

# ***Housing CHOICES for Older Canadians***



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## ***for Older Canadians***

CMHC offers a wide range of housing-related information. For details, contact your local CMHC office.

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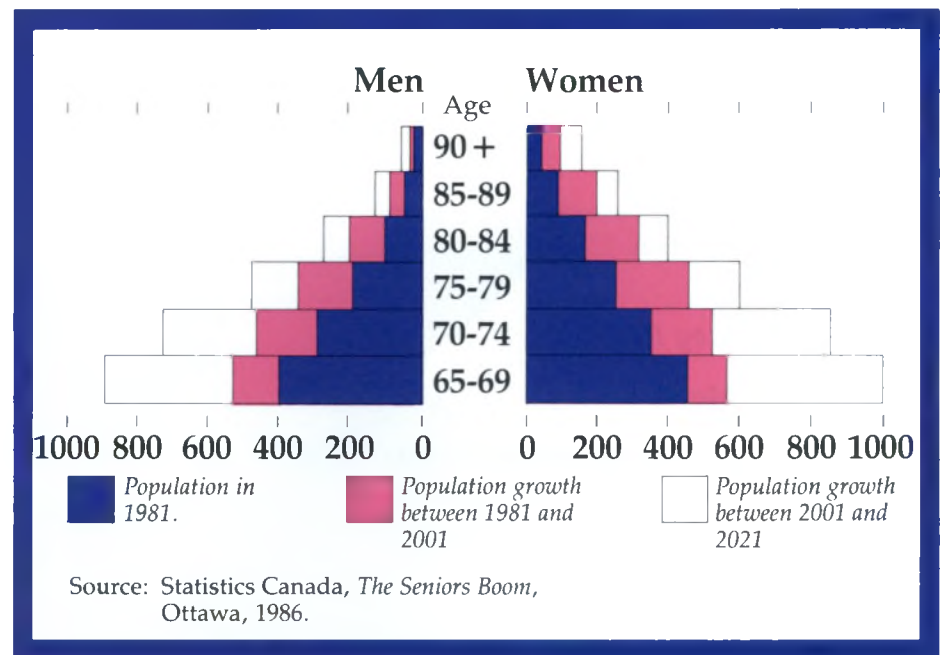
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*Age pyramids for the  
population aged 65 and over,  
Canada, 1981 to 2021  
(Population in thousands)*



Note that the number of people over 75 years of age doubles between 1981 and 2001 and that women greatly outnumber men in the older age groups.





# Introduction

More and more Canadians can look forward to a long and healthy retirement with the freedom to pursue many different interests and lifestyles. Enjoyment of these retirement years will very much depend upon the right choice of home and location, and access to required facilities and services.

Today's older Canadians have diverse backgrounds and interests, and varying levels of health, fitness, income and assets. Needs and preferences also change as people progress through their retirement years. It can therefore be expected that elderly people will increasingly demand a greater choice of accommodation and services. In particular, they are likely to seek options that will enable them to maintain independent lifestyles and financial self-sufficiency for as long as possible. There are many opportunities to respond to these demands, if government and industry are well informed and prepared to take the necessary action.

Canada Mortgage and Housing Corporation (CMHC) is now working with other government agencies, and the private sector, to gain a better understanding of future housing markets, to explore promising new housing options, and to identify the actions that may be necessary to make these options widely available to older Canadians.

## *The Changing Population*

Today, just over 10 per cent of Canadians are 65 years of age or older and by the end of the century this will increase to 13 per cent. When the baby boom generation moves fully into the ranks of seniors, by the year 2031, nearly one in 4 Canadians will be 65 or older.

These projections are based upon current expected average life spans, which are approximately 79 years for women and 72 years for men. Recent trends indicate that there could be an increase in life expectancy for both men and women; however, the gap in longevity between the sexes is not expected to grow and may even decrease. If average life spans were to increase by two years, which is perhaps a conservative assumption, there will be approximately 15 per cent more elderly women and 30 per cent more elderly men than current estimates suggest.

There are likely to be many changes in the characteristics and circumstances of older Canadians, in the future, that will influence their choice of housing. More people will enjoy financial security through indexed pension plans, tax shelter investments (RRSPs for example) and equity in their homes. Growing awareness of the need for exercise and good diet will help to keep people active and healthier to a greater age. People may also be more inclined to plan for their retirement years and these plans could include seeking new activities and lifestyles.

## *This Booklet*

The main purpose of this booklet is to increase public awareness of the range and types of accommodation options that are, or could be, available to older Canadians. Nursing homes and other types of medical facilities are not discussed. It is hoped that the information the booklet provides, together with more detailed information that will flow from current research projects (see section 7), will help people arrive at their own conclusions about what is best for them.

Many of the options discussed in this booklet are not yet widely available in Canada and, in some cases, there may be a need for regulatory change before they can be put into practice. Perhaps this booklet can also help to stimulate a discussion of the options that will identify consumer interests and encourage regulatory agencies and industry to work toward making them available.





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# 1. Choosing to Stay Put

Most older Canadians choose to remain in the homes they already occupy for as long as they can. Usually, they decide to move only when there is a significant change in their needs or circumstances. Even then, most opt to stay in the same familiar neighbourhood. For homeowners who decide to stay put, there are still many choices open to them. This section provides an overview of these choices. The less familiar options, shown in **bold type** in this section, are described in greater detail in sections 3 to 5.

Many older homeowners have paid off their mortgages and have large amounts of equity accumulated in their homes. For most, this represents their largest asset. During the last few years, several different types of **home equity conversion plans** have been developed to enable some of this equity to be converted into supplementary income. Because of the variety and complexity of these options, anyone contemplating home equity conversion should seek legal and financial counselling before entering into an agreement.



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While the idea may not appeal to all homeowners, many have found that **homesharing** has not only provided them with additional income, but has also given them companionship and an enhanced feeling of security. There are opportunities for sharing with other older people, or for intergenerational sharing — with students or single parents, for example. In some cases, the homesharing agreement may include the provision of services in exchange for a reduction in rent.

For those willing to modify their homes, it may be possible to introduce self-contained **accessory apartments** which can be rented to supplement income. Like homesharing, this arrangement can also provide security and companionship; however, accessory apartments offer a greater degree of privacy because the units are self-contained.

An option that could be more widely available to homeowners in the future is the installation of small portable dwellings, called **garden suites (or granny flats)**, on their lots, for their own use, thereby making their houses available to close relatives or friends. For someone who likes the garden suite idea, this approach provides the opportunity to stay put, and the added advantage of not having to find an acceptable host family willing and able to have the garden suite on its lot.



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Some elderly people develop physical problems that make living in their own homes difficult. It may be possible to make changes that will help them stay put and maintain their independence (grab-bars in bathrooms, special kitchens, provision for wheelchair accessibility, for example). Financial assistance is available for those who qualify (see section 6).

A variety of **emergency response systems** is now being provided by public, non-profit and private agencies. These are designed for older people living alone who want to continue to stay in their own homes, but need some assurance that help will arrive quickly in the event of an emergency.

Many services are now available to assist older adults to continue to live independently. These services include meals, personal and health care, visiting homemakers, special transportation, counselling, home maintenance, and telephone reassurance and visiting programs. These services are discussed in more detail in section 5.



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## 2. Choosing to Move

As a wider range of options becomes available, perhaps more older Canadians will choose to move, not because they have to, but in order to seek a different lifestyle, or more appropriate and affordable accommodation. In some western countries, including the United States, the United Kingdom and Australia, retirement housing is now one of the fastest growing segments of private housing markets, and many types and variations are springing up in response to expressed needs and preferences. Older Canadians are starting to demand a similar array of choices as they become better informed and give more attention to planning for their retirement years. The private sector, non-profit agencies and co-operatives are responding well with many innovative projects, a few of which are illustrated in this booklet.

There could be many reasons for the decision to move; for example, the current house may be too expensive or difficult to operate and maintain, inappropriate for the physical needs of an elderly person, inconveniently located for changing activities and service needs, and isolated from family and friends. In choosing alternative accommodation, older Canadians should consider both current and future needs and preferences, particularly if the move is seen as a long-term proposition. The availability of special services within a community may be the deciding factor in whether a frail elderly person can live independently, with or without the informal support of relatives or friends.

For older Canadians who choose to move, this section outlines the range of choices that could be available to them. Those options that are not yet widely known in Canada are shown in **bold type** and are described more fully in sections 3 to 5.

10. A retirement village in Victoria, Australia.

11. Crittles Court, Wadhurst, United Kingdom.



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12. Circle Drive Place, Saskatoon, Saskatchewan.



13. Colony House, a housing development for elderly people in downtown Hyannis, Massachusetts, United States.

14. Gulfview Court, a condominium project for seniors in Vancouver, British Columbia.



Many older people may find that simply buying or renting a smaller, more convenient, house or apartment may meet their changing needs and preferences. They should, however, carefully consider all the fees and expenses involved in a move, and, in the case of rental accommodation, make sure that the building is well managed and maintained and that any restrictions (no pets, for example) are acceptable. As these options are already familiar to Canadians they are not discussed further in this booklet.

For elderly people who wish to live close to relatives or friends in a mutually supportive way, there are several options that could be more widely available in the future, including **garden suites, accessory apartments, flexible-use housing and bi-family units**. Government agencies are now examining ways of dealing with zoning and other issues that currently limit the availability of these options. Duplex and triplex units may provide similar opportunities for elderly people to be close to relatives or friends.

Both **homesharing** and **congregate housing** can also meet the needs of older people who are seeking companionship and informal mutual support. Congregate housing differs from homesharing in that people are usually accommodated in larger converted houses or specially designed buildings, and each occupant has private quarters, even though communal facilities and main meals are shared. In the **Abbeyfield concept** of shared housing, a live-in housekeeper attends to the daily running of the house.

Many older people prefer to live in an age-segregated environment where they can enjoy the companionship of others of the same age. Nevertheless, many of them also want to retain the independence of living in their own self-contained dwellings. To meet their needs and preferences, a great variety of **retirement housing** has been developed in North America, Europe and Australia.



Developments vary in size from single small apartment buildings to full subdivisions or small towns. Dwellings may be small houses, apartment units, or mobile homes, and many projects provide recreational facilities and accommodation for social events.

The types and levels of service provided in a retirement housing development vary considerably. Most provide emergency alarm systems, but the provision of services such as meals, home-maker, personal care and transportation differs between developments. Older people considering this option should check that required services are available within the development, or from public, non-profit or private agencies operating in the neighbouring community.

Some retirement communities offer a continuum of care, within a predominantly residential, rather than institutional, environment. The **life-care communities** which have been developed in the U.S. provide accommodation that ranges from self-contained dwellings for independent living, to facilities that provide skilled nursing services, with several levels of assisted living in between.

Elderly Canadians with low or modest incomes may be eligible to live in subsidized housing in developments operated by public, non-profit or co-operative housing agencies (see section 6).

Those who do not qualify for subsidized housing may soon have increasing opportunities to purchase **life-leases** and **shared equity leases** as alternatives to the conventional ways of purchasing and renting dwellings. These options are intended to make retirement housing more affordable (see section 4).

Co-operative housing offers advantages such as security of tenure and residents' control and management of projects. In addition to the more usual rental developments, co-operatives are now developing member-financed projects.

15. Nithview Seniors' Village, New Hamburg, Ontario.

16. Sterling Place, a retirement lodge in Ottawa, Ontario.

17. Normanna, a home for older people in Burnaby, British Columbia.

18. The Cedars, a member-owned housing co-operative for mature adults, Surrey, British Columbia.



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# **3. Less Familiar Accommodation Options**

The illustrations in this booklet show a few of the many different forms of accommodation that have been developed for older people in Canada and other countries. This variety also extends to the types of services provided as part of the accommodation package, and the types of tenures and purchase options that are being offered. Most of the following examples of accommodation options are now being developed in Canada, although they are not all widely available. It is important to recognize that for each of the options described, there may be significant variations between projects.

20. The Village at Fawcett's Pond, Hyannis, Massachusetts, United States.



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21. Many people are choosing to share their homes.

22. Intergenerational sharing.



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### *Homesharing*

There is a growing interest in homesharing and a variety of public and non-profit agencies are now offering match-up services. Homesharing means that a person opens her/his home to another person wishing to share that accommodation. For elderly people who want to continue to live in their own homes, this provides both companionship and an additional source of income. In some cases it also offers a greater sense of security and help in maintaining the home. For elderly homeseekers, this can be a satisfying and economical option. As well as sharing between elderly people, intergenerational sharing (that is, an elderly person sharing with students or single parents) is also proving to be popular. Many sharing agreements include provisions for the homeseeker to undertake services, such as cooking, housekeeping, or gardening, in exchange for a reduction in rent.

Agencies try to ensure that both homeowners and homeseekers identify all habits, hobbies, and attitudes that could affect compatibility. They also offer counselling, to ensure that both parties understand the benefits and possible disadvantages of homesharing.

People interested in homesharing should be aware that, in some locations, zoning regulations may restrict the arrangements under which unrelated people can live together. Sponsoring organizations can provide information on these restrictions and many are now attempting to use their influence to break down these barriers.

**Garden Suites** (otherwise known as granny flats)

Garden suites are small self-contained houses that are usually placed on the same lot as the home of close family members. Alternatively, elderly people may choose to place suites on their own lots, for their own use, and make their houses available to relatives or friends. Garden suites are designed to enable elderly people to live close to a host family, while maintaining their independence and privacy. Most suites have one bedroom, a living room, a kitchen and bathroom, as well as storage and laundry facilities and all the usual amenities of a home. The suites are not intended as permanent additions to the lots and are designed so that they are easily movable. They are usually factory built, and can be erected quickly with little disruption at the site.

It is easier to locate garden suites on the large lots found in rural areas, but this does not mean they are suitable only for rural locations. In fact, the greatest potential markets for this type of accommodation are in urban areas. However, it must be recognized that not all urban lots can accommodate a garden suite as many are too small and others are already being used for other purposes (a swimming pool, for example).

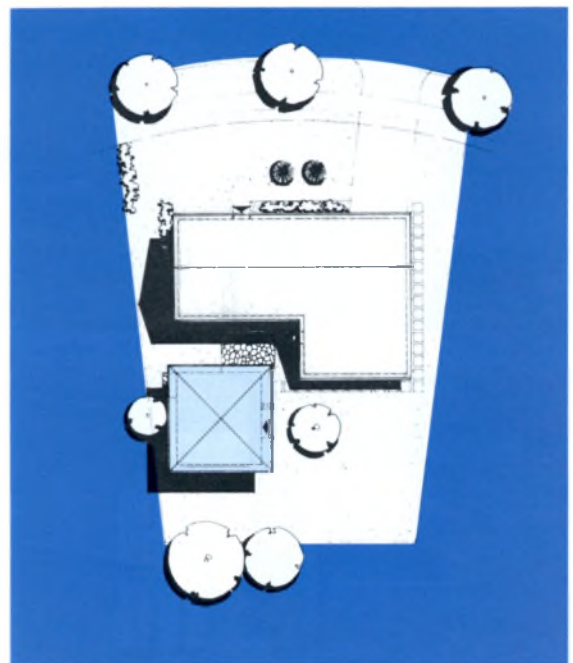
At the moment, few, if any, municipalities permit the installation of a garden suite on the lot of an existing dwelling. It may be possible to obtain temporary occupancy permits to locate second dwellings on existing house lots in some rural areas, but this is not common practice. Until satisfactory ways of regulating garden suites are developed, and adopted by municipalities, this form of accommodation cannot be used in most parts of Canada. This issue is discussed further in section 7.

**The Ontario Demonstration of Portable Living Units for Seniors (garden suites).**

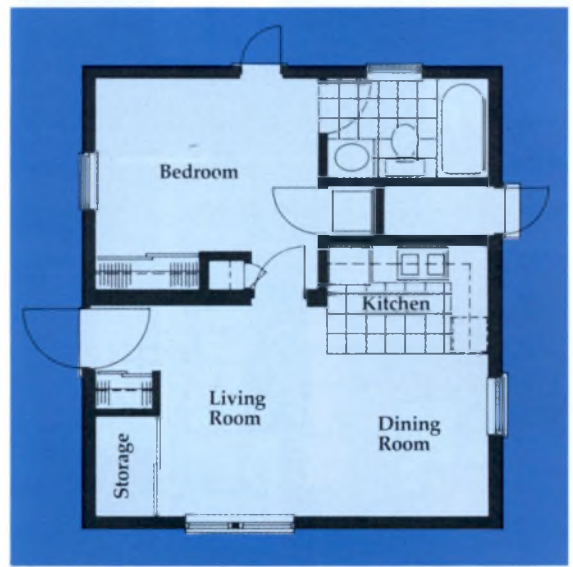
**23. Site plan**

**24. Plan: One-person unit.**

**25. View from family house.**



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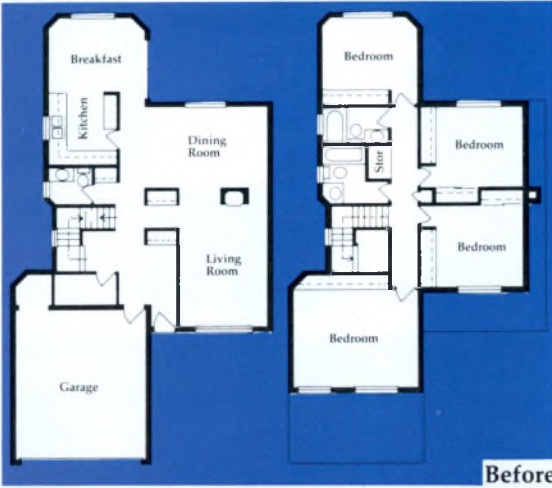


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Before



After

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26. Most conventional houses can accommodate accessory apartments.

27. An example of flexible housing showing how a four-bedroom house can be converted to two apartments. The two colours show the two separate apartments.

### *Accessory Apartments*

Accessory apartments are small, self-contained dwellings introduced into existing housing or built into new homes. If there is surplus space and the design of the dwelling makes it practical, an elderly homeowner may opt to install an accessory apartment to obtain a source of income. Accessory apartments also provide a greater feeling of security and companionship. In some cases, families may be willing to install an accessory apartment in their own dwelling to accommodate an elderly relative. An accessory apartment is self-contained, so that it affords both the family and the elderly person a degree of privacy.

Because of concerns about changing the character of neighbourhoods, increased traffic and parking congestion, the zoning ordinances of many municipalities do not permit conversion to accessory apartments. These are legitimate concerns but solutions to them are now being sought and may lead to a much greater acceptance of this form of housing.

### *Flexible-Use Housing*

A potential new option, flexible-use housing, would be designed and built to accommodate an accessory apartment on a temporary or permanent basis. Families could then adapt their home to the various phases of their lives. For example, an accessory apartment could be used when there is a need to supplement income or accommodate an elderly relative; however, families could retain the use of the whole dwelling during the time they need additional space for their children. Again, zoning bylaws would have to be modified to permit this flexibility.



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### ***Bi-Family Units***

Bi-family units comprise a pair of dwellings, one a family unit and one a small self-contained apartment. The apartment unit is built at ground level and is usually meant to be occupied by a relative or friend of the adjoining family. Unlike an accessory apartment, the secondary dwelling is identifiable from the street and has its own street entrance and civic number. This is a new concept and, to date, no units have been built in Canada.

### ***Congregate Housing*** (also known as shared housing)

Congregate housing provides older people with the opportunity to share daily activities with others on a regular basis, while at the same time preserving their independence. Occupants have their own private living quarters, which usually include a kitchen so that they can prepare light meals, but the main meals of the day are eaten in a communal dining room. This type of accommodation can be provided in large converted houses, or specially designed new buildings. Congregate housing is usually owned and operated by a public or non-profit agency. Tenants often accept responsibilities for assisting staff in management and maintenance activities.

28. An example of a bi-family unit.

29. Front and side entry designs for bi-family units.

30. The Captain Clarence Eldridge House in Hyannis, Massachusetts, provides an ideal environment for congregate living.



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31, 32. An Abbeyfield home in Sidney, British Columbia.

33. An example of Abbeyfield housing in London, United Kingdom.



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### *Abbeyfield Concept Housing*

There is growing interest in the Abbeyfield housing concept and several projects are now being developed in Canada. This concept usually comprises a large house in which seven to ten people are accommodated, all with their own private living quarters. In Britain, where the concept originated, tenants usually have private bed-sitting rooms, but in Canada there may be a preference for small self-contained apartments. Residents share the two main meals of the day which are served in a communal dining room. A live-in housekeeper attends to the daily running of the house, the shopping, and preparing and serving meals. The housing is acquired and operated by a voluntary board.

### *Sheltered Retirement Housing*

Sheltered housing is a term used to describe the most popular form of retirement housing in Britain. It consists of purpose-built apartments, or groups of small single-storey homes, in developments of between 20 and 50 dwellings. Emergency alarm systems are provided in all dwellings and there is a resident staff member (variously called warden,



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caretaker, house secretary) available to organize or provide help to residents when necessary. Some projects include meeting rooms and guest rooms and often there is provision for limited-care services, such as meals.

Although sheltered housing originated with public housing agencies, this form of housing is now the fastest growing segment of the private housing market in Britain. Purchasers can often choose between buying the dwelling outright, or opting for a life-tenancy or shared-equity arrangement (see section 4). They also pay monthly charges to cover operating costs and services, in much the same way as occupants of condominium units in Canada.

Most people who move into sheltered housing hope they will not need to move again. Experience over the last few years, however, shows that some people may eventually need the additional care found in nursing homes. Canadians who are interested in purchasing a life-lease in developments similar to sheltered housing should, therefore, ensure that the agreement makes some provision for the eventuality that they may someday have to move.

**Examples of sheltered housing schemes in the United Kingdom.**

**34. Barnfield Court, Birmingham, United Kingdom.**

**35. Festival Court, Liverpool, United Kingdom.**

**36. Church Lane, Alnwick, United Kingdom.**



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37. The Cotswolds, a resident-funded retirement village in Sidney, Australia.

38. Leisure Village West, a retirement community in the United States.

39. St. Elizabeth Village, Hamilton, Ontario.

40, 41. Examples of mobile home retirement communities in the United States and Canada.

### ***Retirement Villages***

In Australia, the term “retirement village” is used to describe developments that usually include between 100 and 200 self-contained dwelling units and a variety of recreational facilities. All villages offer emergency response systems and a range of limited-care facilities, such as meals, homecare and transportation. Many of the larger villages are now offering hostel accommodation and continuing-care services for residents who have become too frail to live independently. The St. Elizabeth Village in Hamilton, Ontario, is a Canadian example of this housing concept.

### ***Mobile Home Retirement Communities***

In North America, many older people choose to live in a mobile home in a well-planned retirement community. These communities are often located in attractive and peaceful rural areas and may offer many social and recreational facilities and a variety of services. This type of accommodation can be spacious and affordable and many different designs are now available. Double-wide mobile homes and small modular houses are now often used in this type of development, as some people prefer their appearance and layout to single-wide mobile homes. The home is usually purchased and placed on a rented site in the community. Security of tenure of the site may be an important consideration for older people. If a community is in a remote location, older people considering this option should check that required services are available.

### *Life-Care Communities*

Life-care communities have proved particularly popular in the U.S., where they are designed to enable older people to maintain independent lifestyles for as long as possible, while at the same time guaranteeing increasing levels of service and medical care as and when required. Canadians, who have access to universal medical care, may not attribute as much importance to the medical care insurance aspects of life-care communities. What may be important to them is the opportunity to stay in the same dwelling, with additional services available to them if they or their spouses become frail.

Life-care communities usually have between 100 and 500 dwellings, although some communities in the southern U.S. have several thousand residents. Independent living units (that is, houses and apartments) make up the majority of dwellings, and communities are designed to emphasize the residential environment. Most developments include recreational facilities and accommodation for social activities and hobbies.

Life-care communities use many different approaches to allow residents to pay for accommodation and services. Most require a substantial entrance fee as well as monthly charges. Contracting to live in a community may represent a lifetime commitment; older people considering this option should therefore obtain professional legal advice before entering into an agreement. A community's policies on matters such as services, transfers between units, refunding of entry fees and residents' participation in management should be clearly understood.

42. Holland Christian Homes, a Canadian example of a continuing-care retirement community.

43. Duncaster Life Care Community, Bloomfield, Connecticut, United States.



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## 4. Less Familiar

## Equity and

## Purchasing Options

Just as new types of accommodation have evolved in response to growing and changing demands, a variety of financial mechanisms and associated tenures have also been developed to enable elderly people to use their incomes and assets more effectively. Home equity conversion plans are intended to enable older people to generate income from their equity, yet remain in their homes. Purchase options such as life-tenancies and shared-equity leases are intended to reduce the cost of buying into special retirement accommodation and make it more affordable.

These options are relatively new to Canada and they are likely to undergo additional development and scrutiny before they become widely available. Ways of cushioning the risks for investors and lending institutions, and ensuring adequate safeguards for consumers are being examined. Anyone considering one of these options should seek advice from a professional who fully understands the benefits and risks of these financial mechanisms.

### *Home Equity Conversion*

There are three fundamental approaches to home equity conversion, each of which has many variations.

Under a **reverse mortgage**, a lender provides a homeowner with a loan against some of the equity in the house. The loan may be either:

- a lump sum, which the homeowner uses to purchase an annuity (this is called a reverse annuity mortgage, or RAM);
- or
- monthly payments (this approach is called a rising debt loan, or RDL).

In both cases the house serves as collateral and the loan and accrued interest need not be paid until after a specified term. The underlying assumption is that the home will eventually be sold to retire the debt, any surplus money going to the homeowner or the homeowner's estate.

In a **sale-leaseback** plan, an investor buys the home and then leases it back to the former owner for life. The seller usually receives a lump sum down-payment plus monthly payments. The new owner assumes all expenses such as taxes, insurance and major repairs, and negotiates the rent payable by the previous owner. An interesting variation on the sale-leaseback approach would be the use of a life-tenancy agreement similar to that described under Purchase Options, below.

The third approach involves **deferred-payment loans**, which are usually made to the homeowner for a specific purpose, such as modernizing or rehabilitating the house. Repayment is usually not due until the owner dies or the house is sold. A variation on this approach could be used to defer expenses such as property taxes, which would then become a lien against the property.

### *Purchase Options*

Most of the accommodation options described in section 3 can be rented and purchased in ways already familiar to Canadians. The following purchase options are not well known, but may prove to be particularly appropriate for older people.

In Britain, **shared-equity leases** have become a popular and relatively simple approach for reducing the capital required to buy into retirement housing. They provide for purchase of part of the equity (50 per cent, for example) and payment of rent for the portion retained by the developer or investor. The lease usually gives the occupant the right to purchase all or part of the developer/investor portion at a later date. Purchasers can sell their portion of the equity in the same way they would have done had they purchased the dwellings outright.



**Life-tenancies** also offer the potential to improve the affordability of retirement housing. Older people can purchase life-leases which guarantee them the right to occupy a dwelling for as long as they live. The dwelling then reverts to the developer, or investor. The cost of the life-lease is based upon the average life expectancy of a person of a given age and sex.

A man in his mid-to-late 60s could probably purchase a life-tenancy for approximately half the amount he would pay if he purchased the dwelling outright. Because of a woman's greater life expectancy, she would pay more for a life-tenancy at the same age.

Under the least costly life-tenancy, no part of the value of the dwelling would pass to the purchaser's estate, even if the purchaser died the day after entering into an agreement. Many people would be reluctant to accept this; therefore, a variety of life-leases have been developed. These allow for such things as the chance for the purchaser to participate in equity appreciation, and provision for part of the value of the property to pass to the purchaser's estate. These obviously involve trade-offs, as the more benefits the purchaser wishes to retain, the higher the cost will be of the life-lease.

When older people buy a life-tenancy in a development that does not provide for a continuum of care, they should make sure that the agreement spells out the financial adjustment, or other arrangement, that will be made in the eventuality that they must vacate the dwelling and move — into a nursing home, for example.





# 5. Support

## Services

The availability of certain types of services in a community may be a major factor in an older person's choice of accommodation. Support services are particularly important for those who cannot depend on informal support from relatives and friends, but who wish to continue to live in their own homes. Even those who do have informal support can often benefit from professional services, such as medical or personal care. These services may allow an older person to choose accommodation such as a garden suite or accessory apartment, rather than have to move to a nursing home.

There is growing recognition that elderly people wish to live independently for as long as possible, and government and voluntary agencies are providing an increasing number of services to help them achieve this. The range of services can vary widely in different parts of Canada and between urban and rural locations. Sources of information on services include: senior citizens' organizations; provincial and municipal health, welfare and social service agencies; and voluntary organizations such as church groups.

The following are the main types of services available:

**Meals** can be provided in the home, through "meals-on-wheels," or in local clubs, through "wheels-to-meals."

**Emergency response systems** can link people in their homes to central monitoring agencies, or to relatives and friends who can arrange a response to their needs in an emergency. Users can initiate calls (by pressing a button, for example) or, in some cases, the system senses (through a lack of activity, for example) that the occupant could be incapacitated.

**45. Meals-on-wheels brings cooked meals to homes.**



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46, 47. The active elderly.

**Special transportation** can be provided for scheduled services, activities, and shopping, or to provide disabled or frail older people with door-to-door service for special events and appointments.

**Homecare services** can be provided to people who require personal and health care services in their own homes. Programs are also available in which registered nurses monitor the condition of patients and provide counselling on such things as medication.

**Visiting homemaker services** can include assistance in personal care, housework, shopping, food preparation and home maintenance. In some cases, programs are specially tailored to meet the needs of people with particular disabilities.

**Social and recreational programs** for older people include fitness programs and opportunities to participate in a wide range of activities.

**Counselling and information services** are available to inform older people about the variety of programs, activities and services available to them.

Previous sections of this booklet provide information on the types of services that may be provided in supportive types of accommodation, such as congregate housing, sheltered housing and life-care communities. Older people should make sure that any required services that are not provided as part of an accommodation package are available as community or voluntary services. They should also consider how their requirements for certain services could change during the period they intend to stay in their chosen accommodation.



# 6. Housing Assistance

A variety of federal and provincial programs have been used over the years to provide senior citizens' housing with rents geared to income. This stock of subsidized dwellings includes public housing, non-profit housing and some dwellings in co-operative housing developments. Rent subsidy programs are also provided to assist senior citizens to rent dwellings in private-sector and co-operative housing.

Federal and provincial governments also offer programs to assist people with low incomes to repair their houses. Disabled persons can obtain assistance to undertake modifications that will make it easier for them to live independently in their homes. Assistance is provided in the form of a loan, part of which may be forgivable, depending on household income and the period of occupancy.

Information on housing and rehabilitation programs can be obtained from local CMHC offices and provincial housing offices. Other sources of information on subsidized housing are municipal housing offices, non-profit housing agencies and co-operative housing agencies.

**Examples of non-profit housing for elderly people.**

**48. Résidence St. Flavien, rural Québec.**

**49. Westminster Court, Mississauga, Ontario.**

**50. Little Mountain Place, Vancouver, British Columbia.**

**51. Kinsmen House, an infill project for seniors in downtown Moncton, New Brunswick.**



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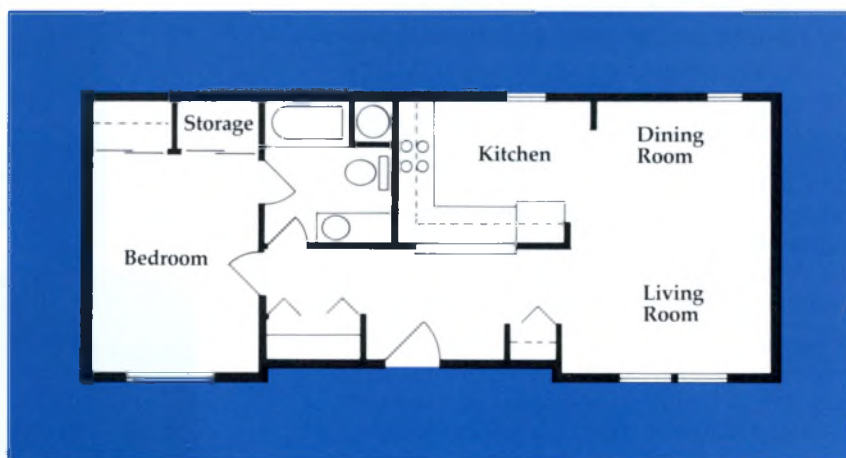


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51





52. Garden-suite demonstration unit in Saskatoon, Saskatchewan.



## 7. CMHC Research

The following CMHC research projects were undertaken to help extend the range of housing options for older Canadians by developing information that will increase consumer, industry and government awareness of new options and the actions necessary to facilitate their widespread adoption in Canada.

### ***Accommodation Options for Elderly Canadians***

This project will provide detailed information on the range of accommodation options that are, or could be, available to elderly Canadians. It will draw from recent experience in North America, Western Europe and Australia and will deal with different forms of accommodation, various tenures and financial mechanisms, and the relationship of support services to accommodation. The information will be presented in a way that will help readers compare options, and enable them to arrive at their own conclusions.

### ***Life-Tenancy Task Force***

A CMHC task force is examining ways of facilitating the widespread adoption of life-tenancies and shared-equity leases in Canada, both of which will improve the affordability of resident-funded retirement housing. A variety of models have been developed and consultations are being held with consumer groups, the investment community and the development industry. Work is also underway to assess potential markets and examine ways of ensuring consumer protection.

### ***Emergency Response Systems for the Elderly***

This study will identify the most effective ways of providing elderly people with emergency response systems in their own homes.

### ***Garden Suite Demonstration***

This project is being undertaken in co-operation with provincial housing agencies and the manufactured housing industry. It will provide Canadians with the opportunity to visit model garden suites, which will be displayed in up to 25 cities across Canada. The objective is to find out whether garden suites are a type of accommodation that is likely to appeal to Canadians. The demonstration will be followed by a survey designed to determine potential markets and to identify factors that could influence acceptance of the garden suite concept. Studies of social and regulatory issues will also be undertaken in collaboration with provincial housing agencies.

### ***Regulatory Reform***

CMHC is sponsoring a project being carried out by the Federation of Canadian Municipalities, the Canadian Home Builders' Association, and the Canadian Association of Housing Renewal Officials that is examining opportunities for rationalizing and streamlining regulations that affect housing. The examination of regulations that could impede the adoption of new housing options for older Canadians is an important part of this work.

### ***Flexible Use and Tenure***

This study identifies ways of designing and constructing new housing so that it can be easily modified to incorporate accessory apartments.

### ***Market Projections***

Work is being undertaken to improve our understanding of the evolving housing markets for older Canadians and to provide the housing industry with information that will help in planning future developments.

### ***Housing Needs of the Rural Elderly***

A project is now being developed to examine the special housing needs of elderly people living in rural and remote areas of Canada.

### ***Housing for Elderly People-Design Guidelines***

A revised edition of the above CMHC publication has recently been published and can be obtained from local CMHC offices and the National Office of CMHC at a cost of \$4.00.



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8. Courtesy of Unitarian House,  
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10. Courtesy of the Victorian Association of  
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11. Courtesy of the English Courtyard  
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12. Courtesy of the Circle Drive Alliance  
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13, 30. Courtesy of the Barnstable Housing  
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14. Courtesy of the Strata Council of Gulfview  
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15. Courtesy of Nithview Seniors' Village,  
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16. Courtesy of Sterling Place,  
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18. Courtesy of the Columbia Housing  
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19, 39. Courtesy of St. Elizabeth Village,  
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20. Courtesy of the Village at Fawcett's Pond,  
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23, 24, 25. Courtesy of the Ontario Ministry of  
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26. Photo: Courtesy of McNair and Marshall,  
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27. Design concept taken from CMHC's study,  
*Flexible Use and Tenure*.

28. Courtesy of Roland Pillenière.

31, 32. Courtesy of the St. Andrew's  
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34, 35, 36. Courtesy of the Anchor Housing  
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34. Photo: John Whybrow, United Kingdom.

37. Courtesy of Mirvac Pty Ltd.,  
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38. Courtesy of Leisure Village West, Ocean  
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40. Vantage Glen, southeast of Seattle,  
Washington. Courtesy of the Housing  
Authority of King County, Washington, United  
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42. Courtesy of Holland Christian Homes,  
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43. Courtesy of Duncaster Life Care  
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