

**INITIATIVES RELATING
TO HOUSING CHOICES
FOR OLDER
CANADIANS**

Canada Mortgage and Housing Corporation

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**CANADA MORTGAGE AND HOUSING CORPORATION
INITIATIVES RELATING TO HOUSING CHOICES FOR OLDER CANADIANS**

The Corporation is undertaking a variety of initiatives, several in collaboration with provincial housing agencies and the private sector, that are designed to contribute to extending the range of housing choices for older Canadians.

These include:

AWARDS PROGRAM

° **CMHC Housing Awards Program**

A new CMHC program was instituted in 1988 to encourage and recognize innovation that advances the quality, affordability and choice of housing for Canadians. For 1988 the awards were directed to innovations in housing for the elderly. Five winners were publicly recognized and presented with a trophy and certificate of achievement at the "Housing Options for Older Canadians" conference in Halifax, Nova Scotia. The theme in 1990 is "Housing for Young Families". Presentation of the 1990 awards will be made at the end of a symposium on the theme of the competition to be held in Vancouver, tentatively scheduled for September 1990.

CONFERENCES

° **Conference on Housing for Older Canadians**

CMHC held a very successful "Conference on Housing Options for Older Canadians", in Halifax in October 1988. The conference brought together many people involved in planning, developing, designing, financing and managing housing, as well as wide representation from older consumers. The objective was to raise awareness of issues and opportunities and stimulate discussions and actions that could lead to a greater range of housing choices for older Canadians.

A number of follow-up activities are being initiated including the development of a paper that will describe the opportunities identified during the course of the conference for improving housing choice, quality and affordability.

° **Provincial-Territorial Conferences on Housing and Services for Seniors**

As a follow-up to the Halifax Conference, CMHC, in cooperation with the provincial and territorial housing agencies, will sponsor a conference in each province and territory between April and July 1990.

A committee has been established for each conference which will design a program to address the issues and examine the options most relevant to its province or territory. These program committees include representatives of seniors organizations, all levels of government, and the private and non-profit health and social service sectors.

The conferences will be designed to enable seniors to discuss their ideas and concerns about housing with representatives of the private and non-profit housing sectors; financial institutions; health and social service agencies; and federal, provincial and municipal agencies involved in housing and services. Discussions will focus on identifying housing options seniors prefer and how these can be made more widely available.

DEMONSTRATION PROJECTS

° **Garden Suite (Granny Flat) Demonstration**

In 1988, CMHC, in cooperation with provincial housing agencies and the manufactured housing industry, completed a demonstration project to introduce the concept of garden suites. This provided Canadians in all ten provinces with the opportunity to visit model garden suites. The objective was to determine whether garden suites are a type of accommodation that is likely to appeal to Canadians. Public and media response was very positive.

DEVELOPING PLANNING TOOLS

° Housing Needs of the Rural Elderly

Despite the growing interest in housing for seniors, very little is known about the needs for accommodation and services of seniors in rural areas. A set of tools that will assist small communities in determining seniors' needs, and in identifying options to meet these needs, was designed, and pilot tested in 9 small communities in British Columbia, Ontario and Nova Scotia. These tools were designed to enable local communities to collect, process and analyze data manually. They will be useful to provincial agencies, and the private and non-profit sectors, in assessing the potential need and demand for accommodation and services that they could provide.

° Computerization of a set of tools that will assist in developing profiles of the needs and preferences of seniors in rural areas

A computerized version of the above-noted "Housing Needs of the Elderly in Rural Areas" will be designed, and tested in three small rural communities across Canada. The objective is to develop and test software that would enable small communities to process and analyze the data using personal computers.

DEVELOPING A MICRO-SIMULATION MODEL

° Forecasts of the Socio-economic and Health Characteristics of Future Elderly Populations

The socio-economic and health characteristics of the elderly population are likely to change appreciably in the future. These changes, in combination with the projected growth in the elderly population, will have major impacts on the needs and demands for accommodation and support services for elderly people. In order to

gain a better understanding of the significance of these changes, CMHC is undertaking a project, in collaboration with Statistics Canada, Health and Welfare Canada and the Institute for Research on Public Policy, to develop a model which will provide better forecasts of the socio-economic and health characteristics of future elderly populations than are currently available. Two initiatives are now being undertaken: the first is the development of a monograph which will describe the characteristics of the current elderly population; and the second is the development of a micro-simulation model which will be used to project the socio-economic characteristics of the elderly population.

PUBLICATIONS

° **Housing Choices for Older Canadians**

This is a consumer oriented booklet recently published by CMHC. It is based upon the results of a study of Accommodation Options for Elderly Canadians, described on page 6. Its objective is to increase public awareness of the range and types of options that are, or could be, available to older people. It can be obtained free of charge from local CMHC offices.

° **Housing for Older Canadians: New Financial and Tenure Options**

This is a consumer oriented booklet recently published by CMHC. It provides information on new types of financial instruments that are designed to improve affordability, such as reverse mortgages, sales plans, deferred payment plans, loan stock schemes, shared equity arrangements and life tenancies. The booklet describes each of these financial instruments, explains how they work and discusses their advantages, implications, costs and risks. Some of these financial instruments are not yet available in Canada. CMHC hopes that the publication will encourage their development.

° **Made to Convert New Housing**

This new CMHC publication identifies ways of designing and constructing new houses so that they can be easily converted from single family houses to family houses with accessory apartments, or vice-versa. This housing option provides older people with the opportunity to live in close proximity to family members or friends, enjoying the benefits of both mutual support and a degree of privacy.

° **Housing the Elderly People - Design Guidelines**

A revised edition of this CMHC publication has recently been issued and can be obtained from local CMHC offices at a cost of \$4.00.

° **Innovations in Housing for Seniors**

The results of the 1988 CMHC's biennial Housing Awards are summarized in this publication. The winning and honourable mention submissions, as well as other innovative entries, are described and illustrated in detail.

° **Conference Proceedings. OPTIONS: Housing for Older Canadians**

The summaries of each of the sessions at the CMHC conference "Options: Housing for Older Canadians", held in Halifax in October 1988, are compiled in this publication. The Canadian experience on a wide range of issues relating to financial, support services and accommodation options for seniors is complemented by the experience of international speakers.

° **Maintaining Seniors' Independence: A Guide to Home Adaptations**

There is a distinct relationship between aging and disability. While most older people pursue their activities of daily living with minimum effort and difficulty, for some, daily living becomes a challenge. The ability to maintain control over one's immediate surroundings and to function freely depends on both the characteristics of the individual and the characteristics of the environment.

The objective of this publication is to introduce a tool that explores options that can enable older people with disabilities to maintain independent lifestyles in their homes. It is available from CMHC.

RESEARCH REPORTS

° **Housing Alzheimer's Disease at Home**

This research provides information on physical strategies to accommodate people with Alzheimer's disease in their own homes. The study makes recommendations for members of the lay public in need of practical solutions in accommodating patients at home; for design professionals; and for policy-makers with regard to cost of actually modifying domestic environments, with a view to having these facts included in future policy deliberations. The final research report is available from CMHC.

° **Attitudes of Seniors to Special Retirement Housing, Life Tenancy Arrangements and Other Housing Options**

This recently published report describes the findings of a series of focus group discussions, which were primarily intended to provide some indications of older peoples' potential attitudes to new forms of retirement housing and new types of tenure.

° **Co-operatives as a New Lifestyle Option for Seniors**

Three housing co-operatives targeted to seniors were the focus of this report. The co-ops were evaluated in terms of accessibility, design, services and the residents' level of satisfaction. A report is available from CMHC.

° **Accommodation Options for Elderly Canadians**

This study drew from experience in North America, Western Europe and Australia. It provides detailed information on the range of accommodation options that are, or could be, available; the various tenures and financial mechanisms that can improve affordability; and the relationships between support services and

accommodation. The information will be valuable to industry, non-profit and government bodies.

° **Australian Experience in Resident Funded Housing and Other Forms of Housing**

This recently completed study examined current developments in senior citizens housing in Australia with an emphasis on resident funded retirement housing. The scope included an overview of existing housing options, a description of unique Australian accommodation forms and a determination of the relative success of the variety of housing options in current use. Report available from CMHC.

° **Housing Choices for People Over 75 Years Old**

This study built upon the findings of earlier research. The objective is to identify the most effective ways of meeting the accommodation and support service needs of frail older people who, nevertheless, wish to maintain some degree of independent lifestyles for as long as possible and avoid the need to move to institutions.

° **Supportive Housing for Seniors - The Elements and Issues for a Canadian Model**

Supportive housing (including Abbeyfield Concept Housing) is a new idea in Canada which may be particularly well-suited for those older people who are beginning to experience the frailties of aging. It comprises a large house in which seven-to-ten people are accommodated, all with their own private living quarters. Residents share spaces for dining, entertainment and group activities. A live-in housekeeper attends to the daily running of the house, the shopping, and preparing and serving meals. This research report describes the experiences of this type of housing in Australia, England, the USA and Canada. A series of interviews were undertaken in Vancouver to determine the attitudes of senior citizens and their families, to this type of housing. The potential viability of developing supportive housing in

two Vancouver neighbourhoods was then assessed. Report available from CMHC.

° **Elderly Homeowners Turned Renters: Reasons for Move**

This research investigated the financial, social, physical and health determinants which prompted elderly low-to-moderate income homeowners to move out from their homes and become renters. The research identified and discussed factors that could influence elderly homeowners to remain in their own homes. The report is available from CMHC.

° **Garden Suites National Survey**

A national survey was undertaken to assess the size of potential markets for garden suites and to identify the factors that could influence acceptance of the garden suite concept. Both potential occupants of garden suites and potential host families who will accommodate garden suites on their lots were interviewed. The final report is available from CMHC.

° **Evaluation of the Garden Suite Housing Option**

This project examined the financial, regulatory and tenure issues which facilitate the implementation of this concept. Through consultation with government, industry and consumer representatives, means of addressing these issues were generated. The options were evaluated in terms of practicality, feasibility and economic efficiency. Government intervention necessary to facilitate widespread implementation of the garden suite concept was also identified. A framework emerged which organizes the options in a logical sequence and states the necessary conditions for their implementation.

° **The Study of Emergency Response Systems (ERS) for the Elderly**

Emergency Response Systems (ERS) are devices that ensure timely and appropriate assistance arrives from family, friends, neighbours or professional help when a person is in an emergency. They can help older or disabled people live independently in their homes. This study, recently

published by CMHC, identifies and describes the types of ERS that are, or could be available in Canada; and outlines the generic criteria that define appropriate technology.

° **Ontario Emergency Response Systems (ERS) Study: Phase I - Design and Development**

Following the publication of "The Study of Emergency Response Systems for the Elderly," see above, several provincial housing agencies and private sector organizations have expressed interest in developing and demonstrating ERS which incorporate the features identified as being most desirable.

The Ontario Ministry of Housing (OMH), in collaboration with CMHC and the Ontario Ministry of Community and Social Services (OMCSS), has completed a preliminary study on ERS. The work included: developing performance specifications for a system that meets the requirements of the study steering committee; evaluating products and systems from 22 manufacturers located across Canada, the USA, and western Europe; preparing a short list of product manufacturers that would be able to meet the performance specifications; and developing an operation and evaluation plan for a possible future study. Copies of the performance specifications are available from OMH.

RESEARCH STUDIES

° **A.C.T. (Affordability and Choice Today)
A Regulatory Reform Initiative**

During the last two years, CMHC has sponsored an initiative of a tripartite group, comprising the Federation of Canadian Municipalities, the Canadian Home Builders' Association and the Canadian Housing and Renewal Association, to explore ways of improving housing affordability, quality and choice through regulatory reform.

The first phase of this work involved consultations with representatives of the housing industry and regulatory

agencies to identify issues and examples of successful regulatory reform initiatives.

The second phase of this initiative, which is called A.C.T. (Affordability and Choice Today), will run until 1993, and will be supported with a four year budget of \$1.4 million. It is designed to provide opportunities for co-operation between municipalities, builders and non-profit housing associations through the provision of grants to stimulate demonstration projects. It will also include the development of case studies and the dissemination of information on regulatory reform initiatives.

Three types of projects will be eligible for financial assistance: housing demonstrations; streamlining approval process demonstrations; and case studies of existing initiatives. Successful applicants will receive grants of up to \$20,000 which are intended to offset partially the development of innovative projects.

The selection of projects to be funded by the program will be made twice a year by a national independent committee of housing experts. Applications will be judged on two main criteria: Degree of Impact - The significance of the proposed change in respect to improving housing affordability, choice and quality; and Transferability - The degree to which the innovation can be adopted by others to achieve similar goals.

Application forms will be available at the national offices of any of the three organizations, FCM, CHBA, CHRA, and the local and national offices of CMHC.

° **Coordination of Accommodation and Support Services**

In examining opportunities for new forms of accommodation for elderly people, the need for a coordinated approach to providing housing and support services becomes very apparent. This applies not only to subsidized housing and services but also to private and non-profit ventures. To address this issue, CMHC is proposing to initiate a project, in collaboration with The National Advisory Council on Aging and Health and Welfare Canada, to examine alternative approaches to providing accommodation and services. Particular emphasis will be placed on identifying combinations that can enable elderly people to maintain independent lifestyles and increase

opportunities for the private and voluntary sectors to respond to their needs and demands.

Preliminary work in this area will include examining the unique approach being used by the Senior Citizen's Department of the Regional Municipality of Niagara in coordinating the provision of housing and support services for seniors (see below).

° **A Case Study: The Regional Municipality of Niagara's Senior Citizen's Department and Continuum of Care Model**

The Niagara's Senior Citizen's Department has demonstrated an innovative approach to co-ordinate the provision of accommodation and support services for seniors. It represents one of the better examples in Canada of what can be done to achieve coordination among the various departments, ministries and sectors involved.

The principal objective of this study is to examine and document how the Niagara's Senior Citizen's Department and its continuum of care model work. A research report and an audio-visual cassette tape will be the end products of the research. It is hoped that by exposing the Niagara's model across Canada, similar efforts in other communities may be encouraged.

° **Study of Supportive Housing Options for Older People in British Columbia**

Supportive housing is a relatively new idea in Canada. It is also referred to as assisted living, very sheltered housing, and enriched housing. It includes a range of group living arrangements in a variety of housing forms, and combines physical shelter support, social support and service support in ways that help older people maintain certain levels of independence. It can be a less costly and more welcome alternative to institutional care for many seniors, particularly those who experience difficulties in living alone as they become more frail and disabled. In Canada, some experts in the fields of housing, support services and health care believe that supportive housing options could play a major role in bridging the gap between conventional housing and institutional care. The objectives of the study are to identify an appropriate range of supportive housing

options for seniors, and to determine the need and demand for that range of options.

The study is a joint venture among the British Columbia Housing Management Commission, the B.C. Ministry of Social Services and Housing; the B.C. Ministry of Health; and Canada Mortgage and Housing Corporation.

° **Maintaining Independence for the Elderly through Home Adaptations**

Living independently at home can be a less costly and more welcome alternative to living in institutional environments for many seniors. Much of the existing residential stock, however, is not designed to compensate for the activity limitations that occur as people become older and frailer.

Home adaptations can make a significant contribution to providing the necessary support to help elderly people maintain independent lifestyles.

The main objective of this study is to identify, implement and evaluate minor home adaptations that are easy and inexpensive to carry out, and which can enable frail older people to undertake the various activities of daily living (ADL) with some degree of independence.

Home adaptations can include rearranging the lay-out of the furniture or equipment in a room; installing shower seats or grab bars in bathrooms; lowering rods in coat closets; installing new, or relocating electric outlets; installing handrails; lowering, or installing new cupboards in the kitchen; or installing technical devices or other products designed to enhance independence.

The study is being carried out by the Department of Community Health at the Montreal General Hospital, and it is being sponsored by Canada Mortgage and Housing Corporation, fonds de la recherche en Santé du Québec (FRSQ), Conseil de la Santé et des Services sociaux de la région Montréal métropolitaine (CSSRMMM), and Société d'habitation du Québec (SHQ).

° **A Comparison of Co-operative and other Non-Profit Housing Options for Older Canadians**

Among the range of housing options being developed to meet the needs of an aging population are co-operative and non-profit housing. The primary objectives of this study were to examine three seniors' non-profit housing co-operatives and three seniors' private non-profit developments located in Toronto, and to compare how well these two housing options are meeting the needs and lifestyles of seniors. Several aspects were examined and compared including the location and design of the developments; the accessibility to transportation and support services; the socio-demographic characteristics of the occupants and their living arrangements; the management structure and practices; the social activities within the developments; and seniors' feelings about the potential for them to age in place.

The results of this research indicate that the majority of seniors are very satisfied, or satisfied, with almost every aspect of their housing. Both housing options provide a wide range of social and physical environments that suit different needs, preferences and lifestyles. While both housing options seem to be best suited for those seniors who want an active social life, the co-operatives seem to be best suited for those seniors who also want to participate in the decision-making process, and activities, that affect their housing. Seventy-nine percent of the seniors in the co-ops, and sixty-nine percent of the seniors in the non-profits felt confident that their current housing will continue to meet their needs as they grow older.

This research was funded under the External Research Program.

° **Consumers Response to Housing Options for Older Canadians**

The main objective of this research is to identify the preferences of 150 Edmontonians, aged 55 and over, for housing options including the ones described in CMHC's publication "Housing Choices for Older Canadians". Both renters (30%) and owners (70%) who are looking for alternative options to their current housing situation

will be interviewed. Other objectives of this research include identifying the socio-economic characteristics of the participants, the characteristics of their present housing, their reasons for considering a move, their preferred type of tenure, and their expectations for the types of design features and support services that would enable them to live independently in their own homes.

This research, is being funded under the External Research Program.

° **Study on Applications of Building Automation for Older and Disabled Persons**

Studies in Canada and other countries show that many frail elderly and disabled people would prefer to live independently in their homes for as long as possible. Many possibilities exist for applications of technologies in the home. These technologies, coupled with appropriate home designs and access to community based support services, could be a major factor in enabling seniors and people with physical and developmental disabilities to live comfortably, independently and safely at home.

Simple home adaptations and low technologies such as safety treads on stairs and in bathtubs, handrails and support bars, lever type handles, special controls for major appliances, jar openers, etc., can help frail seniors and disabled people undertake the activities of daily living with a greater level of independence. This study will address high technologies, which are much more complex and can contribute to home automation. They include communication technologies, such as emergency response systems and other security devices; electronic safety systems to program appliances to shut on/off at any predetermined time, or to monitor and control heat, air conditioning and lighting; interactive television which allows individuals to compare, select and purchase a wide range of goods and services without leaving home; toilets designed to automatically help people sit down and stand up and/or monitor blood pressure and body temperature; and many other technologies that are designed to enable older and disabled people to maintain independent lifestyles.

The principal objectives of the study include identifying the current and future needs of older and disabled people; examining and identifying the types of technologies that the industry could make available to respond to these needs; examining the potential costs and benefits to consumers; identifying the potential markets; and disseminating information to potential consumers and manufacturers.

The study is being undertaken by the Canadian Automated Building Association (CABA) with sponsorship from Communications Canada, The National Research Council of Canada, The Ontario Ministry of Community and Social Services and CMHC.

° **Housing Choices for Disabled Canadians**

In 1987, just over 3.3 million Canadians (13.2% of the total population) said they had some level of disability. Of these, 247,275 people were living in institutions and homes for senior citizens. Disability rates increase with age. While 5.2% of children aged between 0 and 14 years had a disabling condition, this increased to 10.7% for the population aged between 15 and 64 and to just over 45% for the population over 65. Disabled people are increasingly seeking residential alternatives to institutional care; to provide them with increased opportunities to maintain independent lifestyles, it may be necessary, and desirable, to extend the range of available accommodation options and support services.

Many new options have been developed in Canada and other countries and many research reports provide information on individual initiatives. However, no major attempt has been made to bring together this information and present it in a way that will enable consumers, governments, and the industry to gain a better understanding of the range of options that are, or could be, available.

The Ontario Office for Disabled Persons and CMHC are combining efforts to design and develop a joint publication on housing choices for disabled people. The principal objective of the publication is to increase public awareness of the range of options that are, or could be, available.

° **Aging in Place: Strategies to meet the Needs of Senior Tenants in Non-profit Housing**

Living independently in non-profit housing can be a less costly and more welcome alternative to living in institutions for many seniors. Much of the existing non-profit and public housing stock in Canada, however, is not designed to address the changing needs of seniors as they become older and more frail.

Changes in seniors' ability to maintain independent lifestyles in non-profit housing are having significant implications for the managers of seniors' buildings and portfolio administrators across Canada. Activity limitation, inappropriate physical environments, and lack of access to community based support services are forcing many seniors to give up their homes (including those living in non-profit and public housing) to move prematurely into institutions. Recent studies indicate that many frail seniors prefer to remain living independently in their homes for as long as possible, and that this is possible if they have the necessary support. Social and economic benefits can result from enabling older people to remain in residential environments.

This research will examine the implications of the aging of senior tenants in non-profit housing. The principal objectives are to identify the needs of aging senior tenants; explore ways of adapting existing buildings and designing new housing to meet these needs; identify ways of enabling senior tenants to gain access to community based services; and examine ways of addressing the concerns of both building managers and portfolio administrators.

This research is a collaborative effort between the Nova Scotia Department of Housing and CMHC.

NEW FINANCIAL AND TENURE OPTIONS

° **Facilitating Resident-Funded Co-operative Housing (RFCH) for Seniors**

RFCH can be an attractive and affordable option for many seniors with moderate incomes. It can be particularly attractive for those seniors who neither qualify for

subsidized housing nor can afford market housing. This relatively new option offers potential residents a choice of making a minimal downpayment, or buying their home outright in a co-op development. Thereafter they share the operating cost of the development on a unit size basis and whatever share of the co-op's blanket mortgage they have chosen to share by making a lesser share purchase. When residents leave the co-op, they are reimbursed their initial share purchase price. If this is less than the full purchase price, they would also be entitled to the amount of equity they had accumulated through the buy-down of their share of the principal for the outstanding mortgage. Since the price of the unit remains fixed for lifetime, this option provides an enhanced security of tenure for residents. The co-op concept also provides opportunities for seniors to be involved in the design, development and management of their own housing.

However, there is very little experience of this type of tenure in Canada and local housing co-operatives are seeking guidance on how to plan, develop and market resident-funded seniors' housing.

The objectives of this research include developing a manual on the development of resident-funded co-operative housing for seniors; comparing alternative financial approaches such as loan stock schemes and life tenancies; and producing an audio-visual presentation, and companion booklet, which will describe this housing option. It is intended that the material produced under this research will be used in developing and promoting demonstrations of resident-funded co-operatives for seniors.

This work, which is sponsored by CMHC, is being undertaken by the Co-operative Housing Foundation of Canada.

° **Source Book on Life Tenancies**

The CMHC publication "Housing for Older Canadians: New Financial and Tenure Options", has been very successful in providing general information on the range of financial and tenure options that are, or could be, available in Canada. However, it has become evident that there is a need to provide more detailed information on individual options for consumers and investors.

The primary objective of this project is to develop a source book which will provide information to help facilitate the introduction of life tenancies in Canada. This source book will inform developers, investors and seniors on the various aspects of this option, including its advantages and risks; and the financial, legal and market considerations.

AUDIO-VISUAL CASSETTE TAPES

- ° CMHC has produced the following series of video tapes which illustrate a number of housing options for seniors.

Copies of these tapes are available from the Canadian Housing Information Centre.

- Varieties of Accommodation for Older People - Part 1
- Varieties of Accommodation for Older People - Part 2
- Marguerite Chown's Renovation Story
- Garden Suites
- Smart House
- Options: Housing for Older Canadians (This video presents an overview of the Halifax Conference)