

SENIOR CITIZEN HOUSING DEVELOPMENT IN  
METROPOLITAN TORONTO; THE ROLE OF  
INDIVIDUAL RELIGIOUS CONGREGATIONS

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## I INTRODUCTION

### A. Seniors Housing and Changing Demographics

Whether it is called a crisis or a shortfall, whether it is seen as a problem or as an opportunity, housing Canadians in the future is going to be a major consideration of public policy. If only the projected increase in the number of seniors is taken into consideration, providing accommodation for Canadians over the age of 60 will be a major aspect of that policy. In fact, almost everyone in Canada, unless he or she passes away early, will likely at some point after passing age 60 require some sort of seniors housing<sup>1</sup> in one or more of the existing alternatives. When one adds the increasing clamour and political awareness of our "grey panthers" and considers in addition the certain projection that they will make up a substantially larger proportion of the

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<sup>1</sup> The designation "seniors housing" in this report is used as a descriptive title rather than in the possessive sense.

total population,<sup>2</sup> the need for a clear picture of the various accommodation alternatives for seniors becomes quite apparent.

Furthermore, in considering the future housing needs of seniors, it must be remembered that they qualify for assisted housing at age 60 and thus their needs will loom even larger in comparison to the housing needs of the rest of Canada's population than their actual increase in the population. The increase in the proportion of seniors in the population is especially marked in certain Census Metropolitan Areas, in particular Metropolitan Toronto. While housing requirements for the elderly are projected in a recent C.M.H.C. study to stabilize by 1991, the same study warns that "this age group will continue to grow even more rapidly beyond 2001".<sup>3</sup>

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<sup>2</sup> According to Statistics Canada (Population Projections for Canada and the Provinces, 1976-2001, 1978, Cat. No. 91-520 projection No. 3.) Canada's senior population (65 and over) is expected to rise from 8.7% in 1976 to 11.9% of the population in 2001. In actual numbers, this will mean almost a doubling from about 2,002,345 senior citizens to 3,425,000.

<sup>3</sup> Anica Divic, Population Households and Housing Requirements Projections for Canada, the Provinces and the Census Metropolitan Areas 1976-2001, Canada Mortgage and Housing Corporation, November, 1981, p.26.

The present study attempts to examine as exhaustively as possible one of the alternatives for coping with this problem: housing for seniors initiated and/or provided by individual religious congregations in the largest metropolitan area in Canada. The justification for this research lies in the dearth of information on the nature of housing specifically designed, and available, for senior citizens. As a recent overview of the issues confronting Canada's elderly pointed out, "current and historical statistics on the availability, use, and volume of need for such housing facilities by older people are largely non-existent. The situation is virtually that of an information wasteland".<sup>4</sup> Until the present, the major thrust of research on aging has emphasized the medical, psychological and sociological aspects of aging while largely ignoring the physical and environmental needs of older Canadians.

An additional justification for such a study is the rapidly changing market conditions for seniors housing because certain social developments in the general

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<sup>4</sup> L.O. Stone and S. Fletcher, A Profile of Canada's Older Population, (Montreal, 1980), p.99.

population have contributed markedly to the growing shortage of housing stock in Canada, especially in urban centres, contributing to increased competition for available accommodation and thus putting seniors - with their fixed income - at a special disadvantage. The increasing "undoubling" of households (persons previously living together forming separate households), the movement of younger rural residents to the cities, the weakening of family ties inducing people to live alone at a younger age, a higher divorce rate splitting households even while, paradoxically, there is a drop in the marriage age - all have increased the rate of household formation and contributed to demand for housing. For instance, the rate of household formation has jumped from a steady 625,000 new households in the 1956-61 and 1961-66 periods to the explosive 930,000 new households formed during 1971-1976. Especially significant in the competition for available housing is the rise of non-family (single) newly formed households from 12% in 1951-56 to 30% of the total new households in the 1971-1976 period.<sup>5</sup>

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<sup>5</sup> From the Bank of Montreal Business Review, as quoted in Lewis Auerbach and Andrea Gerber, Perceptions 2: Implications of the Changing Age Structure of the Canadian Population, Science Council of Canada (Ottawa, 1976), p.54.



While we feel that our findings and conclusions could apply to the rest of Canada, we are aware that many factors may in fact make such an assumption unwarranted. Three such considerations are particularly worth mentioning and justify a number of similar studies in other parts of Canada.

Firstly, there are cultural differences which affect religious participation in the provision of seniors housing and thus the conclusion of this report might be radically different in Quebec, in other localities and among native peoples. Secondly, there are climatic and physical differences associated with location that may produce substantial variants. Thirdly, the difference between rural and urban experience and attitudes - and especially the increasing shift from one to the other - increases the possibility of challenging even some of the assumptions with which the authors of this report prepared the study methodology.

For example, one documented significant trend in seniors housing clearly related to this rural-urban shift is the increasing number of seniors moving from owned, single-family dwellings to rented multi-family structures. This is only partly explained by the general

urbanization of our population, and is especially marked for the elderly. According to Statistics Canada, in 1961 the proportion owning homes among households (anyone living in distinctly separate quarters as opposed to boarders, roomers, etc.) headed by persons aged 65 and older was 77%. By 1976, it had fallen to 64%, while in the short period 1971-76 older householders occupying apartments in Canada overall had risen from 28% to 31%, but much more sharply in Quebec and in the Montreal and Toronto Metropolitan area.<sup>6</sup> As well, local considerations can be striking when considering that while Canada's total rural population dropped from 30.4% to 23% between 1961 and 1976, the non-farm rural population actually rose from 19% to 20.4%, and even more markedly from 17.3% to 20.4% between 1971 and 1976, with corresponding increases among the seniors group. That this trend has massive implications for housing seniors is obvious. What this means in terms of church-related seniors housing as a possible alternative is an additional important question beyond the parameters of this study but it certainly merits further investigation.

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<sup>6</sup> Stone and Fletcher, p.61. See also Appendix 3.

A related consideration in planning future housing for seniors is the phenomenon of internal migration (in-migration and out-migration). In a vast country like Canada this can also have statistically distorting effects and thus complicate planning for future housing. Saskatchewan had 10% of its population over 65 in 1971, when Canada's was 8.1%, and if its out-migration pattern continues is projected to have 21% of its population in this age group when the rest of Canada's is expected to be 11.8%. The same effect is evident in British Columbia, with the added complication - for planners - of the country's lowest proportion of children.<sup>7</sup>

It should be noted that in Ontario which lost population through internal migration for the first time in 1980, this trend is expected to reverse itself. By the mid-nineties the province - due to provincially encouraged growth in manufacturing - will again have higher population growth rates than all provinces except Alberta and British Columbia.<sup>8</sup>

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<sup>7</sup> Auerbach and Gerber, p.8 and p.10.

<sup>8</sup> Divic, p.20 and Table B, p.61.

B. Individual Religious Congregations and Seniors  
Housing in Metropolitan Toronto: An Overview

There are at least 20 substantial senior citizens' housing projects in Metropolitan Toronto sponsored by individual congregations, in operation or in various planning or construction stages, which have some public financing component.<sup>9</sup> This ranges from total support, including purchase of the land with C.M.H.C. funds, to a combination of philanthropy and a partial mortgage either guaranteed or directly provided by C.M.H.C. and including rental subsidies for a percentage of the units for those seniors below the official poverty line. Some of the earliest, pioneering congregations have managed to liquidate their original C.M.H.C. aided mortgage.<sup>10</sup>

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<sup>9</sup> The reason the study did not settle on an exact number is that some congregations were too small for inclusion, too early in their planning and organizational stage at the time of the study (late 1981 and the 1st half of 1982), or too much of a variant in their financing or religious connection (e.g., the Bnai Brith sponsored seniors lodge and the private Migdal David, both on Bathurst Street in North York) to fit the core parameters of this study. They were, however, considered under the more general umbrella of seniors housing with any religious connection.

<sup>10</sup> Refer to Appendix 4 for a tabulated profile of a selective listing of congregationally-sponsored seniors housing projects.

In some projects the housing is adjacent to the congregational structure on land leased or bought nominally from the congregation. In others, a completely new site was purchased for seniors housing, or for both housing and the house of worship where, although legally incorporated separately, the seniors' structure is physically connected to the congregational one.

Some are exclusively seniors housing, while others also include families and individuals younger than 60 (the minimum age for seniors' housing) in a non-profit and/or co-operative housing option. Some facilities were initiated and are administered by a combination of religious and ethnic leadership in the congregation. An especially promising and interesting variant presently being completed involves a non-profit corporation comprised of two credit unions, one church-related, where the facility is physically distant from both initiating groups but the resulting corporation has substantial ties to both sponsoring bodies. One synagogue initiated a seniors residence on a co-operative housing model. The resulting board is completely independent of the synagogue but includes substantial representation from the synagogue leadership, including the rabbi, as well as membership from the local

community and the Co-operative Housing Federation of Toronto. The project, Winona Housing Co-operative, also is unusual in that it accepts residency at age 55 rather than 60 as most other seniors residences do, and includes 10% of both one bedroom and two bedroom units specifically designed for disabled seniors.<sup>11</sup>

These units are flexible enough, however, to be rented to any users should initial marketing make it necessary. Beech Hall Housing Co-operative Inc., also in York Borough is at present the only operating seniors housing co-operative in Metropolitan Toronto, but it is not congregationally connected.

C. A Numerical Comparison of Public Sector and  
Congregationally-Sponsored Seniors Housing  
Units

Three corporate structures provide public housing in Metropolitan Toronto. These are the Ontario Housing Corporation (a division of the Ministry of Housing of the Province of Ontario), Cityhome (established by the City of Toronto) and the Metropolitan Toronto Housing Company Incorporated (established by Metropolitan Tor-

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<sup>11</sup> See Appendix 7.

onto). In all three, rents are geared to income.<sup>12</sup>

During 1982, the Ontario Housing Corporation had approximately 9,000 of its units occupied by seniors and a waiting list of over one thousand. None of their facilities are exclusively for seniors (elsewhere in the province O.H.C. does operate seniors only projects). Seniors live in family buildings.

Cityhome provided 3,200 units for all age groups and was unable to provide statistics on the number of seniors households in their buildings. An official estimated that about fifteen percent (480) of their units were occupied by seniors. They had a waiting list of 5,000 and if the proportion of seniors on this list was approximately the same as of those occupying their facilities, there were about 750 seniors on their waiting list.

The Metropolitan Toronto Housing Company Incorporated is the major provider of institutionalized seniors housing in Metropolitan Toronto. As of the same period, the complexes operated by the Company compris-

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<sup>12</sup> Public sector statistics were derived from interviews with officials of the three agencies.

ed nearly 27,000 units located chiefly in buildings set aside solely for seniors. Bachelor units outnumbered one bedroom apartments in a ratio of 3 to 1. Over 2,400 seniors households were on the waiting list.

In total, the three public sector agencies operated facilities which included approximately 36,000 units for seniors and their combined waiting list of seniors exceeded 4,100.

Since additional facilities are constantly being planned and completed at the public sector level, these statistics reflect the degree of involvement of the three agencies in the provision of seniors housing rather than absolute quantitative information.

Although it would be valuable for comparative purposes, it is much more difficult to quantify the role of individual religious congregations in the development and operation of seniors housing because the variety of forms such housing takes is not always comparable. In addition, as noted earlier, precisely identifying a project as being sponsored by an individual congregation is complicated by the variety of organizational mixes in the legal structures of the sponsoring non-



profit corporations. This variety was made necessary by variance in the circumstances underlying the development of each project. To illustrate, Fellowship Towers on Yonge Street in downtown Toronto is a "second generation" project. The sponsoring body is the Yonge-Rosedale Charitable Foundation, Inc., but the driving force and inspiration behind the development of this facility was basically the same small group from Dovercourt Baptist Church which previously developed New Horizon Towers on Bloor Street in West Toronto. Subsequently, a new congregation was established which meets in the Chapel of Fellowship Towers.

The question arises whether this is truly a seniors complex developed by an individual congregation. In fact, the research team accepted it as such because a project was deemed to be congregationally-sponsored if an individual congregation played a key role in its development. The term "key role" was defined somewhat subjectively in borderline cases after the researchers reviewed relevant documentation and conducted one-to-one interviews.

On this basis there are currently twenty such projects operating or in the process of being completed.

Cityhome, O.H.C., and the Metropolitan Toronto Housing Company Incorporated have established precise regulations as to how many persons must occupy one bedroom and two bedroom units (two persons in a one bedroom unit). On the other hand, congregationally developed projects will rent a one bedroom unit to a single person. Consequently, the total number of units actually represent a lesser number of individuals in congregationally operated seniors housing than in the same number of public sector seniors housing units.

At present, with approximately 3,600 units of various seniors housing in total, projects developed by individual congregations supply almost ten percent (10%) of the available institutionalized seniors housing in Metropolitan Toronto.

D. Management, Organizational Structure  
and Types of Tenancy

In housing exclusively for seniors, there appear three types of organizational approaches to serving tenants. The first is an almost total apartment arrangement with an independent non-profit corporation at arms-length from the initiating congregation. The resi-

dents are completely independent, although they share some of the building's social and recreational facilities. At the other extreme is the almost totally hotel-like arrangement in which residents have only a room, sharing even bath facilities, and eating all meals together in a restaurant-type of dining room. No cooking or private furniture is allowed, and in the case of married seniors, two rooms joined by a common hallway are turned into a modified bedroom-living-room combination. The third and quite popular arrangement is a compromise between the two extreme options, in which the main meal is provided by the residence while other meals are prepared by tenants in their apartment from their own shopping. This type usually allows some personal furnishings.

The latter arrangement is particularly effective because it provides maximum flexibility in meeting the constantly changing needs of an aging clientele. Clearly, in spite of some exceptions, seniors become more dependent as they age and this sort of set-up, a combination of relief from some household chores combined with freedom to be as independent as capable, will allow for longest maximum utilization of the facility.

Again and again, administrators of congregational seniors housing stressed the inclusion of dining and other public facilities - which can also be used by the neighbouring community and can generate revenue - as well as limited social and medical arrangements to provide on-going support and care as the seniors reach increasingly limited self-sufficiency.

E. Housing Flexibility and Accessibility

The need for flexibility in the physical facility is corroborated by the Science Council of Canada's findings that housing is one of the best areas for adaptable "technologies" to meet the foreseeable change in age structure.

"If we can design housing environments relevant for all stages of people's lives, then the chances for personal and social stability and an enhanced quality of life are increased."<sup>13</sup>

At the same time, flexibility is intimately related to the question of access, and access is directly related to costs. An example of this cost factor in access is

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<sup>13</sup> Auerbach and Gerber, p.24

the case of Toronto deciding not to build elevators as a convenience to the elderly and the disabled in the new Spadina subway system. The cost factor of access obviously also pertains to housing as in the case of location or special facilities in the physical structure itself. Thus a scenario which encourages all alternative seniors housing options would include seniors housing initiated, developed and administered by individual religious congregations because these congregations have demonstrated special sensitivity to seniors' needs and through a strong volunteer component respond to them less expensively.

## II SCOPE AND AIMS OF THE STUDY

This study was limited to Metropolitan Toronto, and to seniors housing involvement by individual religious congregations. Occasionally, current information on such housing in other jurisdictions is referred to for comparison. Data on a variety of existing seniors housing, such as that in Metropolitan Toronto's non-profit housing company as well as seniors housing sponsored and operated at the diocesan or denominational, or ethnically organized, level was examined. Representative facilities were visited and administrators interviewed by members of the research team. In addition, Professor Kling took the opportunity while in the USA in August, 1981, to visit a variety of seniors housing projects, including some which were congregationally operated.<sup>14</sup>

The original six aims of the study were modified when it became apparent, after initial interviews with

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<sup>14</sup> See Appendix 7.

administrators of existing facilities that one of the goals was irrelevant to the thrust of the study and beyond the scope and resources of the present research. Instead, an examination of marketing strategies and procedures at existing seniors housing projects was substituted.<sup>15</sup>

The six specific aims then became:

1. To determine the level of awareness of individual religious congregations about senior citizen housing needs.
2. To determine the awareness of individual congregations about different housing options available to seniors.
3. To find out the number, and to categorize the different forms, of senior citizen housing facilities initiated by individual congregations and/or already operating.
4. To determine and to categorize any concerns which may be preventing individual congregations from initiating or becoming involved in seniors housing.
5. To determine the marketing strategies and procedures used by existing seniors housing operations initiated and/or operated by individual congregations.
6. To assess and compare certain aspects of existing public and private seniors housing resources to congregationally-sponsored facilities.

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<sup>15</sup> See appendix 6.

### III RESEARCH METHODOLOGY

On approval of the study proposal by C.M.H.C., the two senior researchers reviewed and extended the proposed polling questionnaire which was to be used in gathering the primary data. Consequent to pre-testing of the original questionnaire submitted in the proposal, certain of the questions were either deleted or modified and new ones added to prevent ambiguities, leading responses, or possible duplication in the final collation and coding of the results.

On completion of this process, the revised questionnaire was tested again through interviews with various congregational leaders who ranged in awareness from total lack of knowledge on the subject matter of the study to actual involved participation. As a result, some additional revisions were made and a precise interview scenario was developed for the junior researchers (the three students hired). This included both a face-to-face interview procedure and a telephone approach.



After purchase of appropriate supplies and arranging for office space and part-time secretarial assistance at Ryerson Polytechnical Institute, the next stage was to establish as accurately as possible the actual number of religious congregations, their addresses, and - if possible - the most authoritative and knowledgeable individual to approach at each. This became the first task of the junior researchers and turned out to be a lengthier process than originally anticipated. The primary sources such as telephone directories, and the lists provided by diocesan or congregational authorities (some only reluctantly surrendered after repeated personal appeals) or ethnic organizations (as in the Jewish congregations which are more loosely federated), were found to be incomplete and sometimes inaccurate. Furthermore, in the case of smaller denominations, such information had to be laboriously gathered from individual congregations already contacted.. A substantial number of addresses proved to be incorrect, expired, or else the particular congregations were without the minimal organizational structure to respond with any authority.

The original plan had envisioned mailing an introductory letter explaining the study and indicating that a

questionnaire would follow, as well as a possible face-to-face or telephone interview (the aim was to have at least 15%-20% of congregations interviewed as a constant monitoring device on the total data inflow). This procedure, however, had to be revised after the first few weeks because of the postal strike and the fact that one of the student researchers had to withdraw.

It was felt that the hiring and training of a new student researcher would not be feasible at this point. Since the postal strike required a change in procedure and would involve a delay in any case, it was decided that one of the two remaining student researchers, who had been hired for data gathering only until the end of September, would continue afterward with the remaining congregations still to be contacted.

During the strike, the method involved telephone interviews or visitation with all the congregations rather than with only a control sample as previously planned. This was obviously a lengthy process. Once the strike was over, however, the team reverted to the original procedure by mailing questionnaires to all the congregations not yet reached. The testing of the

control group was continued.

In addition, it had originally been planned to isolate a single, representative congregation and with the co-operation of its leadership to approach a group of its seniors to determine the awareness, perception, and attitudes of what was considered a potential "user" group. Although a preliminary questionnaire was designed and pre-tested, it became obvious in interviewing initiators of church-related seniors housing that a more relevant consideration was what actual proportion of original congregants took up residence in seniors housing developed by their own congregation. Since the proportion who did take up residence turned out to be much smaller than originally anticipated the validity of an in-depth "user" survey became irrelevant to the purposes of the study. It was clear that a more valuable contribution would be a study of actual residents in existing congregational seniors housing, but this was beyond the scope - and resources - of the present research.<sup>16</sup>

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16 Aim number 5, dealing with marketing strategies, replaced the unfeasible aim of determining awareness and attitudes of a potential "user" group at an interested congregation (see p.14).

The researchers became aware that existing congregationally-operated facilities were community rather than strictly congregationally-oriented. In one specific case, fewer than 10% of the residents were members of the initiating congregation and fewer than 25% were even of the particular denomination. This startling disparity was borne out by a more comprehensive analysis of resident composition in existing congregational seniors housing.

#### IV ANALYSIS OF THE RESEARCH DATA

##### A. Methodology

##### 1. Analysis from Quantitative Data

The questionnaire results were analyzed by the use of the Statistical Package for Social Sciences (S.P.S.S.) Computer System. Two main programmes from S.P.S.S., Frequencies and Condescriptive, were utilized. The results from computer outputs were analyzed in both a written and visual format.

The Frequency programme is designed for analyzing the distributional characteristics of discrete data. This program identifies a number of one-way frequency distributions such as mean, mode, median, etc.

The Crosstabs programme allows the researcher to investigate the relationship between two or more variables. Measures of association indicate how strongly a set of variables are related to each other.

## 2. Other Sources

In addition to the questionnaire and the interviews related to it, the research team, in analyzing the data, also considered the results of:

- a) discussions with administrators, staff, and residents of existing church-operated residences;
- b) discussions with seniors at integrated non-profit housing co-operatives;
- c) visitations at several complexes operated by the Metropolitan Toronto Housing Company Incorporated and discussions with various levels of their administrative personnel and residents;
- d) a comparison with some United States facilities;
- e) a review of literature related to the subject of the study.

Of the six hundred and forty-eight religious congregations contacted, 40% (259) had responded by the deadline. Twenty-one additional questionnaires were returned after the cutoff date and although they were not included in the computer run, their responses were tabulated and manually integrated where possible, and it was found that they did not appreciably change the results. The gross total of questionnaires which provided the final basis for data analysis then became 43.2% (280).

B. Analysis of the Responses to  
the Individual Questions

(Some questions were shortened or coupled. See Appendix II for actual questionnaire and numerical responses.)

Question 1. What is the name and the religious affiliation of your congregation?

Question 2. What is the address and telephone number of your congregation?

Questions 1 and 2 were designed to elicit the correct name, affiliation, and address of the contacted congregation. Because the original letter soliciting a response to the questionnaire promised complete anonymity to the responding congregation, the research team felt it inappropriate for publication purposes to categorize the responses and the degree of participation in developing seniors housing on a denominational basis.

Question 3. What is the name and status of the respondent?

Question 3 provided the name and indicated the status of the respondent and this was also an indication of the relevance of the issue of seniors housing.

In the overwhelming majority of the responses (91.6%) the respondent was either the main, or only, clergyman or a senior lay official. This large percentage is an indicator of the intensity of the degree of interest in the development of seniors housing.

A further indication that the study had struck a highly responsive note was illustrated by the detailed comments and full responses on the returned questionnaires which had been distributed by mail (where there had been no other contact).

Some returns contained apologies for not responding more quickly and explanations that the issue was considered important enough to require additional consultation within the congregation to ensure that the responses were accurate and reflected congregational opinion.

Question 4. What is the size of your congregation?

This question established the size of the congregation according to the number of member households. It was found that 14.9% had fewer than a hundred households: 27.3 had between one hundred and two hundred, and 57.8% had more than two hundred. The disproportionate response from congregations with more than 200



households was deemed especially significant and analyzed separately.

A random survey of some of the congregations that did not respond to the questionnaire elicited the following typical responses: "We are struggling to raise money to buy our first permanent meeting place"; "That (seniors housing) is the kind of project that the bigger and richer churches should be involved with"; "Our congregation is composed mostly of young families and the children's needs come first."

Although there is no exact information on the total number of congregations (out of the 648 contacted) with fewer than one hundred congregant families, follow-up discussions with lay officials and clergymen and our post-questionnaire survey led the research team to estimate that about 40% of the religious congregations in Metropolitan Toronto have fewer than one hundred families as members. Significantly, but not unexpected, these apparently comprised a disproportionately high percentage of the congregations that did not respond. Being smaller, newer congregations with larger proportions of young families, they felt somewhat remote from, and unfamiliar with, the issues raised in the questionnaire.

More established, larger congregations with significant proportions of older members could relate to the concerns of the study and this is reflected in their rate of response. 27.3% of the participating congregations had memberships of 100-199 households and 57.8% of the respondees represented congregations with over 200 households. The degree of their interest in the broad issues related to seniors housing thus takes on even greater significance if the smaller, younger congregations are excluded from consideration.

Question 5. Does the congregation provide regularly programmed activities for its senior congregants?

Question 5 attempted to relate the numbers of older congregants to the level of seniors' activities at each congregation. Although it was not narrowly germane to the thrust of the project, the congregations were asked if they provided regularly programmed activities for seniors, and how many seniors actually participated in these activities. An additional pair of questions dealing with the proportion of older members in the individual congregation was included. The inclusion of these sets of questions was to provide some additional data on the degree of involvement by individual congregations in the provision of services

to their senior congregants as an indication of their awareness of seniors' needs. An additional purpose was to ascertain if their awareness and interest in seniors housing was directly related to the proportion of older members in the congregation. It was felt that if congregations with low or negligible proportions of older members provided services for seniors or viewed the provision of adequate seniors housing as a high priority, this might reflect the interest and willingness of the general public to participate in providing seniors housing and services.

Nearly 60% of the congregations had a regularly scheduled programme of activities for seniors and 49.8% of the programmes had fifty or more active participants. In 16.9% of the cases, more than one hundred individuals were actively involved in scheduled activities.

Although 57.6% of the congregations which operated activity programmes had a membership of more than 200 households with at least 10% of their congregants over 65 years of age, the notable factor is that 21.5% of the congregations with a membership below one hundred families, and with fewer than 10% of their congregants over 65 years of age, ran programmes. The comments of one pastor from a church whose membership consisted

almost entirely of young families was not necessarily typical but illustrates the social awareness of many of the congregations in the latter group. "Our members decided to set up a drop-in centre for seniors because there was no place in the neighbourhood for older people to meet. Although only a few of the seniors that come to the centre are members of our church, we are pleased that our church is serving the community. When I referred to your questionnaire during a sermon, several members approached me later to ask if I could get someone from your group to speak to us."

Question 6.     Aside from the land occupied by your church, synagogue, mosque, or temple, is there any on-site land that is under-utilized?

Question 7.     Does the congregation own any land within Metropolitan Toronto other than for interment purposes?

Questions 6 and 7 were incorporated into the questionnaire to identify under-utilized congregational land and its current use, and also to see to what extent congregations had attempted to convert this land to other uses.

When asked if there was any on-site under-utilized land adjacent to the house of worship, such as a park-

ing lot, 77.1% responded negatively. This was especially true of congregations in the core area of the City of Toronto. There was a general lack of awareness that a parking facility could potentially be used to develop housing without seriously curtailing its present use.

Among the 22.9% of the congregations which described their under-utilized land, several had attempted to construct new facilities but had been frustrated by zoning regulations. In one case, the neighbours successfully prevented the congregation from constructing a seniors apartment building on an under-utilized parking lot.<sup>17</sup> In another case, a similar project was vetoed by the planning department of the City of Toronto.

In summary, many congregations have on-site land available, and one of the potential development options is seniors housing, but their experiences indicate that projected changes in usage usually contravene zoning regulations and generate opposition.

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<sup>17</sup> .See Appendix 7 for a case study illustrating neighbourhood opposition.

Those congregations that owned property elsewhere in Metropolitan Toronto constituted less than 9.0% of the total number of congregations which responded. With a few exceptions, current and projected uses of these properties do not include seniors housing.

Question 8. Are you aware that some religious congregations are and have been involved in the provision of seniors housing for their congregants?

Question 14. If you are aware of any individual congregations which are considering or already operating seniors housing on their property, please list them.

Questions 8 and 14 attempted to gauge awareness of existing seniors housing developments at the congregational level and to elicit information on any additional projects which may not have surfaced in the primary research.

There was a very high degree of awareness, as nearly 93% of the respondents knew that religious congregations are involved on an individual basis in the development of seniors housing on land owned or acquired by the congregation. Of these about 60% listed the name of at least one existing or projected facility and 15.3% named four or more. Some respondents also listed facilities located beyond Metropoli-

tan Toronto as well as seniors housing operated at diocese or similar levels. A significant number of respondees were vague and misinformed about current developments or existing projects. Some even listed seniors' buildings operated by the Metropolitan Toronto Housing Company Incorporated as being developed by religious congregations.

Question 9. Do you feel that individual religious congregations should be involved in the provision of housing for their older congregants?

An analysis of the responses from congregations that were unaware of the involvement of individual congregations in the development of seniors housing revealed that, as expected, these congregations tended to have a scattered membership which was small in size, predominantly youthful, and usually unaffiliated with the major religious denominations and sometimes mainly composed of recent immigrants to Canada. An overwhelming majority (89.7%) felt that individual congregations should be involved in providing housing for their older congregants. The research team debated the wording of this question as it was fully aware that Canada Mortgage and Housing Corporation mortgage guarantees prohibited discrimination (that the facility is

to be exclusively for individuals in a particular congregation or denomination). After much deliberation, it was decided not to delete the phrase "their older congregants" to read : "Do you feel that individual religious congregations should be involved in the provision of seniors housing?" in the anticipation that the question and the stress on "their" might motivate some unsolicited written comments which would indicate a possible tendency to discriminate. Nineteen respondents volunteered what were two diametrically opposing points of view. Two stated that although they held that in principle congregations should be involved in the development of seniors residences, they were less than enthusiastic about not being able to restrict admissions to individuals of their own denomination. The responses of the other seventeen are typified by the following quotation: "Seniors' buildings sponsored by a church should serve the community and all of the elderly and not just seniors from their own church or denomination". It is indicated elsewhere in this report that this is what has actually occurred in the individual congregation-sponsored seniors developments.

A small minority of clergymen, (10.3%), were adamant



that the role of the church or synagogue should be confined to religious matters and that the provision of seniors housing was a government or private sector responsibility, and their point of view shows up in the statistics in both (a) and (b) parts of the question.

When asked if individual congregations are involved enough in the provision of seniors housing, 73.6% said not enough, 16.1% adequately involved, 7.4% involved too much, and, in an additional category not included in the question, "written comments", 2.9% stated that they were uncertain. Among the comments that were included with the responses to this question, (9b), were that congregations should be involved in the provision of integrated low-income housing for families as well as for seniors. Also included with the responses was that other commitments by some churches and synagogues had a higher priority than seniors housing. Housing for the handicapped and nursing homes were cited by several respondents. Some felt that seniors housing was being adequately provided for by existing programmes.

Question 10. What factors do you feel have inhibited individual congregations from partici-

pating in the development of seniors housing on land owned or available to the congregation?

Question 10 attempted to elicit and to measure inhibiting factors to developing seniors housing at this level as perceived by the respondents. Very few responses (3.1%) indicated that there were no inhibiting factors which prevented individual congregations from participation in the development of such housing. Since multiple responses were solicited, most replies indicating inhibiting factors included at least two prohibitive elements.

The belief that conventional existing and projected facilities will satisfy the demand was cited by 58.3% of the respondents. Of the actual inhibitive factors, the lack of sufficient skilled and dedicated personnel within the congregation (the organizational structure) to "carry the ball" ranked first with 42.8%. No easy access to information and too much governmental red tape were perceived by about 30% of the respondents as major difficulties and ranked about equally as a second reason. Opposition within the congregation and neighbourhood antagonism were significant among those congregations with at least some initial record of involvement or exploration of the possibility of such

housing. Each of these perceived or experienced inhibitors drew a better than 15% response. Interestingly, however, resistance from other levels in the denomination hierarchy was negligible (1.5%) and occurred primarily in responses from one denomination.

Among additional reasons volunteered as possible inhibitors by the respondents were the following: other priorities, lack of awareness of the need, and, foremost, the lack of available congregational land and inadequate access to funds.

Question 11. What is the approximate proportion of your congregants who are 55 years or older?

Only 7.9% of the congregations had specific data on the age group composition of their membership and consequently the statistical information derived from the responses to the question is largely an estimate. Most of the actual statistical data came from small congregations where the respondent was intimately acquainted with every congregant. One small congregation had only one person in each of the age groups listed in the question.

After conducting several face-to-face interviews, the

research team concluded that although most congregations had documented information on the demographic characteristics of the children in the congregation, very few of the larger congregations had any specific data on the adult members, other than the total number. The validity of the conclusion was verified when the completed questionnaires were examined.

Although the data is not in itself statistically valid because it is an estimate, it does reveal information that has significant implications affecting the continuing stability of individual religious congregations. The estimates reveal that in nearly 25% of the congregations, congregants who were over 65 years of age accounted for more than 25% of their membership. Over 50% reported that seniors accounted for 10-25% and in only 10% of the congregations did older congregants comprise less than 10% of the membership.

This information supports published reports on the increasing median age of the membership in most religious denominations. An interview with a research officer of a major Christian denomination revealed that the proportion of their older members has increased dramatically in the core area of the City of

Toronto and in the older, stable middle class neighbourhoods throughout Metropolitan Toronto. The traditional congregational mix of age groups appears to exist mainly in locations with ethnic concentrations and the family oriented areas of the metropolitan boroughs. For example, one particular church in a middle class older neighbourhood is representative of the continued aging of many congregations. This house of worship has more than 200 congregant households and more than 60% of its membership is over 55 years of age. Consequently, in responding to the questionnaire, this congregation regarded housing for senior members adjacent or close by the church as a vital consideration.

Question 12. Has your individual congregation ever considered providing housing for its older members on congregational land? if the response is yes, at what stage is the project?

In question 12 the respondents were asked whether their congregation had ever considered providing housing for its older members on congregation-owned property. A surprising 39.1% of the responding congregations had at least considered involvement in such a project. The last two parts of this question were designed to elicit multiple responses to the queries

why the congregation had, or had not, considered involvement in the development of a facility.

For those congregations which had never considered the question, the most frequent response was that the topic had never come up for discussion (52.4%). If the other four choices are considered as reasons why the topic has never come up for discussion and are analyzed separately the most common explanations were that the congregation was either too small (55.5%) or too young (28.1%). Too young was interpreted as either that the congregation was relatively new or that the membership was overwhelmingly composed of young families. There was a negligible response to the other two options, those of a scattered membership or the belief that this need was being taken care of by the diocese.

Among other reasons and comments, the most prominent were that adequate seniors housing was already available in the vicinity and that the congregation had committed its resources and energies elsewhere.

In contrast, many congregations are involved at various stages of development which range from occasional discussion to the actual operation of a seniors hous-

ing facility. Of these, 40.4% have discussed the possibility occasionally, 25.0% have been involved in serious discussion and 15.4% are, or were, at the planning stage. Among those in the planning stage were several whose projects had been rejected by Canada Mortgage and Housing Corporation after the completion of feasibility studies or had been vetoed by municipalities for a variety of reasons. The balance of responses in this category consisted of 3.8% presently involved at the construction stage and 15.4% already operating a seniors housing facility.

Question 13. Would you be willing to provide the research team with further information on your project?

Almost without exception all of these congregations offered to provide the research team with further information on their projects. Some made available their progress reports and feasibility studies without solicitation. Those with facilities in operation were especially co-operative and interested in proselytizing and sharing their experience in what they felt was a worthwhile involvement. One feasibility study was even submitted by a sponsoring group whose proposal had been turned down by a municipality. They expressed the hope that their experience and the feasibility

study would provide useful information to other sponsoring groups.

Question 15. Are you aware of the special advantages available to individual congregations wishing to become involved in the provision of seniors housing?

Question 16. Is your congregation aware of the non-profit senior citizen housing options available under the National Housing Act?

Questions 15 and 16 were incorporated into the questionnaire to determine if there was both a general and a specific awareness about the options and advantages available to individual congregations who wish to be involved in the provision of seniors housing. (44.5%) claimed at least some general knowledge of special advantages while (43.4%) knew about the non-profit senior citizen housing options made available under the National Housing Act. As could be expected, there was a strong correlation between those that understood the relevance of the National Housing Act to the development of congregationally-sponsored seniors housing and those individual houses of worship which had ever considered providing housing for their older congregants.

A sampling of quotations from the comments of those



which responded yes are self-explanatory and give a sense of the level of interest. (The grammatical errors were deliberately not corrected.)

"As soon as possible!"

"Thank you for sending the survey. I look forward to further communication in this matter."

"Seriously would like to have further information."

"Best of luck in your efforts with this thought-provoking questionnaire."

"At this stage in our area, it is an important question and must be taken seriously."

"Such information would be helpful in moving us from occasional discussion to active investigation."

"I would appreciate if somebody would approach me in this matter in the very near future."

"This survey needed to be done!"

"While not a high priority for us right now because of lack of land, information is desperately needed by some congregations who have a congregation that is growing older. Interested in results of this study when it is completed and was glad to participate in it."

"More members reaching the age when such care is and will be required. The church has an obligation to be concerned about their needs."

"There was discussion of the possibility that the \_\_\_\_\_ Congregation should re-develop the church site

into a seniors residence leaving room for a chapel on the ground floor. Perhaps a feasibility study would determine if this was possible. Any information would be appreciated."

"The information would be useful but I am not sure if we have the clout to carry it through."

"Invaluable - especially an audio-visual presentation that takes one through inception to completion. Also information that would delineate how to obtain funding and avoid pitfalls."

## V CONCLUSIONS

It would be impossible to be involved for a lengthy period in a research project dealing with a specific aspect of seniors housing without encountering issues that arise which are more germane to the general area of housing for seniors and only marginally related to this specific study. Some of these are included for more detailed consideration in future research.

It is clear that there is significant activity and interest in seniors housing at the level of individual congregations. While there are twenty such facilities being constructed or operating in Metropolitan Toronto, almost all were begun or completed less than ten years ago, with most started within the last five years. What is more significant is the fact that almost 40% of the respondents to the questionnaire indicated that there was, or had been, consideration of the possibility of building housing for seniors under congregation auspices. This significant inter-

est and activity is probably part of the heightened awareness in the general population of seniors' needs, and of the economic conditions which have made housing a major concern. Since housing is the single most expensive item in the household budget, the spiralling cost of accommodation has become a very important consideration for anyone planning for the elderly.

As this report pointed out earlier (page 2) certain social developments in Canada have markedly reduced housing stock for elderly Canadians. In addition, in Metropolitan Toronto, the escalating level of rent increases allowed by the Provincial Rental Review Boards has made conventional rental housing increasingly inaccessible to seniors with limited financial resources and has thus increased the pressure on the pool of housing developed specifically for seniors.

At the same time, however, the housing industry has been responding mainly to the "baby boom" cohort by building single family structures unsuitable to an aging population once the baby boom group passes into middle age and seniority after 1990. Flexibility in housing options and facilities thus becomes crucial in

exploring housing alternatives for the future.<sup>18</sup>

After the interviews with individuals who had been directly involved in developing existing seniors housing at the congregational level, it became apparent that such housing had to be considered in the context of the total housing situation. One of the interviewees, a Roman Catholic priest, indicated that what had motivated him and his parish board - among other things - in deciding to develop a seniors housing project was the hope that the facility would be freeing up needed single-family housing in the parish and also liberating the equity which senior owners had tied up in their properties. This, the organizers felt, would free such seniors from the escalating costs of maintaining a single-family home and increase their income for meeting their "other life-style needs". Such considerations become even more relevant when one considers the fact that our study found that seniors housing initiated and

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<sup>18</sup> Pamela Cluff, in "Implications of the changing age structure; Implications for Housing and the Field of Architecture," a paper presented at the Science Council of Canada Working Party on the Implications of the Changing Age Structure (Ottawa, January 1975,) p.4, has drawn attention to this concern.

administered by individual congregations serves only a small fraction of their own congregants and in fact draws heavily from all denominations in the immediate neighbourhood and beyond.

The experience of existing facilities leads to an important conclusion: original projections of potential user numbers of such housing are untrustworthy and the level of interest among elderly congregants, and other seniors in the neighbourhood, when first approached, can be misleading as an indication of actual numbers willing to relocate. In fact, in several instances, fewer than 30% of those expressing a firm desire to enter such housing actually did so once the facility was completed. In each case the organizers had to mount a vigorous advertising and publicity campaign across Metropolitan Toronto to ensure filling as many units as possible at the opening of the facility.<sup>19</sup> This is a crucial consideration since mortgage payments usually begin at the latest two months after operations commence and initiating non-profit corporations do not have any significant financial resources. From the start there must be as few vacancies as

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<sup>19</sup> See Appendix 6 for a fuller discussion of marketing strategies.

possible.

In assessing the level of available seniors housing provided in non-religious contexts and comparing it to existing congregationally-initiated seniors housing, it becomes abundantly clear that location was the overriding factor in the willingness of seniors to move to such housing and in the ultimate success of such projects. This was borne out by reports of utilization rates at existing Metropolitan Toronto Housing Company facilities for seniors. Facilities in poor locations - with inadequate transportation access, lacking nearby shopping and leisure environments for seniors, etc. - have no waiting lists and long-standing high percentage rates of vacancy. On the other hand, projects avoiding locational deficiencies are clearly popular.<sup>20</sup>

The significance of location as a prime factor in the selection of institutionalized housing by seniors is

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<sup>20</sup> As an example, Montgomery Place on Eglinton Avenue between Yonge and Mount Pleasant Streets in Toronto has at present a two-year waiting period for qualified would-be entrants. The statistics for this comparison are collected periodically, and were made available to the study by The Metropolitan Toronto Housing Company limited.

demonstrated in a recent unpublished study by one of the student members of the research team.<sup>21</sup> In the study, respondees to a questionnaire were asked to choose the five most important reasons for selecting the seniors residence in which they were currently living.

A list of sixteen possible reasons for them to choose from was provided and allowance was made for the respondents to indicate any other reasons which were felt to have been an influence. The subjects were also requested to rank their responses on a scale from 1-5, with 1 being the most important of the five reasons. Table I shows the breakdown of percentages for each reason. The percentages add up to more than one hundred as five reasons were given by each respondent.

Two locational factors, shopping facilities in the area and proximity to public transportation, emerged as being the most important. Only those two factors received more responses in the "yes" category than in

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<sup>21</sup> Nora Turkevics, The Role of Locational Factors in the Selection of Institutionalized Housing by the Elderly, Unpublished Thesis, Ryerson Polytechnical Institute, Toronto, 1982, pp.59-61.



TABLE I

Reasons for Choosing Residence

<u>Reason</u>	<u>Percent</u>
* Shopping facilities in the area	72.0
* Proximity to TTC	68.2
Services at the residence	42.1
Design of the residence	38.3
Atmosphere of the residence	32.7
* Services in the immediate area	30.8
Recommended	29.0
* Proximity to medical care	27.1
Cost	26.2
Friends live here	22.4
* Close to downtown Toronto	20.6
* Close to previous residence	19.6
* Located on a major street	16.8
Short waiting list	16.8
* Close to church or synagogue	15.9
Other	9.4

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\* LOCATION FACTORS

(after Turkevics)

the "no" category. These results are corroborated by other studies in Canada and the United States,<sup>22</sup> and, consequently, congregations contemplating involvement in the development of seniors housing must be highly selective in choosing a site for the proposed facility.

Our study indicates that a significant number of congregations are eager to assist in the provision of seniors housing but are hesitant to proceed beyond preliminary discussion because of the lack of information. If government policy is to encourage individual religious congregations to be involved in the development and operation of seniors housing, information should readily be available on how to proceed beyond the casual discussion stage, how two or more congregations can develop a joint project to minimize risk and increase available, involved, organizing manpower, and how a congregation can co-operate with any non-profit organization interested in developing seniors housing

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22 Isaac Green, et al, Housing for the Elderly: The Development and Design Process, New York, 1975, p.29.

Also see "Housing in North Toronto for Seniors" The Hints Report: A Survey of Seniors Housing in North Toronto, March, 1981, p.22.

in a combined venture. Costly trial and error procedures could be avoided by these groups, and more timid congregations encouraged to try, if C.M.H.C. and other concerned government departments were to fund a series of short "how to" workshops. These sessions could cover the relevant sections of the National Housing Act and how the different funding programmes operate, how to determine valid need and arrange and/or conduct a feasibility study, and how to market the completed facility.

In our discussion with the administrators of existing projects, it was almost universally expressed that the driving force in each congregation need be only a handful of committed individuals. It is to these individuals that the workshops should be targeted to give them the expertise and the confidence to carry the project through its various stages.

In comparing the various government-developed and operated seniors residences to congregational facilities, the researchers could not help but note that the latter appeared less austere and institutional. All the residences operated by religious congregations, for instance, included donated furnishings for social

and recreational areas that gave the complex a cheery, welcoming appearance, and were supported by organized volunteers who raised funds and provided "homey" services not readily available in government facilities. Volunteerism provided labour which government could not possibly fund or afford. In contrast, the researchers learned of a recent instance where a volunteer group seeking involvement in a recreational programme at a particular publicly-operated facility in Metropolitan Toronto were discouraged by the recreation director at the facility because they were seen as meddlers and a threat to the director.

In summary, congregationally-initiated seniors' facilities undoubtedly add a necessary human dimension to what is essentially an institutional situation. It should also be noted that while our study was concerned specifically with housing for seniors who are still basically self-sufficient, administrators of existing facilities were quick to remind us that the process of aging is not static and that seniors housing must not only include some nursing and medical visitation, but some connection to nursing home facilities. It was noted that at the diocesan or ethnically-organized level there is seniors housing with modified hospital-

ization or sophisticated nursing available, and some organizers of existing congregationally-developed seniors housing expressed the hope that it might be possible to have funding that would make it viable at this level too.

One point which most administrators of seniors residences reiterated frequently and which was echoed by their United States counterparts was that the architects with whom they dealt invariably only had a minimal understanding of the facility needs of older people. Inappropriately-designed apartments with furnishings and equipment unsuitable to the diversified requirements of ambulatory seniors created problems for the residents and necessitated many costly modifications. In some instances, funds were not available to make these changes.

They especially complained that the architects did not consider flexibility of use in planning the design of the units. For instance, a unit designed for a self-sufficient individual confined to a wheelchair is compatible with the needs of most other potential users, and especially with seniors as they age from ambulatory self-sufficiency to physical dependency.

Yet several of the administrators underscored the fact that the architectural profession was also generally ignorant about the specific concerns of handicapped persons or uninterested in investigating such problems. The following examples, among many others, from existing complexes in Metropolitan Toronto can serve as illustrations.

1. Balcony railings in handicapped units which prohibit external viewing by a person in a wheelchair.
2. Kitchen cupboards that are inaccessible to both those who suffer from arthritis and/or those who are fully mobile and self-sufficient individuals but confined to a wheelchair.
3. Faucet handles that can be maneuvered only by strong and agile hands and fingers.
4. Appliances whose designs present operational difficulties for the handicapped and many elderly persons.
5. Electrical outlets at the baseboard level in non-handicapped units.<sup>23</sup>

A consensus of administrators' contentions was that many fully mobile seniors who live in a seniors' build-

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<sup>23</sup> Recent literature from a senior's perspective about this subject is sparse but those congregations which are planning to develop seniors housing and professionals involved in this area should consult the following information source:

G. Hale, editor, The Source Book for the Disabled, New York: Bantam Books, 1979.

ing would be better served if the units were flexible enough in their design to accommodate the changing physical capacities of the users. The advantage of the versatility of this approach is that all units, rather than only a few, are barrier-free to most disabled persons. The few handicapped units that are presently available in most seniors housing facilities cannot fill the demand as the population of a seniors' facility ages.

One of the most promising alternatives in congregationally-sponsored seniors housing is the co-operative model. In some of the interviews it was suggested that government policy does not encourage the development of seniors housing on a co-operative basis since co-operative development groups tend to focus on family housing. After discussion with seniors living in mixed co-operative housing and the one seniors' co-operative in Metropolitan Toronto, it is our view that it would be useful to evaluate the potential role of co-operatives in the development of seniors housing.<sup>24</sup> Co-operatives break down some of the barriers

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<sup>24</sup> See Appendix 7 for a case study of a congregationally-sponsored co-operative seniors residence presently under construction.

of institutionalization as they encourage members to be involved in the day-to-day operations of the facility. The very structure of a co-operative residence encourages involvement and for seniors this means breaking down the barriers of loneliness and isolation that are among the major problems facing the elderly. The new responsibilities at a co-operative can often add to the zest of living and increase the sense of usefulness and the feeling of self-worth for older individuals.

Although some individual congregations had both financial and moral support from more senior levels in their denominational hierarchy, this was by no means universal. On the contrary, certain congregations found themselves competing for support from their hierarchy against other projects representing what were seen as more urgent needs by those directing the diocese or denomination. On the other hand, there were also congregations that were either reluctant to approach or unaware of the approachability of the senior officials in their denominations. It became apparent that to ensure success, congregations must make every effort to enlist the support of their



denominational hierarchy.<sup>25</sup> There are denominations which have passed major resolutions at their national conferences expressing their awareness of seniors' problems, including housing, and their desire to be involved in solving them.

The last five years have seen an enormous growth in the number and variety of seniors residential complexes in Metropolitan Toronto developed by both public and private sectors. It is not uncommon to find at least two of them located within easy walking distance of each other.

A unique concentration is found in the one and one quarter mile distance between Bathurst and Dufferin Streets on Eglinton Avenue West. There are five seniors complexes either operational or in the construction stage within this short distance. One is a conventional congregationally-sponsored project, another is operated by the Metropolitan Toronto Housing Company, the third is a congregationally-sponsored housing co-operative and the fourth is the product of a partnership between two credit unions - one church -

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<sup>25</sup> See Appendix 7, p.96, for an example of a congregation which had to appeal to its bishop.

related, the other secular. The fifth is an entrepreneurial enterprise.

This unusual concentration raises some interesting questions - for instance, is it the result only of the high proportion of seniors in York Borough and locational factors, or are there other reasons - and offers an excellent opportunity for an impact study which no doubt would be very useful to policy planners.

Canadian demographic trends substantiate that it will be necessary to provide much more seniors housing in the years ahead and religious congregations have the committed manpower to oversee projects, to help run them and to raise funds for them wherever possible on a voluntary, unpaid basis. In an era of financial constraints, these voluntary contributions would result in substantial savings in the provision of seniors housing, allowing for longer self-sufficiency and a more involving environment for Canada's seniors.

# APPENDICES

## VI APPENDICES

## APPENDIX 1

## SUMMARY OF CONCLUSIONS AND RECOMMENDATIONS

A. General Conclusions

1. It is clear that a substantial number of individual congregations in Metropolitan Toronto are interested in the development of seniors housing.
2. More than 20 substantial projects (with over 3,500 units) are already operating or about to open.
3. Congregationally-developed seniors housing adds a necessary human dimension not readily available in government-operated projects.
4. Individual congregations considering the development of seniors housing need to enlist the expertise, financial resources and the moral support of all levels of their denominational hierarchy as early as possible in the planning stage.

B. Location

1. Location is the most important factor in the willingness of seniors to move into seniors housing.
2. Existing congregationally-operated seniors housing draws heavily from all denominations in the immediate neighbourhood and beyond.
3. A congregation's access to low-cost land does not automatically ensure a successful project.

C. Marketing

1. Every project must have an ongoing marketing plan which begins even before the construction stage.
2. The high level of interest among seniors when first approached about seniors housing is misleading as an indication of actual numbers willing to relocate once the facility is completed.
3. Since projects can take as much as two to three years from initial planning to completion, congregations developing seniors housing must keep current a comprehensive list of potential tenants because the facility is being planned for and will serve a constantly aging clientele.
4. The list of prospective residents should exceed by two to three times the actual number of units in the projected facility.
5. Congregations need comprehensive marketing strategies which include generating local opportunities to publicize the facility through media and any appropriate organization.

D. Inhibiting Factors

1. Many congregations are hesitant to become involved in developing seniors housing because they believe there is a lack of easy access to information and because of their perception that they will be involved in a lot of bureaucratic red tape.
2. Among important inhibiting factors perceived and experienced by congregations interested in developing seniors housing was opposition from within the congregation, from the immediate neighbourhood, and sometimes from the local planning board.

3. Congregations planning a seniors residence must develop a strategy to respond to possible opposition from segments of the membership, the immediate neighbourhood, and the local planning board.
4. Congregations should encourage as wide a membership and neighbourhood participation as possible in the planning of the proposed facility to allay fears and possible future opposition.

E. Facility Planning and Medical Needs

1. Facility planning must be flexible enough to provide for a constantly aging population to accommodate the changing physical capacities of the users, including the provision of barrier-free environments for the handicapped.
2. Facility planning must include the provision of at least minimal health support services.
3. All seniors housing requires some linkage to nursing home facilities.

F. Volunteerism and Operational Structure

1. Congregationally-operated residences appeared less austere and institutional than government-operated seniors housing.
2. The volunteerism associated with congregationally-operated seniors housing provides human resources and amenities which government cannot fund.
3. The success of existing projects was ensured by a dedicated and committed group, even if small, of congregants willing and able to see the project through all its stages.
4. Nevertheless, congregations should encourage as wide a membership and neighbourhood

participation in the planning and operation of voluntary support activities in the facility as possible.

G. Policy Planning and Research

1. In spite of increasing dissemination of information about seniors housing options and available financial support by C.M.H.C. many congregations are still unaware of the role of the C.M.H.C. and the provisions of the N.H.A.
2. C.M.H.C. should intensify the dissemination of information about the various non-profit housing options available under existing programmes.
3. C.M.H.C. should organize "how to" workshops on a regional basis for interested congregations.
4. Congregational seniors housing on a co-operative basis and/or of an integrated nature, allowing for an age-group mix, should be more intensively explored.
5. To broaden the pool of information available for short and long-term policy planning, C.M.H.C. and other government agencies involved in the provision of seniors housing should encourage more research in this vital area; C.M.H.C., with its pool of experienced personnel and its resources, should co-ordinate this research.

## APPENDIX 2

## LETTERS AND QUESTIONNAIRE WITH NUMERICAL RESULTS

SENIOR CITIZEN HOUSING DEVELOPMENT IN  
METROPOLITAN TORONTO: THE ROLE OF  
INDIVIDUAL RELIGIOUS CONGREGATIONRYERSON  
POLYTECHNICAL  
INSTITUTE

50 GOULD STREET, TORONTO, ONTARIO, CANADA Postal Zone: M5B 1E5

Department of Geography  
404.5221

As you are very likely aware many of Canada's retired people have been severely affected by escalating housing costs and they are among the most vulnerable to further increases. One possible solution to this problem may be the involvement of individual congregations in the development of housing for their senior congregants.

However, there is almost a total lack of information on awareness of involvement by individual congregations in such housing.

We have received a research grant for a study to provide information and data for policy planning on future housing for senior citizens. To gather this information we are conducting a survey of awareness of senior citizens' housing needs and of available housing options, both public and private, at the congregational level.

Our goal is to find out how knowledgeable lay and religious leaders of individual churches, synagogues, temples and mosques in Metropolitan Toronto are about such housing needs and how interested they are in getting involved in meeting these needs. A further question we hope to answer is whether there are any conditions preventing individual congregations from fully utilizing existing public and private resources for the provision of such housing.

On completion of our report the results will be made available to individual congregations and to the three levels of government to encourage and facilitate housing for senior citizens. Thus your co-operation will be a valuable component in the possible resolution of a pressing social problem.

In the next few weeks you will be contacted by members of the research group. Please extend your full co-operation to them. As a first step would you be kind enough to respond by letter or telephone to indicate the appropriate person in your congregation to contact for this information.

All information will be used in the aggregate. The citation of your individual experience will be used only with your prior authorization.

Thank you for your cooperation.

Sincerely Yours,

*Sid Kling*  
Professor Sid Kling, and  
Professor Adam Fuerstenberg.



SENIOR CITIZEN HOUSING DEVELOPMENT IN  
METROPOLITAN TORONTO: THE ROLE OF  
INDIVIDUAL RELIGIOUS CONGREGATION

50 GOULD STREET, TORONTO, ONTARIO, CANADA

Postal Zone: M5B 1E8

RYERSON  
POLYTECHNICAL  
INSTITUTE

*Department of Geography*  
595.5221

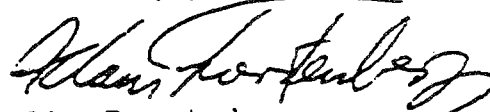
Dear

Due to the mail strike we were not able to send you the accompanying explanatory letter and to telephone you subsequently for a possible interview.

Would you be kind enough to answer the enclosed questionnaire to the best of your knowledge and to mail it back to us in the stamped envelope included.

Thank you for your cooperation in this study which, we expect, will help in planning future housing for seniors.

Sincerely yours,

  
Adam Fuerstenberg,  
Professor.

SENIOR CITIZEN HOUSING DEVELOPMENT IN METROPOLITAN TORONTO:

THE ROLE OF INDIVIDUAL RELIGIOUS CONGREGATIONS

1. Name of the congregation and its religious affiliation:
  
2. Address: Telephone:
  
3. Name and status of respondent:
  
4. Size of congregation (number of households) :
 

(a) fewer than 50	(8.3 %)	(c) between 100 and 199	(27.3 %)
(b) between 50 and 99	(6.6 %)	(d) over 200	(57.8 %)
  
5. Does the congregation provide regularly programmed activities for its senior congregants?
 

Yes (59.7 %)

No (40.3 %)

If the answer is yes, how many seniors participate:

(a) less than 25	(15.1 %)	(c) between 50 and 99	(32.9 %)
(b) between 25 and 49	(35.1 %)	(d) over 100	(16.9 %)
  
6. Aside from the land occupied by your church, synagogue, mosque or temple buildings is there any on-site land that is underutilized? (e.g. a parking lot that is only partially filled during peak usage periods).
 

Yes (22.9 %)

No (77.1 %)

If the answer is yes, please indicate the approximate size and present use:

<u>Size</u>	<u>Location</u>	<u>Present Use</u>
(a)		
(b)		
(c)		

7. Does the congregation own any additional land within Metropolitan Toronto other than for interment purposes?

Yes (8.9 %)

No (91.1 %)

If the answer is yes, please indicate the approximate size, location and present use:

	<u>Size</u>	<u>Location</u>	<u>Present Use</u>
(a)			
(b)			
(c)			

8. Are you aware that some individual congregations are and have been involved in the provision of seniors' housing for their congregants?

Yes (92.4 %)

No (7.6 %)

- 9.a) Do you feel that individual religious congregations should be involved in the provision of housing for their older congregants?

Yes (89.7 %)

No (10.3 %)

COMMENTS:

- b) If the answer to 9.a, is yes, do you think that at present individual religious congregations are involved enough in the development of housing for their senior congregants on land which is owned or could be acquired by the individual congregation?

1) not involved enough (73.6 %)

2) adequately involved (16.1 %)

3) involved too much (7.4 %)

4) not sure (2.9 %)

10. Although there are more than seven hundred (700) religious congregations in Metropolitan Toronto, fewer than twenty (20) individual congregations have developed housing for their older congregants.

What factors do you feel have inhibited congregations from participating in the development of such housing on land owned or available to individual congregations. (check more than one response from the following list if applicable)

- |  |          |
|--|----------|
| 1) none  | (3.1 %)  |
| 2) the belief that such housing will be provided by conventional existing and projected facilities | (58.3 %) |
| 3) opposition from within the congregation   | (16.8 %) |
| 4) opposition from residents in the neighbourhood  | (15.9 %) |

## 10. continued

- |   |          |
|---|----------|
| 5) no easy access to information about such housing                 | (30.1 %) |
| 6) lack of organizational structure in many congregations           | (42.8 %) |
| 7) too much red tape  | (30.2 %) |
| 8) resistance from the other levels in the denominational hierarchy | (1.5 %)  |
| 9) other  | (7.7 %)  |

## 11. What is the approximate proportion of your congregants who are 55 years of age and older? estimate (92.1 %): specific data (7.9 %)

- (a) Between 55 and 65:  
less than 20% (31.9 %); between 20 and 35% (45.1 %); over 35% (23.0 %)
- (b) Over 65 years of age;  
less than 10% (23.1 %); between 10 and 25% (53.1 %); over 25% (23.8 %)

12. Has your individual congregation ever considered providing housing for its older members on congregation land?

Yes (39.1 %)  
No (60.9 %)

If the answer is no, please indicate why:

- |   |          |
|---|----------|
| (a) the topic has never come up for discussion                    | (52.4 %) |
| (b) the congregation is too scattered                             | (4.8 %)  |
| (c) the housing for older members is taken care of by the diocese | (2.3 %)  |
| (d) the congregation is too young                                 | (10.3 %) |
| (e) the congregation is too small                                 | (20.1 %) |
| (f) other   | (10.1 %) |

Comments:

If the answer to question #12 is yes, at what stage is the project?  
(check more than one response if applicable)

- |                           |          |
|---------------------------|----------|
| (a) occasional discussion | (40.4 %) |
| (b) serious discussion    | (25.2 %) |
| (c) planning stage        | (15.4 %) |
| (d) construction stage    | (3.9 %)  |
| (e) operational stage     | (15.5 %) |

Comments:

13. Would you be willing to provide the research team with further information on the project?

Yes (90.1 %)

No (9.9 %)

14. If you are aware of any individual congregations which are considering or already operating seniors' housing on their property please list them:

Name of the congregation

Address

(a)

(b)

(c)

Comments:

If your congregation is in the midst of construction or already operates a seniors' housing facility disregard questions 15, 16 and 17.

15. Are you aware of the special advantages available to individual congregations who wish to become involved in the provision of seniors' housing?

Yes (52.1 %)

No (47.9 %)

16. There are a variety of options in both the private and public sector open to a congregation considering developing a senior citizens housing project. In the public sector the National Housing Act provides long term mortgage loan guarantees at preferred interest rates for appropriate non-profit rental and co-operative senior citizens housing projects. Housing developments under the provisions of the act on church owned land have distinct financial advantages. In private sector development there are options such as lifetime condominium title and full condominium ownership.

Is your congregation aware of the non-profit senior citizen housing options available under the National Housing Act?

Yes (40.5 %)

No (59.5 %)

17. Do you think it would be useful for your congregation to have access to information detailing the characteristics, advantages and disadvantages of the options open to developing seniors' housing by individual congregations?

Yes (63.2 %)

No (36.8 %)

Comments:

## APPENDIX 3

PERCENTAGE OF THE POPULATION 65 YEARS OF AGE  
AND OVER FOR METROPOLITAN TORONTO, 1976 AND 1980

	(%)	1976	1980
Borough of East York		14.2	17.1
Borough of Etobicoke		9.4	10.5
Borough of Scarborough		6.5	7.7
Borough of York		9.9	12.2
City of North York		7.5	9.5
City of Toronto		11.8	12.7
Metropolitan Toronto		9.2	10.7
Canada		8.7	9.3 (1979)

Note: In 1976 there were 97,560 (4.6%) individuals between 55 and 59 years of age in the population of Metropolitan Toronto. Commencing in 1982 this cohort began entering the 65+ age group and will further increase the proportion of that age group in the population of Metropolitan Toronto.

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Sources: Statistics Canada and the Metropolitan Toronto Planning Department.

# Past and Future Growth of Canada's Total Population and Persons 65+, 1851-2001



Source: (i) Statistics Canada, *Population Projections for Canada and the Provinces, 1976-2001*, 1978, Catalogue 91-520, Projection 2.  
(ii) Norland, J. A. 1976, *The Age-Sex Structure of Canada's Population, 1971 Census Profile Studies*, Catalogue 99-703, page 22.

## Number and Percentage of 65+ in Total Population, 1901-1976

	1901	1911	1921	1931	1941	1951	1961	1971	1976
Number .....	271,201	335,317	420,244	576,076	767,815	1,086,273	1,391,154	1,744,405	2,002,345
Percentage ...	5.0	4.7	4.8	5.6	6.7	7.8	7.6	8.1	8.7

Source: (i) 1961 Census of Canada, Catalogue 92-542, Table 20.  
(ii) 1971 Census of Canada, Catalogue 92-715, Table 14.  
(iii) 1976 Census of Canada, Catalogue 92-823, Table 11.

Appendix 4SENIOR CITIZEN PROJECTS SPONSORED BY INDIVIDUAL CONGREGATIONS  
IN METROPOLITAN TORONTO(Includes projects in construction and operation as of  
December 1982)

<u>PROJECT</u>	<u>MONTHLY RENTS</u>	<u>C.M.H.C. MORTGAGE</u> (Direct or Guaranteed under National Housing Act)
1. Chester Village Address: 717 Broadview Avenue Sponsor: Eastminster and Danforth United Churches (Broadview Foundation) Number of Units: 127 Unit Data: 72 one-bedroom hostel units 55 double-bedroom hostel units Status: Opened in 1972	one-bedroom: \$744-788* double-room: \$655-681 per person	Yes         Yes
2. Church of the Atonement- Alderwood Senior Citizen Project Address: 256 Sheldon Avenue Sponsor: Church of the Atone- ment Number of Units: 77 Unit Data: 71 one-bedroom apartments 6 two-bedroom apartments Status: Opened in 1982	one-bedroom: \$406 two-bedroom: \$466	
3. Copernicus Lodge Address: 66 Roncesvalles Avenue Sponsor: Copernicus Lodge Inc. (Oblate Fathers were a key factor) Number of Units: 95 Unit Data: 84 bachelor apartments 11 one-bedroom apartments Status: Opened in 1978	bachelor: \$282  one-bedroom: \$363	Yes

\*Hostel unit rates at all projects include meals.



4. Fellowship Towers Yes  
 Address: 877 Yonge street  
 Sponsor: Dovercourt  
           Baptist Church  
           and Fellowship of  
           Evangelical Baptist  
           Churches of Canada  
 Number of Units: 300  
 Unit Data: 70 one-bedroom  
               apartments  
               230 hostel units  
 Status: Opened in 1982  
                                   one-bedroom:  
                                   \$408-487  
                                   hostel: \$608-628
5. Glengarden Apartments Yes  
 Address: 989 Eglinton Ave. W  
 Sponsors: Our Lady of Lourdes  
               Parish  
               Credit Union and  
               Canada Packers  
               Employees Credit  
               Union  
 Number of Units: 144  
 Unit Data: 48 bachelor  
               apartments  
               96 one-bedroom  
               apartments  
 Status: Opened in 1982.  
                                   bachelor: \$225  
                                   one-bedroom: \$410
6. Grace-Carmen Court Yes  
 Address: 180 Sheridan Avenue  
 Sponsor: Grace-Carmen United  
           Church  
 Number of Units: 84  
 Unit Data: 84 bed-sitting  
               hostel units  
 Status: Opened in 1978  
                                   all hostel units:  
                                   \$445-545
7. New Horizons Towers Yes  
 Address: 1140 Bloor Street W  
 Sponsor: Dovercourt Baptist  
           Church (Dovercourt  
           Baptist Foundation)  
 Number of Units: 318  
 Unit Data: 318 one-bedroom  
               hostel units  
 Status: Opened in 1974  
                                   all hostel units:  
                                   \$510

8. Nisbet Lodge Yes  
 Address: 740 Pape Avenue  
 Sponsor: Calvary Church  
 Number of units: 102  
 Unit Data: 102 single single and double hostel  
 and double hostel units: \$660-720
9. Parkdale United Church Founda- Yes  
 tion Inc.  
 Address: 165 Dunn Avenue  
 Sponsor: Parkdale United Church  
 Number of Units: 135  
 Unit Data: 135 bachelor bachelor: \$270  
 apartments (8 units occupied  
 by seniors but potential for  
 additional seniors is presented)  
 Status: Opened in 1976
10. Richview Baptist Foundation Yes  
 Address: 1548 Kipling Avenue  
 Sponsor: Richview Baptist Church  
 Number of Units: 197  
 Unit Data: 190 one-bedroom one-bedroom: \$314-335  
 apartments  
 7 two-bedroom two-bedroom: \$385  
 apartments  
 Status: Opened in 1981
11. St. Anne's Tower Corporation Yes  
 Address: 661 Dufferin Street  
 Sponsor: St. Anne's Anglican Church  
 Number of Units: 132  
 Unit Data: 86 single hostel single units: \$570  
 units  
 46 double hostel double units: \$500 per  
 units person  
 Status: Opened in 1968
12. St. Clair/O'Connor Community Inc. Yes  
 Address: 887 O'Connor Drive  
 Sponsor: Danforth Mennonite and  
 Toronto Mennonite  
 Churches  
 Number of Units: 205  
 Unit Data: 115 senior's units bachelor: from \$250  
 15 family units studio: from \$300  
 25 hostel units hostel: \$645-795  
 25 rest-home beds  
 25 nursing beds one bedroom: from \$355  
 Status: To be opened February, two-bedroom: from \$470  
 1983

13. St. Demetrius Development Corporation Yes  
 Address: 135 La Rose Avenue  
 Sponsor: St. Demetrius  
           Ukranian Catholic  
           Church  
 Number of Units: 257  
 Unit Data: 74 bachelor bachelor:\$300-315  
               apartments  
               178 one-bedroom one-bedroom: \$335  
                   apartments  
               7 two-bedroom two-bedroom: \$410  
                   apartments  
 Status: Opened in 1982
14. St. Hilda's Towers Inc. Yes  
 Address: 2337 Dufferin Street  
 Sponsor: St. Hilda's  
           Anglican Church  
 Number of Units: 356  
 Unit Data: Phase I Phase I  
               146 bachelor single-occupancy: \$600  
                   apartments  
               Phase II double-occupancy: \$909  
               195 bachelor Phase II  
                   apartments bachelor: \$625  
               15 one-bedroom one-bedroom: \$1000  
                   apartments (all units include an  
                               evening meal in the  
                               dining room)
15. St. Joseph's Senior Citizen Yes  
       Apartments  
 Address: 67 Curzon Street  
 Sponsor: St. Joseph's Roman  
           Catholic Church  
 Number of Units: 90  
 Unit Data: 90 one-bedroom  
               apartments one-bedroom: \$267  
 Status: Opened in 1981
16. St. Matthew's Bracondale Yes  
       House  
 Address: 729 St.Clair Avenue  
           West  
 Sponsor: St. Matthew's United  
           Church  
 Number of Units: 129  
 Unit Data: 30 bachelor bachelor: \$279  
               apartments  
               99 one-bedroom one-bedroom: \$334  
                   apartments  
 Status: Opened in 1982

17. St. Paul's L'Amoreaux Centre  
 Address: 333 Finch Avenue East  
 Sponsor: St. Paul's L'Amoreaux Church  
 Number of Units: 304  
 Unit Data: 180 bachelor apts. bachelor: \$248  
               79 one-bedroom one-bedroom: \$349  
                   apartments  
               45 hostel units hostel: \$600  
 Status: Opened in 1978
18. Sts. Peter and Paul Ukrainian Community  
 Homes Inc.  
 Address: 221 Milner Avenue  
 Sponsor: Sts. Peter and Paul Ukrainian Catholic Church  
 Number of Units: 216  
 Unit Data: 144 one-bedroom apartments  
               9 two-bedroom apartments being negotiated with C.M.H.C.  
               63 hostel units  
 Status: To be opened in September, 1983
19. The Wexford  
 Address: 1860 Lawrence Avenue East  
 Sponsor: Members of Ferndale Baptist Church et al (The Brotherhood Foundation)  
 Number of Units: 260  
 Unit Data: 90 one and two-bedroom apts. one-bedroom: \$387  
               170 single and two-bedroom: \$425  
                   double hostel single hostel unit:  
                                   \$23.90 per day  
                   double hostel unit:  
                                   \$21.40 per day  
                                   per person  
 Status: Opened in 1978
20. Winona Housing Co-Operative  
 Address: Eglinton Ave W. and Winona Drive  
               (no address number as yet)  
 Sponsor: Beth Sholom Synagogue  
 Number of Units: 98  
 Unit Data: 69 one-bedroom apts. one-bedroom: \$425  
               29 two-bedroom apts. two-bedroom. \$525  
 Status: To be opened in 1983

## APPENDIX 5

A SUMMARY OF HOW THE GOVERNMENT OF CANADA  
PROVIDES SUPPORT TO RELIGIOUS CONGREGATIONS  
CONSIDERING THE DEVELOPMENT OF SENIORS HOUSING

The federal government provides assistance to privately-owned non-profit rental housing for medium and low-income elderly or handicapped persons through Section 56.1 of the National Housing Act (N.H.A.). A non-profit corporation must be established which operates exclusively for charitable purposes. The corporation will be responsible for the design, construction, and operation of the particular housing complex and no portion of the income from the housing can be made available for the benefit of a member of the corporation.

Start-up funds are available to non-profit corporations to assist them in assembling a fully documented application for complete funding of the project. The nearest office of the Canada Mortgage and Housing

Corporation (C.M.H.C.) will counsel and assist any group whose aims are in compliance with the National Housing Act. The start-up funds can cover organization, incorporation, site selection, options, professional fees, technical advice, tenant selection and other costs related to ascertaining the total viability of the project.

At this point a maximum of \$75,000 is available but the actual amount that Canada Mortgage and Housing Corporation will advance to interested groups will vary with the size and complexity of the proposed project. Of the funds received from C.M.H.C. as a start-up grant, up to \$3,500 is forgivable and the remainder is repayable to C.M.H.C. from the subsequent mortgage loan. If the project is cancelled for a valid reason, none of these monies are repayable.

More precisely, the start-up funds are provided in three stages and the progress in each stage must be approved by C.M.H.C.

1. Stage one consists of the forgivable grant of \$500 through which the sponsoring group can establish its eligibility and the preliminary viability of the project.

2. Stage two is a variable grant depending on the size and complexity of the project. This is the point at which - as indicated earlier - an additional maximum grant of \$3,000 is forgiven. Stage two is comprised of the following steps:
  - a) An architectural feasibility study
  - b) The creation of the non-profit corporation
  - c) Organization and client development
  - d) Re-zoning application (if necessary)
3. Stage three consists of the additional variable grants (up to \$75,000). It covers the preparation of working drawings to the stage of approval by C.M.H.C. and when the application for a 100% mortgage can be made.

Following approval by C.M.H.C. of the working drawings of the architect and the fully documented application for funds, the duly constituted non-profit corporation arranges an NHA-insured mortgage with an approved lending institution for up to 100% of the cost of the project. The amortization term is usually 35 years, and all projects must conform to the maximum unit price limits C.M.H.C. sets for each locality.

C.M.H.C. will provide annual financial assistance which will enable the non-profit corporation to reduce rents. This subsidy is based on two considerations:

1. The amount determined by C.M.H.C. as necessary to amortize the cost of construction and acquisition of the project at an interest rate approved by C.M.H.C. over the life of the mortgage.
2. The amount required to amortize the total cost of the project if the interest rate charged on the cost was 2% per annum.

The difference between these two becomes the federal-ly-assisted subsidy payable to the non-profit corporation which can then reduce rents from market-level rents by applying the subsidy to the mortgage payments.

At least 15% of the residents of the project must be individuals whose annual rent would be in excess of 25% of their annual income and the subsidy will reduce rents so that they will represent no more than 25% of a resident's income. However, the non-profit corporation is allowed considerable flexibility in the administration of the subsidy pool. Consequently rents in the project will vary from market value to as low as 25% of a tenant's income.



## APPENDIX 6

MARKETING THE FACILITY TO PROSPECTIVE RESIDENTS

A feasibility study is a major component of the planning stage for congregations considering the developing of seniors housing. An integral part of the feasibility study is that it is necessary for the planning congregation to demonstrate to the satisfaction of Canada Mortgage and Housing Corporation officials that a seniors residence is needed in the area. This is partially accomplished by conducting a potential users study to determine the number of eligible persons who might move into the completed facility. Once the loan is arranged and guaranteed and the construction stage begins, congregations tend to shift their attention to the complexities associated with the construction stage. It is assumed that once the building approaches completion, the individuals who indicated in the potential users survey that they were eager to move into the facility will be preparing to make the move.

They are contacted to sign the lease and complete other documentation. However, congregation after congregation has regretfully learned that interest in moving to the facility wavers dramatically when the time arrives. The reasons are varied and some were referred to in the study. Under these circumstances, potential full occupancy and a waiting list shrink to only 25% - 50% actually fulfilling their original intention of moving in and no waiting list. Panic sets in and a promotional campaign is hurriedly assembled to rent the remaining units.

The research team questioned several administrators of seniors residences developed by individual congregations and almost without exception they indicated that their facilities all encountered these unanticipated vacancy problems. A consensus of their advice to congregations developing a facility was to build up a list of prospective applicants at least three times the number of the actual units which will be available.

The strategy that was utilized to fill these last minute vacancies included advertisements in the denominational journals, in weekly and daily community newspapers, and in local seniors magazines. One project

was virtually saved from an apparent disaster by a lengthy article in one of the major Toronto dailies. There was general agreement that although it is impossible to guarantee complete occupancy during the initial moving-in period, potential problems can be averted by developing and implementing a marketing plan early in the construction stage. The administrators questioned suggested that congregations beginning to plan and build could benefit from their experience and should carefully consider the following recommendations:

1. Since there may be more than a two-year lag between the feasibility study and the completion of the facility, the prospective tenant list should be continually updated through an ongoing personal contact programme.
2. The planning group must ensure that the list of prospective tenants is much larger, in the period prior to completion, than the number of actual units in the facility.

For a variety of reasons even signed leases are not necessarily a guarantee that individuals may not change their mind at the last moment.

3. The planning group must develop two marketing programmes. The early programme should be designed to build up the active list of prospective residents. A second, contingency marketing strategy should also be prepared in the event that there may be a shortfall of fully committed tenants or an adequate waiting list during the transition from the construction to the operational stage.

4. As part of the marketing programmes the planning group should grasp, and possibly generate, local opportunities to publicize the facility through media and appropriate organizations.

## APPENDIX 7

5 CASE STUDIES1. THE ST. HILDA'S TOWERS STORY:  
A SUCCESSFUL CASE HISTORY

Although no two seniors residences initiated and operated by individual congregations are exactly alike, the relatively recent history of St. Hilda's Towers provides a good illustration of the steps a congregation must take and the problems it will have to face if it wants to develop and operate a seniors residence.

As usual, the story begins with a dynamic individual who recognizes a social problem, decides to solve it by turning it into an opportunity, gathers a small group of like-minded and dedicated individuals around him, finds existing solutions as models - in this case, St. Anne's Anglican Church's earlier seniors residence at Dufferin and Dundas Street West - and then proceeds.

When Rev. Clifford Ward became Rector of St. Hilda's Church at Eglinton and Dufferin in the Fairbank area of York Borough in 1973, he immediately recognized that while this once middle-class Anglo-Saxon area had largely changed to an ethnic (Italian and recently West Indian) population mix, many of the original residents (those who had reached retirement in the early 1960's and after and had not moved to the suburbs) wished to remain in their familiar neighbourhood among friends, their houses of worship and the close proximity to familiar local, recreational and shopping facilities.

Rev. Ward recruited a committee of 16 men and women from the surrounding community (not all from his congregation) carefully selected for their complementary skills and expertise. These included a real estate agent, insurance brokers, a pharmacist, a bank manager, an architect, a lawyer, a social worker, an Anglican nun who had administered a home, and two other clergy. He was fortunate to have two members who were on York Borough Council, one a member of its Planning Board while another was a member of York's Committee of Adjustment.

After the initial meeting sub-committees were struck to investigate and handle finances, building and public relations. The committee agreed to incorporate itself as a non-profit corporation under the name "St. Hilda's Towers" and to qualify for charitable status under the Income Tax Act. The new corporation then decided to apply to Central Mortgage and Housing Corporation - (C.M.H.C.)\* - for a start-up grant, begin negotiations to purchase an existing 13 unit apartment adjoining the Church's parking lot for no more than \$200,000 which, together with the parking lot, would be the site of the seniors residence. At the same time, the architect on the committee would approach York's Planning Department while the finance committee researched available funding from the senior levels of government.

#### Financing

Preliminary meetings were held with both C.M.H.C. and the Ministry of Community and Social Services for the Province of Ontario ("COMSOC"). Under Section 15.1 of the National Housing Act, mortgage funds are available to non-profit corporations for the construc-

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\* Now Canada Mortgage and Housing Corporation - C.M.H.C.

tion of community housing including housing for senior citizens. The financing is available to the extent of 100% of the hard (e.g., bricks and mortar), soft (e.g., architectural, legal, interim financing costs, etc.) acquisition and construction costs with interest at 8% per annum calculated half-yearly not in advance for a term of and amortized over 50 years. If the corporation complies with the loan conditions, C.M.H.C. waives 10% of the principal amount of the mortgage over the term of the mortgage. The corporation is required to enter into an operating agreement with C.M.H.C. whereby the corporation is obliged to use the building built with C.M.H.C. funds to offer below market cost housing to individuals of low income. Start-up funds for non-profit groups are available under Section 37.1 of the National Housing Act to a maximum of \$10,000 to finance incorporation of the group, negotiations for and obtaining options on the property and for feasibility studies. The St. Hilda's Towers' group applied for and obtained \$8,700 in start-up funds on January 29, 1975.

Before C.M.H.C. would entertain applications for a loan, St. Hilda's Towers was advised that it would first have to fulfill the following conditions:



- (a) completion of an application for loan;
- (b) deposit of sketch plans of site and building floors;
- (c) virtual approval of re-zoning;
- (d) acquisition of land or control of site;
- (e) incorporation as non-profit corporation with objects approved by C.M.H.C.;
- (f) completion of a feasibility study indicating the need for the proposed Towers; and
- (g) completion of architectural outline specifications.

The Province of Ontario through COMSOC administers the Charitable Institutions Act. Under this statute a capital grant of \$5,000 per bed is available to assist construction of senior citizen housing or alternatively an annual debt reduction grant may be made (which in 1975 equalled \$4.00 per month per person requiring subsidy). Under financial constraints existing in 1975 the \$5,000 per bed capital grant was not available at the time of development of the Towers.

In addition, assistance to those residents requiring subsidization of their rent is available under this programme.

Similarly to C.M.H.C., COMSOC required the following to be satisfied first before the Ministry would consent to funding;

- (a) an area sociological study to establish needs, to estimate the number of potential residents and to relate such needs and users to existing and required community resources;
- (b) joint review with the Ontario Homes for the Aged Branch in light of provincial policies and funding;
- (c) initial cost and economic feasibility study and operating forecasts;
- (d) submission of draft charter and by-laws for approval;
- (e) conditional approval of Minister provided objects are of charitable nature;
- (f) approval of the site;
- (g) preliminary discussions as to plot plan, design sketches, design criteria, user services;
- (h) progressive refinement of plans in consultation with COMSOC.
- (i) submission of final working drawings for approval by Director in writing; and
- (j) review of building and supply tenders and review of specifications for furnishings and equipment prior to call for tenders.

The architect on the committee, after researching other seniors residences, provided a preliminary concept that required a high-rise tower. By January, 1975, after substantial negotiations conducted by the

real estate agent on the committee, an option to purchase the apartment for \$185,000 had been acquired. By the end of that year, the corporation had successfully negotiated purchase of a necessary adjoining parcel of 1,100 sq. ft. from the York and Metropolitan Toronto Boards of Education for \$4,150. Concurrently, they acquired the 11,253 sq. ft. Church parking lot for \$250,000, the sum available after deducting the cost of the apartment and the School Board's land from the \$450,000 which C.M.H.C. was prepared to grant St. Hilda's Towers as a mortgage on the value of the Church parking lot which had been appraised independently as worth \$500,000.

Through another member of the committee, a sociological area/needs study conducted by students and staff of the Community Research Group at Humber College of Applied Arts and Technology was arranged and the study confirmed the Fairbanks area's need for such a project. Concurrently, after negotiations with York Borough - which required both a block design study of future development in the area and an economic feasibility study comparing and analyzing the increased municipal costs against the increased revenue from the new assessment of the proposed site of the seniors resi-

dence before the required zoning amendments would be approved - it was established that the proposed development required the following approvals by the municipality.

1. An amendment to the Zoning By-laws to permit a high rise development in a semi-detached residential zone with relief from standard parking, open space and set-back requirements;
2. A consent by the Committee of Adjustment to a severance of the Board lands from the Fairbank Senior Public School site;
3. A consent by the Committee of Adjustment to a severance of the parking lot and Dufferin Street sideyard from the Church lands; and
4. A consent by the Committee of Adjustment to reduced set-backs for the Church and maintenance of the existing Church parking capacity below the zoning by-law requirements on a different site on the Church lands.

Since St. Hilda's Towers Inc. had carefully kept the local community informed and involved, it was able to orchestrate support from the ratepayers associations at the rezoning application and was thus able to obtain approval with little difficulty.

Because COMSOC, strapped for funds, insisted that each principal religious denomination put forward only one project at a time as a priority - and not necessarily a seniors residence - St. Hilda's Towers found itself

competing for provincial funding with several other Anglican-sponsored projects. This produced resistance to St. Hilda's Towers at the Synod Trusts Committee level before the all-important application for priority status by the Diocese. Only intervention by Bishop Garnsworthy made it possible for St. Hilda's Towers to risk "going it alone" to avoid the kind of delays produced by compliance with the regular procedure which would have made the project unfeasible. As it was, by the time this denominational hurdle was passed and the concurrent approval of the Metropolitan Toronto Social Services Department was obtained, COMSOC had run out of funds. Fortunately, St. Hilda's Towers was directed to a new Provincial Ministry of Housing Programme which, because St. Hilda's was willing to shift from a hostel-type unit structure to a self-contained apartment-like facility, made some provincial funding available. The shift essentially meant that instead of providing all meals, St. Hilda's Towers would prepare only the evening meal. The Ontario Ministry of Housing would now provide a rent-reduction grant equal to 10% of the capital cost.

After some further complications were resolved, including adding an additional floor to satisfy fewer

per floor apartment-type unit requirements of C.M.H.C. (which meant further re-zoning approvals and increased per unit costs), full funding arrangements were finalized. Contracts were let in May, 1976 and construction began shortly thereafter. The first tower was opened in October 1977 and full occupancy was achieved by May, 1978.

The same vigorous public relations campaign which had ensured support from the local community in the re-zoning applications was now directed to marketing the project, including obtaining and maintaining a list of potential tenants dating from the first organizational meeting, preparing an attractive brochure, and commencing advertising at the time of the sod-turning ceremony. This marketing effort was so effective that inquiries arrived from throughout Metropolitan Toronto, elsewhere in Ontario, and even from expatriate Torontonians as far away as Florida. It should be noted, however, that although nearly a thousand potential clients indicated some serious interest, this well-marketed seniors residence had only leased some 30 of its 140 units by the end of August 1977 although leasing had commenced in earnest in June.

An interesting aspect of this project was that St. Hilda's Church and other donors put together \$121,000 in recreational amenities and furnishings which greatly reduced the institutional feeling of the residence, a fact which seems to be characteristic of the other congregationally-sponsored seniors housing projects.

The success of the initial project soon encouraged the board of St. Hilda's Towers to begin planning a second tower. This attractive facility with 210 units, including the provision of a one bedroom apartment on each floor for married couples (providing accommodation for 225 tenants in the 15 story building), was opened in 1982 and already has a long waiting list.

The C.M.H.C.-insured mortgage for the \$7.25 million cost of the facility was arranged with Confederation Life at 12.9%, amortized over 35 years, with the usual C.M.H.C. provision for a subsidy to reduce the actual rate to 2%, and has produced rents which will be \$650 per month per person (\$1,050 per couple) as of April, 1983. For those with inadequate income there are subsidies so that their actual rent is no more than 25% of their income.

This facility - Vaughan Tower - was constructed with some special features, such as custom-designed built-in modular furniture in each unit, a medical wing with an infirmary with 4 beds for lesser illnesses and a physiotherapy unit, both shared by all the tenants in St. Hilda's Towers. A further attempt to receive approval and financing for an adjoining nursing home on a nearby school property of a closed school has been abandoned - because of a poor chance of being able to acquire the property - and instead an application has been made for a 100 unit nursing home at College and Bellevue streets in downtown Toronto on land being made available by St. Stephen - In-The-Fields Anglican Church.



## 2. A CASE STUDY ILLUSTRATING NEIGHBOURHOOD OPPOSITION TO A SENIORS HOME

Since many projects are located on congregational property adjacent to the house of worship or on land available nearby, the issue of obtaining modification of the property zoning by-laws may be the major obstacle faced by congregations attempting to develop a seniors housing facility. In many instances, the selected site was zoned for single-family homes and the congregationally-sponsored corporation had to apply to the local planning board for a re-zoning or exemption hearing.

In one instance in the City of Toronto, a project was abandoned at stage two in the start-up phase when home-owners in the neighbourhood successfully opposed the application to exempt a property from the zoning by-laws (in the Avenue Road-Eglinton Avenue area). The confidentiality of individual responses to the questionnaire prevents further amplification of this particular case. However, the research team was the recipient of unsolicited documents from a congregationally-sponsored non-profit corporation located just

outside the Metropolitan Toronto area which detailed a similar confrontation over zoning by-laws and led to the sponsoring congregation ultimately abandoning any participation in the seniors housing project. Their experiences provide a lesson on the importance of obtaining broad support for such a project from the local community and the neighbourhood. Names, dates and locations have been deliberately omitted to ensure promised confidentiality.

The story begins when, after preliminary exploration of the possibility of developing a seniors residence by some members of this congregation, the following motion was passed at the (date-which the researchers have deliberately omitted) Vestry:

" Whereas throughout Canada, the Church has recognized the need for Senior Citizens' housing at affordable prices,

and in fact, many communities are already experiencing the benefits of this type of project - initiated and built by Anglican Churches,

to commemorate the Anniversary of the Parish of \_\_\_\_\_, a most meaningful project would be the involvement of the Parish in this type of facility if there is a demonstrable need in this community,

and apparently our property is ideal for this type of project and furthermore, CMHC approved funding at extremely low interest rates (to 100% of the capital costs) is available;

and the picture is further enhanced by the fact that grants are available to cover the costs of feasibility studies and other related costs involved in establishing the need within our community.

It is therefore moved that "The Vestry approve, in principle, the appointment of a committee to investigate the need and feasibility of a Senior Citizens' housing project on this property.

The committee shall be empowered to apply for the stage 1 grant and to contact housing and other government officials.

The committee will not have authority to commit the Parish to the project without approval from a future Vestry."

Subsequently, the Parish Corporation appointed the four members of the pro tem committee as the Seniors' Project Feasibility Committee with responsibility to the Corporation.

The congregation then went through the process of obtaining start-up funds from Canada Mortgage and Housing Corporation and with these financed a research study to ascertain the need for a seniors housing project in the area. To augment the needs study, the feasibility committee which had been established marketed the proposed project and in a brief period generated a viable waiting list of seniors. Both of these are part of C.M.H.C. requirements in the start-

up funds stage . . An architect was also hired to prepare a study - also a requirement of the package proposal to be presented to C.M.H.C. in the next stage.

The feasibility committee realized that it would be necessary to have a portion of the property re-zoned and the committee was advised by the municipal planning department that it should inform the local community of the proposal well before applying for re-zoning.

The committee made a presentation before the annual meeting of the local homeowners association and did not receive a cordial reception. From the arguments presented at the meeting by those opposed, it was apparent that most of the residents attending the meeting wanted no changes in their neighbourhood and demanded that the congregation abandon the project.

However, in spite of the events of this meeting, the feasibility committee received a series of votes of confidence from the congregation. Nevertheless, because of the anti-congregation feeling that seemed to be developing in the neighbourhood, a group of members in the congregation who lived nearby, requested that

any preliminary re-zoning activity be stopped. The group also suggested that better communication be established between the feasibility committee and the homeowners association. A congregational meeting concurred with both of these proposals and as a starting point the feasibility committee sent an explanatory letter to all local homeowners.

This letter re-stated the position of the congregation, asked recipients for their comments and invited all residents to a meeting with members of the congregation. Fewer than 15% returned written responses and, of these, slightly over half were opposed to the project. Fewer than 10% of the homeowners attended the meeting but an observer from the Diocesan staff who attended the meeting reported that the opposition to the project was "strong, bitter, and resentful." Those who spoke in opposition "had, in my opinion, come there with pre-formed ideas and were not prepared to change those ideas". The design features which the architect had introduced to reduce the impact of the building on the immediate neighbours "were seemingly all ignored".

The following letter from one of the opposing home-

owners (not a member of the congregation) is representative of the opposition point of view.

"We are very much opposed to the proposed \_\_\_\_\_ Senior Citizens' Residence. We are not opposing the fact that it would be a Senior Citizens' Residence - we are opposing any structure whether it be a school, hamburger stand - anything that will cause that property surrounding the church to be re-zoned. I feel it is a breach of faith on the church's part to try to re-zone land that backs onto properties the church has previously sold for financial gain. These people all bought in good faith that the area - including the church property - was zoned for single family dwellings. I think it is absolutely disgusting that a Christian organization can even think of such a thing. The people with houses backing onto church property will see a substantial loss in their home real estate values if this is allowed to happen. Backing onto a treed area is worth a lot of money, compared to backing onto condominiums. I'm sure that if any member of the church had a home backing onto this property, he or she would have second thoughts about the feasibility of such a plan."

"We consider ourselves good Christians and are very aware and concerned about the needs of Senior Citizens. Both my husband and myself have parents who fit into this category and therefore are very cognizant of their needs and emotions. But we do not feel that the \_\_\_\_\_ property is appropriate! If it goes through, it may make some Senior Citizens happy, but no happier than they would be in many other places. It would, however, make many people really unhappy in \_\_\_\_\_ Heights. Apart from decrease in property value to some homes, plus extreme fear that the re-zoning may pre-empt more re-zoning we have found that the whole church is becoming divided and there is a lot of bad feelings. People who used to be friends are now arguing and bitter with each other. It is absolutely horrible.

"We feel this is a tragedy to divide a church and we don't feel it's necessary, and we feel it's a terrible blow to most people's opinion of what a church should be and how it should act. To create financial loss, to decrease the scenic aspect, to create hard feelings, and disrupt a community as large as                      Heights for the sake of 60 units is, in our opinion, very un-Christian and demeaning to most people's views on what a Church should be and how it should act.

Very Sincerely,"

This letter, other similar written communications, and the verbal exchanges at the meetings indicate that there were at least four concerns underlying the opposition to the project.

1. The fear that a seniors building in the neighbourhood would mean a change in the social and economic status of an area that had a youthful orientation and no low-income residents.
2. The fear that the presence of subsidized housing would result in a loss of property values in the area.
3. The fear that this would become a precedent for a proliferation of re-zoning for multi-family dwellings or even commercial development in the immediate area.
4. The fear that a multi-dwelling structure backing onto private housing would detract from the physical appearance of the immediate neighbourhood.

At the meeting with the homeowners, they were informed that the final decision of the parish would be made in two months at the forthcoming Vestry. Throughout this

period, the opposing homeowners, led by a former mayor of the municipality, contacted and pressured most of the congregation individually to agree with their view, and by the time the Special Vestry was convened, support for the project had substantially declined. 52% of the congregation at the Vestry voted to abandon the project.

This case study does not end with this reversal. The feasibility committee decided to carry on and with the continuing support of C.M.H.C. it became incorporated. The new corporation investigated other potential sites in the municipality because it was convinced that their prior research had shown the need for additional subsidized seniors housing in the community and the viability of the project.

If poor communication and personality conflicts with local residents were responsible for abandoning the first project, it is unlikely the group will make the same mistake again. Although the questionnaire responses did not reveal this type of confrontation as a widespread phenomenon among congregations developing seniors housing, some instances were reported. The research team was also made aware of a seniors housing



project in the Oshawa, Ontario area that was jettisoned for reasons not dissimilar to those of this case study. In addition, there have been innumerable accounts in the media of local resistance not only to subsidized seniors housing but to a variety of other forms of non-profit housing such as group, low cost family housing and private nursing homes. Thus it is incumbent for any congregation planning a seniors project to establish early and on-going contact with the surrounding community to ensure its support and prevent costly delays or even the failure of the undertaking.

### 3. THE WINONA CO-OP STORY

The story of the Winona Housing Co-Operative is an interesting variation on the manner in which other congregations developed seniors housing. It began with the Co-Operative Housing Federation of Toronto Incorporated becoming aware of the need for reasonably-priced housing - not just seniors housing - in the general area near the junction of the Spadina subway line and Eglinton Avenue. At the same time, a number of individuals at a large local synagogue, Beth Sholom, including its dynamic rabbi, Dr. Monson, and the alderman for the area, Ben Nobleman (who is also a member of the congregation), came to the same conclusion with particular regard for some of the membership they were serving. Beth Sholom Synagogue also has a large, vigorous seniors club.

The two groups found each other when the Co-Op Federation failed in its first attempt to secure nearby land through the Cedarvale Co-Op which had been formed for that purpose, and the Beth Sholom Congregation realized that it didn't have the expertise to attempt the

whole task themselves. An appropriate lot on Eglinton Avenue West in the block adjoining the Synagogue, which was owned by Cadillac Fairview, became available - although initial negotiations with Cedarvale Housing Co-Op in 1980 had terminated when Cadillac Fairview believed that it could use its land for alternate purposes. The lot was secured at the end of 1981 for about \$700,000 with C.M.H.C. approval and support. Concurrently, with the guidance of Alderman Nobleman and community-wide representation on the board of the newly-formed Winona Housing Co-op, the appropriate zoning changes were applied for and were successfully completed at the end of the summer of 1982, after a deliberate campaign to involve the immediate community and to keep it informed.

At the same time, a C.M.H.C.-insured mortgage was arranged with Co-Operative Trust Co. The total project cost was about \$5.47 million. After contracts were let, construction was started in October, 1982, and is expected to finish in August, 1983. In the meantime, a vigorous marketing program has begun.\*

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\* Refer to p. 113 for the cover page of the four-page brochure utilized in the marketing program.

As a member of a co-operative, every resident will have a direct voice in management and maintenance of the residence. Each year the members will elect a board of directors to manage the co-operative with the assistance of a hired staff. Members participate in committees, such as member selection, finance, education, maintenance, and recreation, which are set up to handle specific aspects of the business of the co-operative. All major decisions will be made at regular members' meetings at which all members have the right and responsibility to vote.

There are three prerequisites for membership in the co-operative. One member of each household must be at least 55 years of age. Each household must demonstrate financial stability. The final criterion sets co-operative living apart from other types of non-profit housing, namely all applicants must demonstrate a willingness to participate in the life of the co-operative.

The 98 unit high-rise is composed of one and two bedroom apartments and this includes ten barrier-free units for the handicapped.\* Each apartment is com-

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\* Refer to pp. 114-5 for floor plans of the units.

pletely self-contained and the co-operative does not provide any meals. However, there is a hotel-like guest room for members' visitors.

The concept of rent does not apply in a co-operative because rent implies a landlord-tenant relationship. Since the members own the co-operative jointly and participate fully in decision-making, the term housing charge is utilized to represent the individual's share of the total cost (both capital and on-going) of the co-operative. At Winona Housing Co-operative, the monthly housing charge for all one bedroom units, including utilities and cable T.V. will be \$425, and \$525 for a two bedroom apartment, when the project opens in August, 1983. Parking charges are not included.

C.M.H.C.- guaranteed financing and assistance from the Ministry of Housing of the Province of Ontario makes it possible for up to 50% of the members to have their housing charges geared to not more than 25% of their family income.

# The Winona Housing Co-operative

113

299 queen street west, suite 501, toronto, ontario m5v 1z9 tel: (416) 598-~~XXXX~~

0308

## W I N O N A - - A Community for Older Adults

Many people, particularly those on fixed incomes, can no longer afford to own a home or rent an apartment in Toronto.

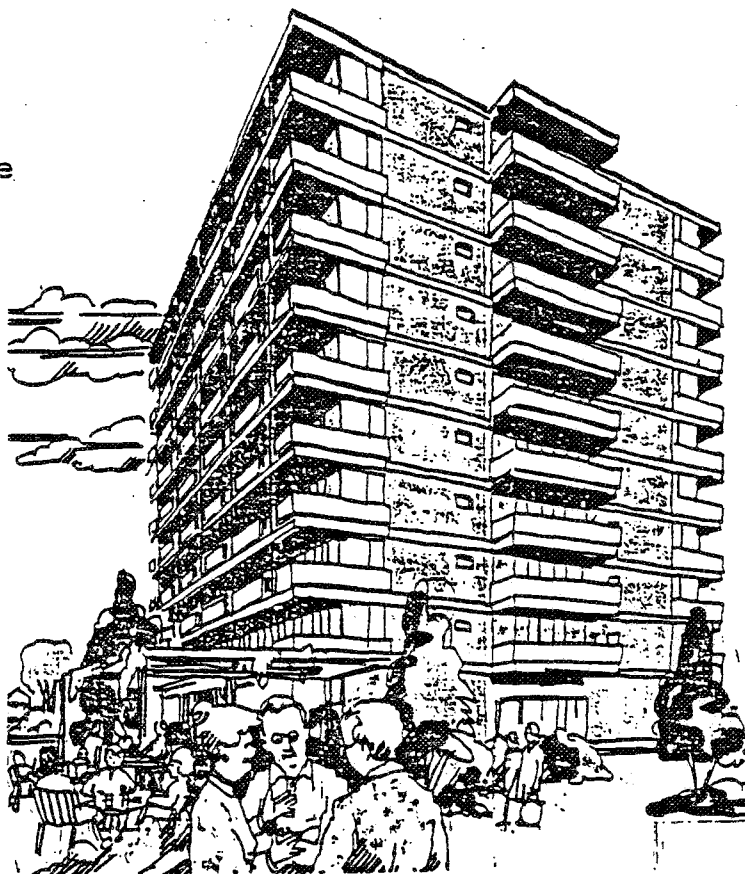
As well, some people find apartment living can be an isolating and unfriendly experience.

Winona Housing Co-operative helps solve these problems.

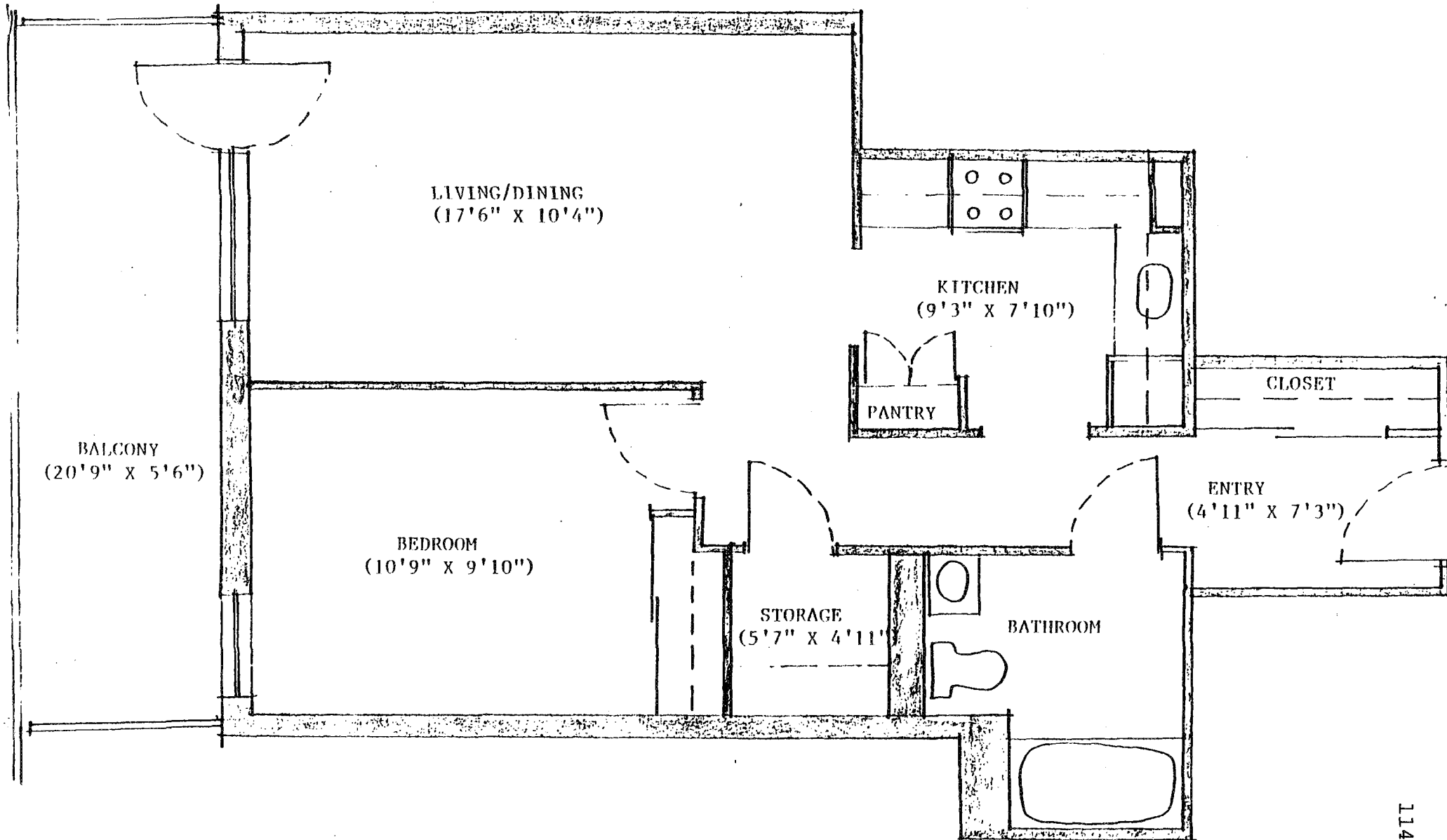
Our co-op offers affordable city living in a friendly community, controlled not by landlords, but by the residents themselves.

### HERE'S HOW IT WORKS

Simply put, our housing co-op is people getting together to provide themselves with good quality, affordable housing. All residents are members of the Winona Housing Co-op. Each of us pays a monthly housing charge that covers our portion of the mortgage, taxes and operating expenses. There is no landlord and, therefore, no landlord's profit. Monthly housing charges increase only with increased costs.

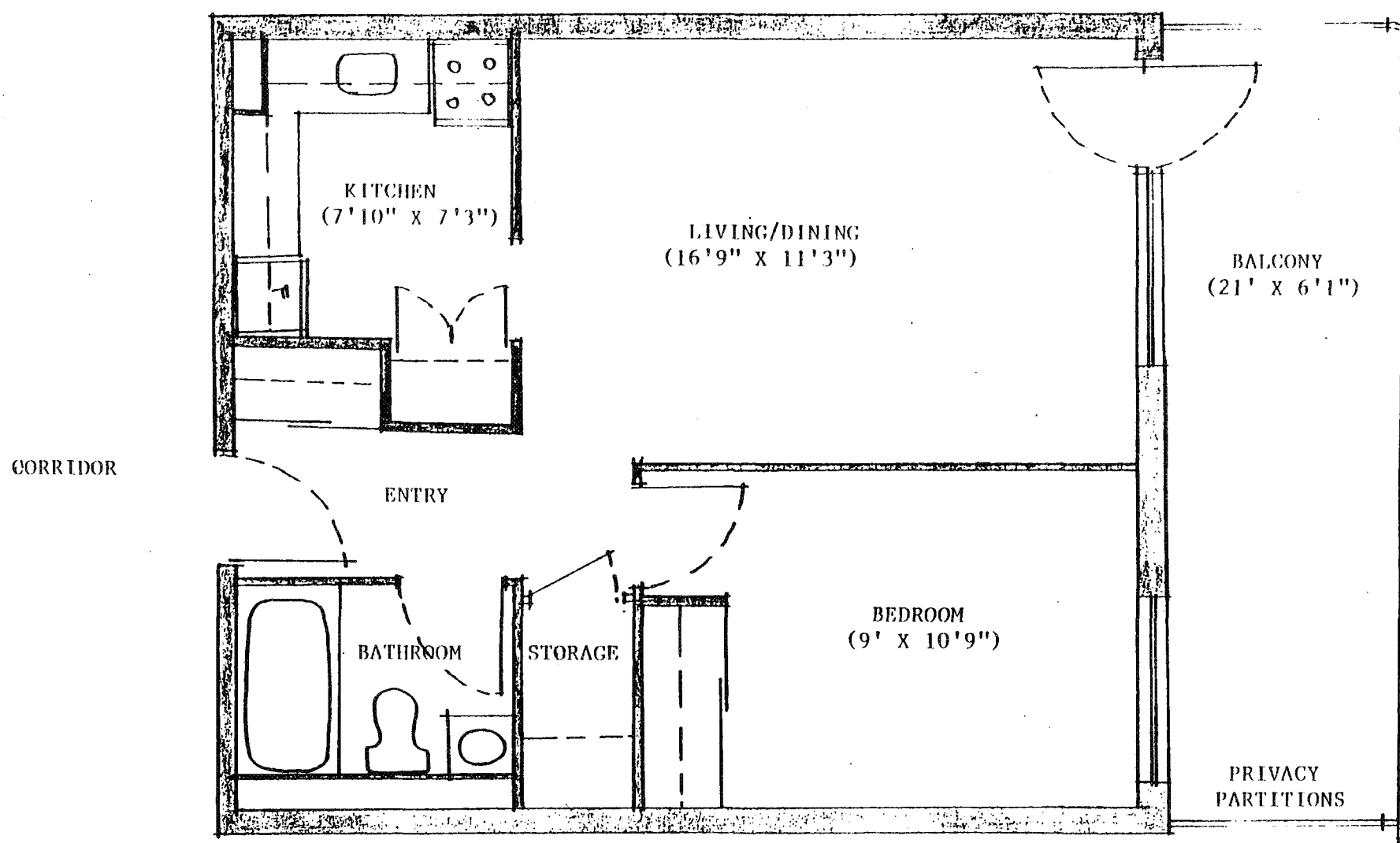


WINONA HOUSING CO-OPERATIVE



TYPICAL ONE BEDROOM UNIT FOR THE DISABLED

WINONA HOUSING CO-OPERATIVE



TYPICAL ONE BEDROOM FLOOR PLAN



#### 4. FELLOWSHIP TOWERS: AN INTERESTING HYBRID

Fellowship Towers, a variation in seniors residences developed by religious congregations, is an interesting and apparently successful attempt to merge apartment and hostel-type living developed by a volunteer group from the Fellowship of Evangelical Baptist Churches of Canada. Initiated by the remarkable W.F. Wilkie, the man largely responsible for New Horizons Tower on Bloor and Dufferin Streets, the residence opened in October, 1982 after some six years of planning and development. The 70 one bedroom self-contained apartments on the top five floors - renting for \$408 and \$487 monthly depending on location - were fully occupied by December. Of the 230 hostel-like residential units, 120 were rented by February 1983 and the rest are expected to be occupied by the end of summer.

The residential units, which include a complete 3-piece bathroom, are arranged so that each two share a small foyer with additional closet space and a small two-burner refrigerator-stove unit for light meal

preparation. The rent of \$608 and \$628 per month (depending on location in the building) includes 3 hearty daily meals provided in an attractive dining room. Tenants of the apartments can purchase a monthly meal package (evening meals only, \$150 per month; 3 meal package, \$250 per month) or opt for occasional single meals ranging from \$2 for breakfast to \$5.50 for dinner. Cable T.V. or parking is not included in the rents.

Fellowship Towers, located ideally at Davenport and Yonge Streets close to the subway and the Central Metropolitan Library, although initiated by the same people who developed Horizon Towers, and incorporating many of the features there, including a church facility and congregation, was developed and is operated by the Yonge-Rosedale Charitable Foundation, Inc., and is, of course, non-sectarian. The only demand is that tenants are asked to refrain from smoking and from drinking alcoholic beverages.

The \$11,000,000 structure, while not including any direct philanthropy other than the church volunteers who supplement the effort of a very capable staff in providing a warm and cheerful atmosphere, was made

possible by the foresight of a Christian businessman who assembled the very valuable land parcel and offered it to the Fellowship of Evangelical Baptist Churches of Canada. A C.M.H.C.-insured and subsidized mortgage which reduces interest charges to 2%, as well as the rental of ground and below-ground commercial space facing Yonge Street, make it possible to provide the facilities at reasonable rents.

A marketing program which began in March, 1982 - with leasing commencing in July - confirmed the experience of other seniors residences. In spite of ideal downtown location and the experience and advice of New Horizon Towers, only 48 residential and 45 apartment units were leased on opening. It is, of course, functionally impossible to have every residential unit occupied on opening, but the experienced staff and directors, which is headed by W.F. Wilkie as President (he serves in the same capacity at Horizon Towers) and Mr. D.G. Alexander as Executive Director, had anticipated this eventuality and included it in their calculations. In fact, although they allowed a year for filling the residential hostel units, it appears these will be filled after only 8 months, while the apartments were filled, by December, 1982. The ratio of

apartment to hostel units is not accidental but reflects the projected financial viability of the project. Had there been more apartments - which are obviously more popular than the hostel units - the per unit rental of both types of accommodation would have had to be substantially higher. Furthermore, the Foundation, whose main purpose is serving seniors in need of reasonable priced housing in a humane atmosphere, would have been serving fewer seniors. An additional benefit is the fact that a greater number of older seniors incapable or unwilling to shop and cook for themselves, can be accommodated.

##### 5. MENORAH CENTER: A UNITED STATES CASE STUDY

In August, 1981 Professor Kling took the opportunity while on a brief holiday in Florida to visit several seniors residences that had been developed by individual religious congregations. Although U.S. facilities were not within the parameters of the study the senior researchers elected to include a descriptive case study of one of these seniors' complexes. Canadians interested in seniors housing operated by religious congregations will find the study useful for comparison.

Menorah Center is operated by a non-profit corporation created by Congregation B'nai Israel of St. Petersburg, Florida and is located adjacent to the synagogue. The 16 story high rise was funded under section 236 of the Federal Housing Act. Under this legislation the building was fully financed through a federal government-guaranteed long-term 8 1/2% mortgage. A government subsidy effectively reduces the mortgage interest to 1%.

The building is composed of unfurnished efficiencies and one bedroom apartments, with a stove, refrigerator and carpeting, which currently rent for \$162.00 and \$183.00 (U.S.) respectively. Under the terms of the legislation residents pay full rent or 25% of their monthly income, whichever is greater. There are upper income restrictions and net annual incomes on entrance for a single person must not exceed \$10,350.00 (U.S.) or \$13,850.00 (U.S.) for a couple. Net income is arrived at through an elaborate formula that is similar to the one used in Canadian government programmes. Incomes must be certified annually and a 5% level above the limit is acceptable.

Applicants must be 62 years of age or older. One spouse can be less than the admitting age and another unusual exception is that a working adult with a parent who is over 62 can also be admitted.

The funding regulations prohibit the Menorah Center from providing housing for non-ambulatory residents and no health or personal services are provided.

The leisure amenities include an excellent library, a

large recreation hall, kitchen, lounges, card rooms and a shuffleboard court.

Discussion with the administrator provided some additional information beyond the physical, organizational and monetary structures. Nearly one third (222) of the original tenants still live in the complex and consequently the mean age of residents has increased to about 79. Current applicants tend to be older than earlier ones and with lower incomes and the apparent explanation is that the current stream of retirees has a better educational background, is consequently more affluent in the earlier stages of retirement thus postponing their need for subsidized housing. In spite of these changing circumstances there is a waiting list of applicants.

An interesting side comment made by the administrator provides some food for thought for Canadian congregations considering building a seniors residence. When the concept was first brought to the B'nai Israel Synagogue membership there was both indifference and substantial opposition and the project materialized finally only because of the persistence of a small but committed group of members. To-day resentment has van-

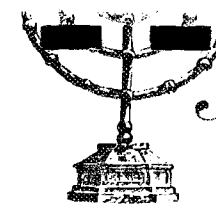
ished, largely because the attendance of the Menorah Center's residents at the twice daily services has eliminated the necessity for the cancellation of some services. The seniors have also become key participants in all services and the accompanying rituals and the membership gratefully acknowledges their contribution to the stability of the congregation.



cost of this new building exceeds \$3,200,000 and the order of rentals made possible by non-profit status and a long-term, low-interest loan.

## BOARD OF DIRECTORS

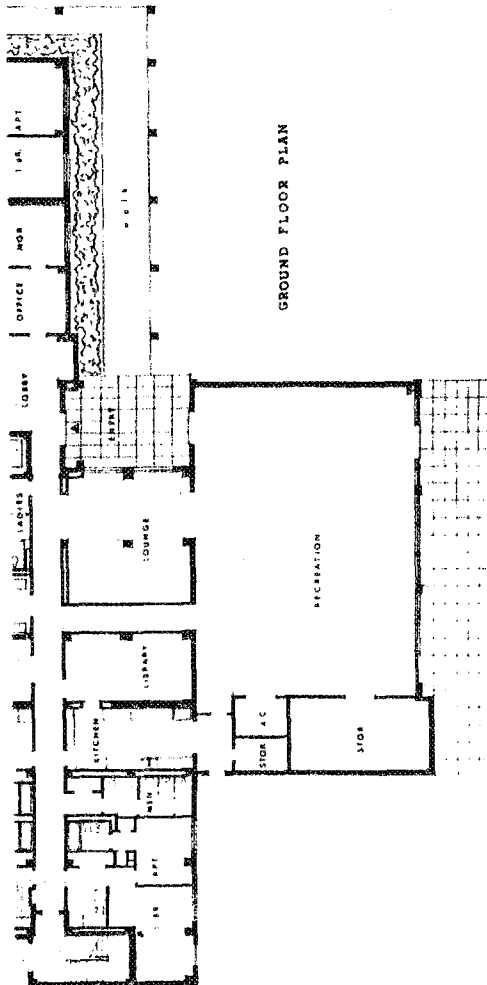
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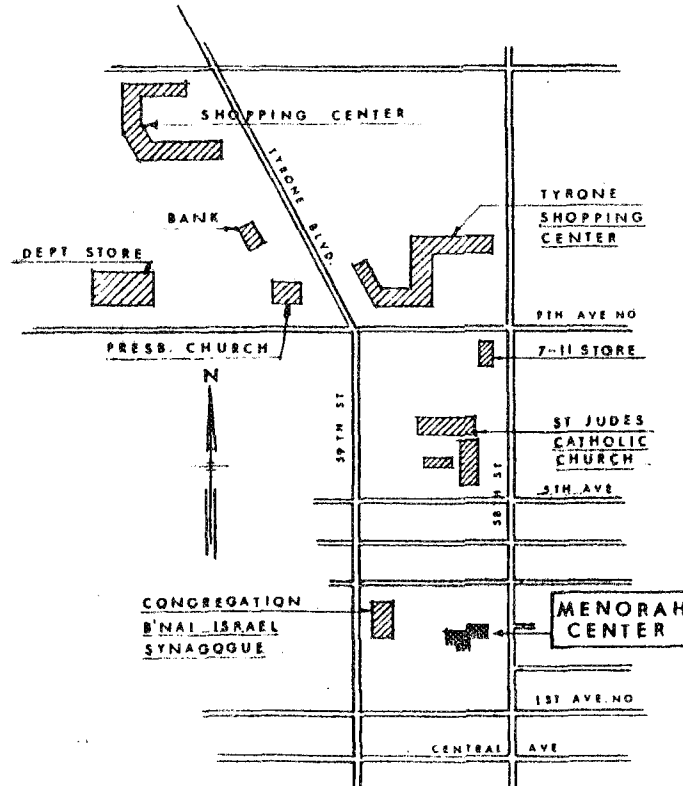
# Menorah Center

250 - 58th Street North  
St. Petersburg, Florida 33710

A Moderate Rental  
Apartment Community



GROUND FLOOR PLAN



Menorah Center is located conveniently to shopping centers, restaurants, movie theatres, banks, churches, and beaches. Excellent public transportation is provided by both local and express city buses which stop in front of building. Maximum security is provided by personnel on duty 24 hours per day.



Owned and Operated by:

**MENORAH CENTER, INC.**

250 - 58th Street North  
St. Petersburg, Florida 33710  
Phone 813/347-5191

A Non-Profit Corporation

Created by  
**CONGREGATION B'NAI ISRAEL**  
as a service to the elderly.

## MONTHLY RENTAL FEES

EFFICIENCIES FROM 162<sup>00</sup>

ONE BEDROOM APTS. FROM 183<sup>00</sup>  
**or 25% of your monthly income**  
**whichever is greater.**

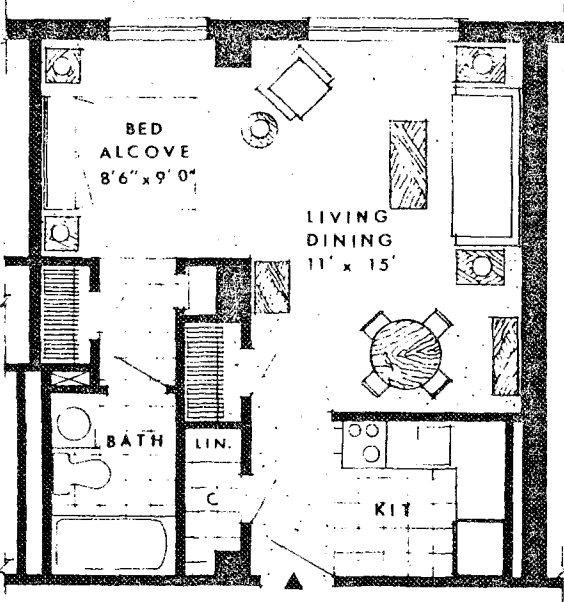
Rental includes utilities: lights, water, heat, air conditioning.

All apartments furnished with range/oven and refrigerator, and fully carpeted.

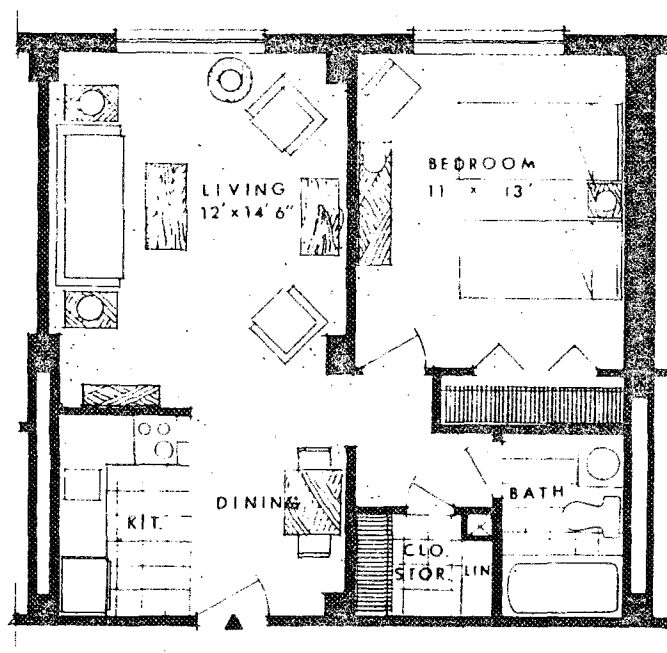
\*

**YOU ARE INVITED TO APPLY**  
**IF YOU ARE . . .**

- A SINGLE PERSON 62 OR OVER
- A HUSBAND AND WIFE, ONE OF WHOM IS 62 OR OVER
- OTHERWISE RELATED, SUCH AS A WORKING ADULT AND A PARENT 62 OR OVER
- YOU HAVE A NET INCOME NOT MORE THAN 10,350. 11,850. ~~45,400~~ ~~16,075~~ FOR ONE PERSON OR ~~16,075~~ FOR A COUPLE PER ANNUM



TYPICAL EFFICIENCY



TYPICAL ONE BEDROOM

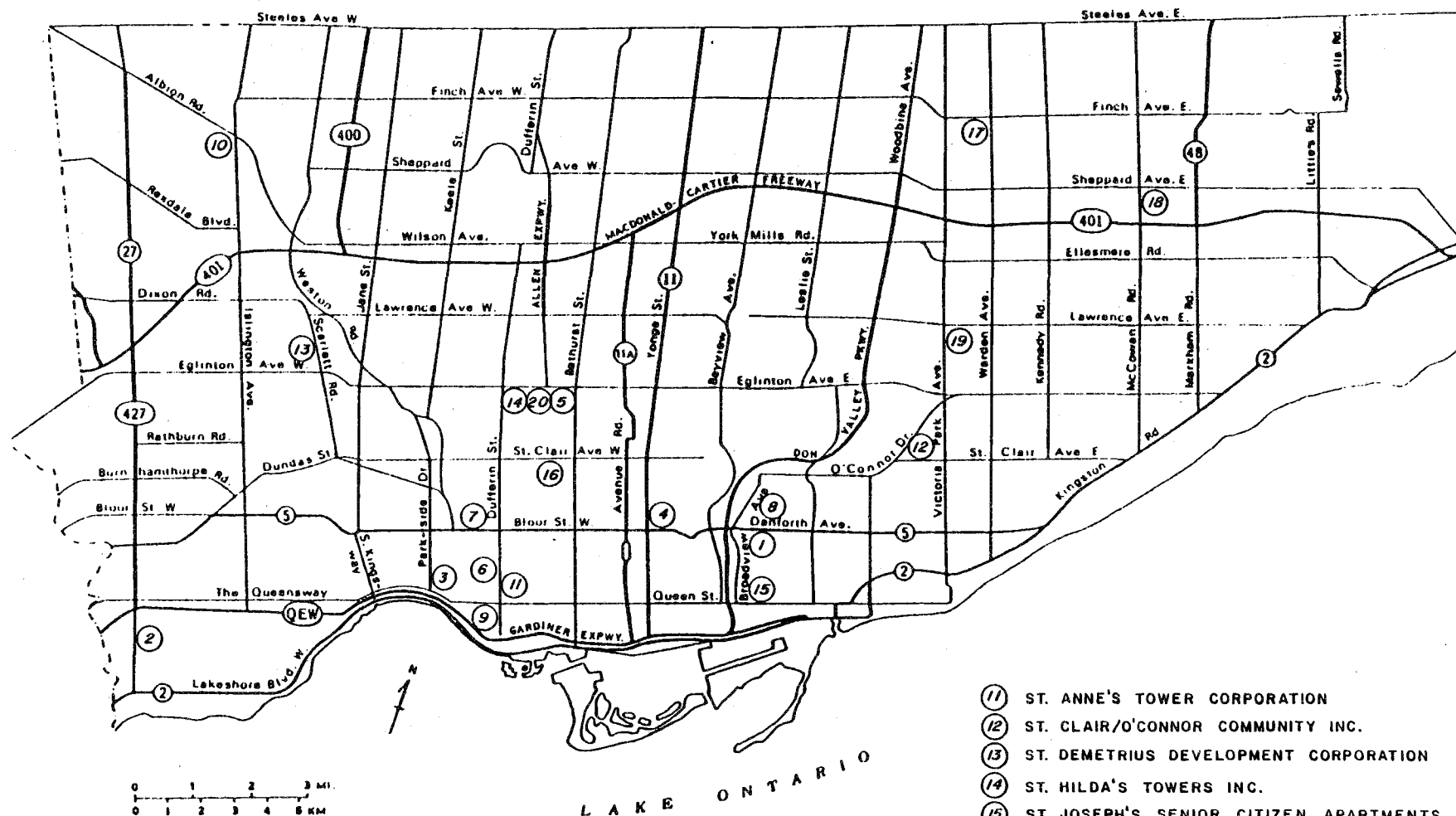
FROM THE INITIAL CONCEPT, THE SPONSORS HAVE STRIVED TO CREATE A LIVING COMMUNITY WHICH PROVIDES MUCH MORE THAN HOUSING. MENORAH CENTER OFFERS A BEAUTIFUL LANDSCAPED SITE, 24-HOUR STAFFING, COMMUNITY FACILITIES, AND PLANNED PROGRAMS, ALL OF WHICH WERE DEVELOPED AS PART OF AN OVER-ALL CONCEPT . . . A CONCEPT RESPONDING TO THE DESIRES OF RETIREES FOR SECURITY, COMFORT, SAFETY, INDEPENDENCE AND THE ENRICHMENT OF STIMULATING SOCIAL-RECREATIONAL ACTIVITIES SHARED WITH OTHERS.

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**SENIOR CITIZEN PROJECTS SPONSORED BY INDIVIDUAL RELIGIOUS CONGREGATIONS  
IN METROPOLITAN TORONTO**  
(INCLUDES PROJECTS IN CONSTRUCTION AND OPERATIONAL STATUS AS OF DECEMBER, 1982)



- ① CHESTER VILLA
- ② CHURCH OF THE ATONEMENT - ALDERWOOD SENIOR CITIZENS PROJECT
- ③ COPERNICUS LODGE
- ④ FELLOWSHIP TOWERS
- ⑤ GLENGARDEN APARTMENTS

- ⑥ GRACE-CARMEN COURT
- ⑦ NEW HORIZONS TOWERS
- ⑧ NISBET LODGE
- ⑨ PARKDALE UNITED CHURCH FOUNDATION INC.
- ⑩ RICHVIEW BAPTIST FOUNDATION

- ⑪ ST. ANNE'S TOWER CORPORATION
- ⑫ ST. CLAIR/O'CONNOR COMMUNITY INC.
- ⑬ ST. DEMETRIUS DEVELOPMENT CORPORATION
- ⑭ ST. HILDA'S TOWERS INC.
- ⑮ ST. JOSEPH'S SENIOR CITIZEN APARTMENTS
- ⑯ ST. MATTHEW'S BRACONDALE HOUSE
- ⑰ ST. PAUL'S L'AMOREAUX CENTRE
- ⑱ STS. PETER AND PAUL UKRANIAN COMMUNITY HOMES INC.
- ⑲ THE WEXFORD
- ⑳ WINONA HOUSING CO-OPERATIVE INC.