirable, and design should make this possible.

The potential residents should be involved and consulted in the planning, design and management of their future home.

The most psychologically traumatic experience of those entering elderly persons' housing must be the complete strangeness of new surroundings and new people. Any-

thing that will help personalize the housing is of great importance. For example, the resident should be allowed to choose the colour of paint for the suite and perhaps the location of the suite within the building.

II. SUGGESTIONS AND GUIDELINES FOR DESIGN

There are two important resources, in addition to consulting paid professionals, which the sponsoring group should use in becoming more knowledgeable about design guidelines and standards for elderly persons' housing. The first is to visit existing housing to assess the various designs which have been used in the past. Discussing the suitability of different housing designs with the administration, staff, and residents of existing housing will undoubtedly lead to recommendations which could be incorporated into a new project.

Secondly, there are various publications which give guidance on the design of accommodation for senior citizens. The following is a list of documents which are non-mandatory (except as noted) but which contain many guidelines used by CMHC and the Provincial Government (specifically MHRC).

Housing the Elderly (CMHC) contains guidelines covering many aspects of senior citizens' self-contained accommodation.

Housing Disabled Persons (CMHC) contains design details to assist physically handicapped people of all ages.

The Use and Design of Space in the Home (CMHC) contains recommendations on units and room designs for various furniture sizes, required circulation spaces, etc.

Safety in the Home (CMHC) is concerned with some of the hazards commonly found in and around the home. It contains many useful references applicable to senior citizens' housing.

Site Planning Criteria (CMHC) contains both standards and guidelines dealing with the location of projects, amenity provisions, setbacks and distances between buildings, landscaping, etc.

Construction Specifications (MHRC) contains design specifics and contract requirements for elderly persons' housing.

The Canadian Code for Residential Construction* issued by the Associate Committee on the National Building Code contains requirements for buildings of residential occupancy taken from Part 9 of the NBC, as well as additional requirements. This document deals with room sizes and standards of construction; it does not distinguish senior citizens' housing from other forms.

III. DESIGN CONSIDERATIONS

The following subsections include comments and suggestions pertaining to specific areas of the design of the building.

1. SPATIAL CHARACTERISTICS

Lighting

The ability to see well diminishes with age. Visual difficulty varies from individual to individual but experts agree that when designing for the elderly "Count on twice the illumination normally used for younger people". The light must not produce a glare, as people grow older their eyes become more sensitive to glare. Observations of elderly people indicate that in the presence of glare a state of confusion may be induced or increased. Wherever possible warm light (incandescent or warm-white fluorescent tubes) rather than cold light should be used. Warm light is better psychologically as flesh tones are complimented. Cold light tends to accentuate features and to overemphasize the health problems of older people. Since most family homes use incandescent light its use gives senior citizens' housing a familiar and home-like appearance. Lighting should be interesting and variable. Dimmer switches should be installed in many areas, so that soft lighting can be achieved when desired.

* Adherence to this document is mandatory if CMHC is involved in funding.

Exterior lighting should create a safe and welcoming environment at night for those persons going to and from the building. Electrical plugs should be placed at a level which eliminates bending.

Colour

Well-chosen colour schemes provide a constant source of pleasure for residents, visitors and staff. People react to colour in individual ways according to their moods, past experiences and individual preferences. Colour does affect us consciously and unconsciously. To a lesser degree, this effect may register on bodily functions such as blood pressure and body temperature. The quantity of any one colour introduced into an environment has a bearing on the colour's effect on the inhabitants. Since more and more of our population live well beyond age 65 and move from family homes into elderly persons' housing, it is crucial that elderly persons feel completely comfortable with the colours within their living environment.

Some studies have shown that elderly persons prefer bright colours, yet a more recent study (G. Marshall 1980), undertaken in Manitoba, showed a preference for paler colours. Off-white, and pale greens and blues were chosen for wall colours and olive, maroon and beryl green for accent colours. Excessive amounts of bright red should not be used in an interior for it can affect (raise) a person's blood pressure, while softer blues and some greens will create the reverse situation. Generally, colours which create a pleasant and comfortable interior will be conducive to a feeling of calmness and well-being.

Where residents may have difficulty in distinguishing between different surface levels (due to a visual handicap) the use of a contrasting colour for each surface is suggested. As well, doors should contrast with the colour of the wall.

Sound Control

Some people experience a diminishing sense of hearing as they grow older. Some hearing loss may be helped by hearing aids, however, too often when they are turned up high enough for comfortable conversation, they pick up distressing peripheral noise. It is therefore important to have adequate acoustical control in senior citizens' housing.

Some elderly individuals vary in their hearing capacity from normal to near deafness, sometimes noise problems arise when an almost deaf person turns the television or radio to full volume and in the adjacent unit the occupant with normal hearing is obviously disturbed. Therefore walls and floors separating dwelling units should be designed for optimum sound control.

Echos, reverberations, chatter and undesired background noises can be partially eliminated by architectural design, by controlling the time when sound-producing equipment is used and by the use of sound-absorbing materials. Many forget that draperies with ample fullness, upholstery fabrics, and natural plants are excellent absorbers of sound. Architecturally, sprayed acoustical plaster ceilings and acoustical tile will provide more sound control.

Ceilings

The design and materials selected for ceilings help to create a home-like atmosphere and to de-institutionalize the interior appearance of the building. Ceilings require easy to clean, non-glare surfaces. Ceilings can be designed to give character, influence sound, reflect or absorb light and diminish or expand the illusion of space.

Walls

A selection of different interior wall finishes will provide an orientation feature for residents. Wall finishes should be selected that are appropriate for the function and decor of each room. Four common wall coverings are wallpaper, paint, wood paneling and tile. Where heavy damage is likely to occur or where heavy usage is expected, protective wall coverings and easy to repair finishes should be used, as they help to maintain a well-cared-for appearance and save both cleaning time and repair costs.

Floors and Flooring

The elderly tend to be less agile than the young and thus great care must be taken in the design of floors and the selection of flooring material to eliminate hazards and to minimize the chances of an accidental slip or stumble. Floors should be flat and changes in level must not occur in unexpected areas. Where changes in level are required they should be clearly marked. Light coloured floors are best because they contrast strongly with shoes, as well as furniture obstacles.

Flooring should be non-skid and non-glare. While many architectural authorities recommend non-slip sheet flooring, experts now recommend some of the newer short nap, washable, soil resistant and fireproof synthetic carpets for some areas in order to provide warmth and some acoustical control. Wheelchairs glide easily if the nap is short. Throw carpets, of course should be avoided.

Some concern has been expressed by residents of existing elderly persons' housing that the floors feel uncomfortably cold at times. Adequate floor insulation must be ensured.

Doors

Doors should be clearly visible and easy to open. Doors should be easily distinguished from walls. Door knobs should be easy to grip. Round door knobs prove to be difficult to turn for many elderly persons, especially those with arthritis. Levered handles operated with a downward motion are best.

Sliding doors are not recommended because they are difficult to open for persons with arthritis and those confined to wheelchairs. Also they have not been designed to be draft-free.

Entrance doors should be well lighted from the outside, and easily identifiable by colour and large address numbers. Where appropriate two entrance doors per unit should be provided to ensure the existence of a convenient alternate egress. All doors must allow easy access for wheelchair users. Peep holes for apartment doors are recommended, perhaps at two different height levels.

Windows

Generous window space should be provided to create a high lighting level for elderly persons. Window ledges should be low to allow a view from a seated position (approximately 2'5" or 750 mm). The opening mechanisms for windows should be easy to operate. Fittings for opening windows are best designed as an elongated narrow cylinder, set at a slight angle, easily turned, and within easy reach. Window locks should be installed to increase security.

2. COMMUNAL AREAS

Entrances

The main entrance should be attractive, accessible, functional and easy to identify. Because of the severity of Manitoba weather, two sets of doors with a vestibule in between is recommended. Seating should be provided for residents while waiting for transportation.

Entrances should allow sufficient room for wheelchair users and persons with walking aids.

Recently, some projects have been experiencing trouble with vagrants and other security problems. Because of this, entrances should be controlled and observed as much as possible. The caretaker's suite should be located near the entrance in case of problems.

The area outside the main entrance requires a level surface. Steps and ramps present safety hazards in this area.

Steps

Despite the need to avoid changes in level as much as possible, stairs are often necessary. Many elderly persons experience difficulty going up and down stairs. There should be no more than ten steps in any one flight of stairs, and to minimize the hazard of not noticing a short flight of stairs, there should never be less than three steps in any one flight. The risers should not be too high. Step treads should be deep enough for walkers. Also, step treads should have a non-slip or abrasive surface. To help eliminate visual confusion the colour used on treads and risers should contrast. Handrails are required on all stairways. They should be tubular in shape and pleasing to touch (warm smooth surface).

Ramps

Ramps like stairs should be avoided. Ramps must not be considered as substitutes for stairs, rather they are supplementary to them. All approaches to ramps, their deck surfaces and their landings require non-slip surfaces. Ramps should not be too steep and must include handrails on both sides.

Corridors

Corridors must be carefully designed if they are to compensate for the physical and visual disability of many of the residents. Slip-resistant floors and constant lighting levels are necessary features. Individual entrances boldly identified by unit numbers and lighting are desirable. All of these add cheer to the environment and help to identify private spaces.

An institutional atmosphere in the corridors can be softened through the use of colour, the provision of outside views, and well designed lighting. Lengthy corridors should be broken by staggering or changes of direction, and by variations in colour and texture. Ideally, long corridors should be avoided completely.

Elevators

Elevators are a key element in multi-floor buildings to compensate for the loss of mobility experienced by some elderly people. Elevators should be large enough to accommodate wheelchair users and stretchers. They should be equipped with a slow-action sliding door. Car station buttons should be easy to see, read and reach. Walls opposite elevators should display the name or number of the floor in large letters.

Recreation Facilities

Recreation facilities should be carefully designed to cater to a variety of needs such as group occasions, T.V. viewing, quiet reading, hobbies, etc. These facilities should be centrally located with easy access from living areas and the main entrance. Preferably situated on the ground floor, they should have a view of and access to the outside and be near public washrooms and kitchen facilities.

The furnishings should be suitable for the activities that occur in the rooms. Tables should be lightweight with some being of the folding type. Chairs should be sturdy, lightweight, comfortable and give good support. All furnishings should be soft and smooth since for many older people the sense of touch becomes increasingly important. It is recommended that all furnishings and counter tops have rounded corners, sharp corners are a safety hazard.

Furniture suited for the young may not be appropriate for the elderly individual because as the body ages changes occur in the skeletal and muscular arrangements. Furniture therefore must be carefully tested and chosen.

Dining Facilities

Consideration, at the planning stage, should be given to providing the benefits of communal dining to those who choose to eat together or who find preparing meals difficult. A well designed dining room can enhance conversation and social interaction. Some larger buildings may be designed to include food service.

Storage

Provision must be made for janitorial, utility and maintenance rooms. Storage areas for residents should be supplied both in their living quarters and perhaps in the basement or elsewhere in the building.

Services

Consideration must be given to garbage disposal and collection, mail collection and distribution, deliveries and servicing, and laundry facilities. The laundry and mail areas should include a comfortable sitting space since these areas tend to be natural meeting places. As much as possible laundry facilities should be on the same floors as the resident's living areas. Also front loading washers and dryers are easier for the majority of residents to use.

3. RESIDENT LIVING AREA

General Planning

Decide on the different kinds of accommodation to be provided. Ascertain the ratio of single to double, self-contained suites; unless local need justifies otherwise, the majority will be single. One reason one bedroom units of suitable size are preferable to two bedroom units is that if a person's spouse dies and they were living in a two bedroom suite, problems of uprooting and moving the person to a one bedroom unit can be very traumatic. Sponsors might explore the possibility of multiple bedroom units. Some older people might enjoy a more communal form of housing.

The design of the building must consider the needs of the handicapped residents. Critical areas are bedrooms, entrance areas, bathrooms and kitchens where sufficient space to maneuver a wheelchair should be allowed. The heights of appliances and counters, especially in the kitchen and bathroom, are critical to a safe and livable home for the handicapped.

Consider the appearance of the individual suites, externally (from the corridor) and internally. The building should reflect the individuality of the occupants and provide a home-like atmosphere.

Bedroom

Some older people spend a significant portion of their day in the bedroom. Bedrooms should be spacious enough to allow furniture such as a chair or television set, while retaining sufficient space around the bed for safe movement. Windows should allow a view from the bed. Bedroom closets should have some low easy-to-reach rods or pull-out clothes racks, shelves or drawers.

Living-Dining Areas

Living-dining areas in dwelling units for senior citizens have tended to be quite small. Many residents would prefer larger rooms. For small areas, careful placement of doors, windows and circulation space is essential if maximum use is to be made of the available floor area. Television may be extensively used for entertainment and the layout should take this into account.

When the living-dining and kitchen areas are combined, a folding partition should be provided to screen the two from each other.

Bathroom

An efficient bathroom is important to any household. But, in the daily routine of the elderly, no other room plays a more significant part in terms of functional need, safety and convenience than a properly designed bathroom.

Apart from a somewhat higher-than-normal use by day, frequent use of the bathroom is common at night. The route from the bedroom should be direct and unobstructed. The light switch for the bathroom should be easily accessible.

Grab bars should be placed adjacent to the bath and toilet for safety and convenience. The floors and bathtub bottom should be non-slip. Toilets cannot be too low because of the difficulty individuals may experience in lowering to a sitting position. Toilet seats should contrast with the colour of the wall and floor. Seniors have expressed a preference for the hand-held showers. The fixtures in washrooms, such as faucets, should be easy to open. Lever type handles are strongly recommended. It has also be recommended that emergency alarm buttons be located in bathrooms.

Kitchen

Physical characteristics of some elderly persons may hamper normal kitchen functions of food preparation, cooking, dishwashing and eating.

Reaching high shelves and stooping to low ones may be difficult.

Standard faucet and small cupboard handles cannot be grasped efficiently by weakened or arthritic hands. Drawer pulls are best if horizontal. All drawers must be easy to pull (glide freely).

Poor vision calls for a higher than normal lighting level, especially over sinks and stoves.

Kitchen appliances should be selected carefully with the physical characteristics of the elderly in mind. Stoves should have front controls. Undercounter refrigerators are unsuitable because their use involves difficult stooping. Refrigerators with large freezing compartments are desirable.

Some counter space should be designed so that a person can work at it from a sitting position (from a stool for example). Rounded corners on countertops are much safer than sharp square corners.

Turntables or "Lazy Susans" and sliding racks can facilitate the use of cupboards by elderly persons who have difficulty reaching or bending.

SECTION 8

PROJECT MANAGEMENT

MANAGEMENT OF THE PROJECT (NON-PROFIT HOUSING)

I. PLANNED MANAGEMENT

What happens within a senior citizens' housing project after it is built is critical to the well being of the residents. Good management makes the difference between just "a roof over your head" and a secure and comfortable home.

The key to a successful project is to plan in advance the management of the building. To work efficiently the building must be constructed with its operation very much in mind. The best people to assist with this are those who have had successful experience in managing a similar facility. If at all possible someone with experience in the management of such projects should be consulted or preferably be regularly involved in the planning of the project from the very early stages. Knowledgeable input then, will prevent mistakes which could greatly increase management problems and operating costs. The sponsor group should visit similar projects and discuss with the resident manager and caretaker how their building operates. In addition, the Manitoba Association on Social Housing and the Institute of Urban Studies at the University of Winnipeg may be considered as further resources.

II. MANAGEMENT ARRANGEMENTS

The Board Undertakes Management Functions

The Board of the non-profit group, a housing committee of the Board, or one of its members may personally undertake management functions, including supervision of a paid caretaker. The success of this method depends on the human relations and business expertise, and the time and interest, of the Board members and caretakers involved. In some sponsor groups, members help with painting, repairs, landscape work, etc. as well as taking an interest in the well being of residents. However, the interest of volunteers in continuing maintenance tends to wane over time. Hence, careful consideration must be given in the preparation of operating budgets to ensure that sufficient funds will be available to pay for

staff or contract services if the volunteer approach fails. In any case, management by the Board is generally appropriate only for smaller projects offering self-contained suites.

Full-time, Paid Manager

For more complex projects it is essential to have a paid, full-time manager and whatever support staff is necessary. This does not mean that there is no place for the voluntary work of sponsor group members. This is still very important but basic operations should be assured. There are two main ways in which management can be procured.

- (a) The sponsor can hire a manager, make him/her responsible to the Board (perhaps through a special Project or Housing Committee);
- (b) The sponsor can contract with a firm providing management service.

If the use of a commercial firm is considered, it is wise to consult sponsor groups with experience in managing similar housing projects, in order to evaluate the cost in relation to the services provided. If possible, consult also with a non-profit group that is already making use of the particular commercial firm under consideration.

III. ASPECTS OF MANAGEMENT

Qualities and Qualifications of the Manager

By his/her attitude and behaviour with residents and staff, the manager influences the home-like "tone" of the building. Hopefully he/she will be a person with a warm, friendly personality, genuinely interested in the residents' satisfaction, fair, and firm when necessary; the kind of person who brings out the best in others by the evident respect for them as individuals.

In addition to these personal qualities, the manager must, of course, have the knowledge and skills necessary to do the job. In addition to the human relations aspects, the manager/caretaker must be able to operate the physical plant. In selecting a manager, it may be useful to enlist the help of professionals or others who are familiar with the special qualifications needed.

Involvement of Residents

It is a general principle that people like to have a voice in decisions that affect them; failing this, they like at least to be kept informed. Resident involvement is essential in the operation of the project.

Some projects have residents' councils which plan social and educational activities.. They may also have special committees to look into problems or complaints brought by residents. Some councils have representatives on the Board, or members who attend Board meetings as liaison persons. Whatever the arrangement, the essential thing is to encourage open communication among all concerned, so that differences and difficulties can be settled while they are small!

Furthermore, the residents can provide guidance regarding services needed to enable them to remain independent as long as possible. They know what opportunities will make life more satisfying and enjoyable for them. It seems sensible to involve them in this kind of planning.

Volunteers

There is no question that with proper leadership, volunteers can help make life more enjoyable and interesting for the elderly. It is helpful to have a volunteer co-ordinator, whose special responsibility is to serve as a liaison person between volunteers and the project. Whether the co-ordinator is paid or is a volunteer will depend on the size

of the project budget and the extent of the volunteer program.

Sponsor group members should be encouraged to take an on-going interest in the people in the project. This can be a rewarding experience for both the residents and the members.

Cooperation with Community Agencies

In assessing the needs of older people and the resources already available, the non-profit group will have contacted community agencies and others concerned. This will provide a foundation for facilitating future cooperation between the management and these groups. Depending on the kind of accommodation the project provides, various arrangements can be developed, beneficial to both the residents and the community. For example, community services such as Meals-on-Wheels may be brought into the project, or (if food service is provided on-site) the project may serve as a depot for Meals-on-Wheels going to senior citizens living elsewhere in the community. The project could also be the site for a senior centre.

IV. GUIDELINES FOR MANAGEMENT

Caretakers' Services

The character and capacity of the caretaker may be the most important factor in the smooth operation of housing projects for elderly people, and it is worth spending time and effort in finding the right person.

It is also wise to have a relief caretaker, who may not have any duties other than to be at the project when the regular caretaker wants to go out and to assist in an emergency. The relief caretaker may be paid a fairly nominal sum by way of reduced rent.

Tenants' Lease Agreements and Regulations

Tenants will require some guidance regarding their responsibilities but the number of rules and regulations should be

kept to a minimum. A list of regulations should be given to the tenants when they sign the lease and form part of the lease agreement. These rules may include such items as handling garbage, use of laundries, hanging of pictures, excessive noise, keeping of pets, reporting of damage or defective plumbing, etc.

Collection of Rents

It will usually be found simplest to entrust the collection and banking of rents to the caretaker, who is on the spot which eliminates a payment problem. The caretaker should be bonded if cash is accepted. The rent roll for the month, together with the duplicate deposit slip, should be sent to the Treasurer who can check the accounts for accuracy. It may be worthwhile carrying insurance against robbery of rents while in the hands of the caretaker.

Accounts

It will usually be possible in the initial stages to find a competent volunteer to handle the accounts of the sponsor group. Records should be kept in sufficient detail to permit comparison of costs for all the main expenditures with those of other projects, or for different periods. Auditors are usually glad to assist in the setting up of the books. If the society expands, it may become necessary to employ a part-time secretary-bookkeeper, who will handle correspondence, pay bills, take minutes of meetings, keep the accounts, file returns, etc. Accounting procedures may be simplified by the use of computers. Banks also provide some of these services, but the cost may be relatively high.

Selection of Tenants

Tenants are usually selected by a small admissions committee. Selection is normally made on a "first come first served" basis, however some flexibility is necessary

to allow individuals with an "emergency situation" to receive special consideration. All tenant selection policies should be spelled out for everybody's information. To avoid conflict the waiting list should not be publicized.

Depending on the type of project, care should be taken in screening the income and health of the applicants. The applicant must conform to any maximum allowable income level. The health of a person and the ability to live independently without long-term support or health care is an important requirement for "independent" housing projects, as opposed to personal care homes which are designed to meet long term health care needs.

Counselling

It may be useful to appoint one or more members of the Admissions Committee to visit the tenants from time to time once they are in residence. These members would assist the tenants to adjust to the move and help with other housing related problems. It is useful to have at least one Committee member with social work experience who is familiar with the agencies which may be contacted in connection with tenant problems. If personal or health problems are identified through the ongoing visits to tenants, these tenants can then be referred to the appropriate social work or health service.

Conclusion

Developing elderly persons' housing should not be embarked upon lightly. Planning, construction or acquisition, and management of a project are time consuming. Consultation with groups who have undertaken projects similar to yours can produce savings in time, money and energy, and result in a better end product. Involvement of potential residents in all stages of the project is a prime mechanism for ensuring that your project will meet the needs of the senior citizens in your community.

For further information on funding or prospective development, the following offices can answer your questions:

Canada Mortgage and Housing Corporation
P.O. Box 964
Winnipeg, R3C 2V2

In Winnipeg Telephone: 774-7491
Elsewhere in Manitoba call toll free: 1-800-282-8060

Manitoba Housing and Renewal Corporation
287 Broadway Avenue
Winnipeg, R3C OR9

Telephone: 944-4653 (accepts collect calls)