

GOVERNMENT POLICY INITIATIVES FOR
HOUSING THE ELDERLY -
INTERNATIONAL EXPERIENCE

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FOREWORD

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CONTENTS

	PAGE
1.0 OBJECTIVES	1
2.0 INTRODUCTION	1
3.0 GOALS OF POLICIES TO HOUSE THE ELDERLY	4
3.1 Even Quality	4
3.2 Universal Access	4
3.3 Provision of Appropriate Choices	5
3.4 Improvement of Existing Mechanisms to Provide Housing Assistance to the elderly	5
3.5 Welfare of the elderly	5
4.0 GENERAL FORMS OF NATIONAL GOVERNMENT INTERVENTION	6
4.1 Research	6
4.2 Information Dissemination	7
4.3 Legislation and Regulation	7
4.4 Enabling Legislation	8
4.5 Government Program Implementation	8
4.6 Demonstration Projects	9
5.0 FACTORS AFFECTING THE TYPE OF POLICY INITIATIVES	9
5.1 The Magnitude and Characteristics of the Problem	9
5.2 Government Philosophy	10
5.3 Government Hierarchies and Mandates	10
5.4 The Budget	11
5.5 Emphasis and Approach	11
6.0 PROBLEMS OF EFFECTIVE INTERVENTION	12
6.1 Effective Targetting	12
6.2 Ease of Implementation and Administrative Simplicity	12
6.3 Effective Resource Utilization	13
6.4 Impacts	13
6.5 Co-ordination	14
7.0 TRENDS	14
7.1 Major Public Intervention to Promote Supported Independence	14
7.2 Local Responsibility	15
7.3 Greater Regulation of Quality	15
7.4 Recognition of the Rights of the Elderly	15

8.0	INITIATIVES AND PROGRAMS TO HOUSE THE ELDERLY, THE PREVAILING CIRCUMSTANCES AND FACTORS CONTRIBUTING TO THEIR SUCCESS	16
8.1	Research on a National Level	16
8.1.1	Funding of Research to be Undertaken by Non Government Bodies	17
8.1.2	Research Program Carried out by Federal Departments or Agencies	18
8.2	Information Dissemination	19
8.2.1	Information Provided Directly to the Elderly Person	19
8.2.2	Research Information	20
8.2.3	Information on Standards, Programs, Systems for Data Collection	21
8.3	Generating Public Funds for Housing the Elderly	21
8.4	Mobilizing Private Capital to House the Elderly	22
8.4.1	Investment by Financial Institutions	23
8.4.2	Incentive to Private Developers	23
8.4.3	Mortgage Backed Securities	24
8.4.4	Equity Syndication	24
8.4.5	Co-ventured Housing Projects	24
8.5	Initiatives to Assist the Elderly to Age in Place	25
8.5.1	Tax Abatement	25
8.5.2	Initiatives to offer Assistance for Home Repairs and Maintenance	26
8.5.3	Initiatives that Allow Modifications of the Home to Accomodate Disabilities	28
8.5.4	Subsidies for Technical Aids	30
8.5.5	Subsidies for Security Systems or "Target Hardening"	30
8.5.6	Initiatives that Provide Subsidies for Operation Costs	31
8.5.7	Initiatives Ensuring Access to Vital Services	32
8.5.8	Initiatives Encouraging Home Support Services	32
8.5.9	Protection for Renters	34
8.6	Initiatives Encouraging Equity Conversion	34
8.6.1	The Split Equity or Home Reversion Plans	36
8.6.2	Equity Conversion Loan Plans	36
8.6.3	Special Purpose Loans	37

8.7	Use of Home to Generate Income for the Elderly	39
8.7.1	House Sharing	39
8.7.2	Renting a Room or Part of the Home	39
8.8	Initiatives to Increase Income Available for Housing and Related Services	40
8.8.1	Housing Allowances as Part of Welfare Payments	40
8.8.2	Shelter Allowances	41
8.8.3	Rent Supplements	42
8.8.4	Allowances for Home Services	43
8.9	Initiatives to Encourage the Development of Housing Alternatives in Existing Neighbourhoods	44
8.9.1	Changes in By Laws and Zoning	44
8.9.1.1	Performance Zoning	44
8.9.1.2	Incentive or Bonus Zoning	45
8.9.1.3	Lot Sub-Division	45
8.9.1.4	Zoning for Infill	46
8.9.1.5	Unit Splitting	46
8.9.1.6	Special Purpose Institutionally Zoned Land	46
8.9.1.7	Accessory Apartments	47
8.9.1.8	Granny Flats	47
8.9.1.9	Zoning for Shared Housing	48
8.9.2	Accessory Apartments or Granny Annexes	48
8.9.3	Housing for the Elderly Through Changed Use of Existing Buildings	49
8.9.4	"Gifted Housing"	50
8.10	Initiatives to Stimulate the Construction of Housing for the Elderly by the Private Market or the Third Sector	50
8.10.1	Incentives	51
8.10.1.1	Density Incentives	51
8.10.1.2	Cash Incentives	51
8.10.1.3	Guaranteed Occupancy	52
8.11	Initiatives Based on Government Owned Housing Stock	52
8.11.1	Public Housing of Various Types	53
8.11.2	Granny Flats	53

8.12	Initiatives Facilitating the Move to a Smaller or a More Appropriately Designed Home	54
8.12.1	Initiatives Assisting Purchase	55
8.12.2	Condominium Conversions	57
8.12.3	Co-ops	57
8.12.4	Assistance with Moving or Moving Expenses	58
8.12.5	Tax Advantages	58
8.12.6	Moving and Resettlement Subsidies	59
8.12.7	Incentives to Move to a Smaller Subsidized Apartment	59
8.13	Initiatives that are Design Oriented	59
8.13.1	Information or Regulations for Specially Designed Homes	60
8.13.2	Recognition of the Needs of Families Caring for the Elderly	61
8.13.3	Building in Flexibility	61
8.14	Initiatives Providing Assistance to Families Caring for the Elderly	62
8.14.1	Direct Payments to Families Caring for the Elderly	63
8.14.2	Additional Tax Exemption for the Disabled Elderly	63
8.14.3	Services to Families Caring for the Elderly	63
8.15	Initiatives Encouraging the Use of Private Accommodation to House the Elderly	64
8.15.1	Adult Foster Care, Board and Care Houses or Domiciliary Care	64
8.15.2	Hotels or Hostels	65
8.16	Initiatives Providing Shelter and Care Packages to the Elderly for Supported Independence	65
8.16.1	Share-a-home, Group Home	66
8.16.2	Community Housing, Satellite Housing, Block Wardens	67
8.16.3	Sheltered Housing, Service Flats	69
8.16.4	Congregate Housing	70
8.16.5	Formal Service Exchange or Rent Rebates for Service	71
8.16.6	Multi-level Care Facilities	72
8.16.7	Retirement Communities	73
8.16.8	Nursing Homes	73

8.17	Initiatives Encouraging Co-ordination of Housing and Support Services	74
8.17.1	Co-ordinating Agencies or Councils	74
8.17.2	Streamlining of Social Service Delivery	75
8.17.3	Geriatric Well Clinics	76
8.18	Initiatives Using Standards and Guidelines	76
8.18.1	Standards for the Elderly	76
8.18.2	Accommodating the Needs of the Elderly in the National Housing Code	77
8.19	Special Initiatives to Improve Housing and Support Services for the Elderly	77
8.19.1	Special Legislation Favouring the Elderly	77
8.19.2	The Provision of Federal Matching Funds to Other Levels of Government to Accomplish Legislated National Goals for the Elderly	78
8.19.3	Setting Priorities and Reserving Allocations for the Elderly	78
9.0	INITIATIVES THAT MAY BE EXPLORED FURTHER FOR POSSIBLE APPLICATION IN CANADA	79
10.0	REFERENCES	89

GOVERNMENT POLICY INITIATIVES FOR HOUSING THE ELDERLY

- INTERNATIONAL EXPERIENCE -

1.0 OBJECTIVES

The overall objective is to prepare a resource book of ideas based on government initiatives undertaken in other countries to house the elderly.

Other objectives are:

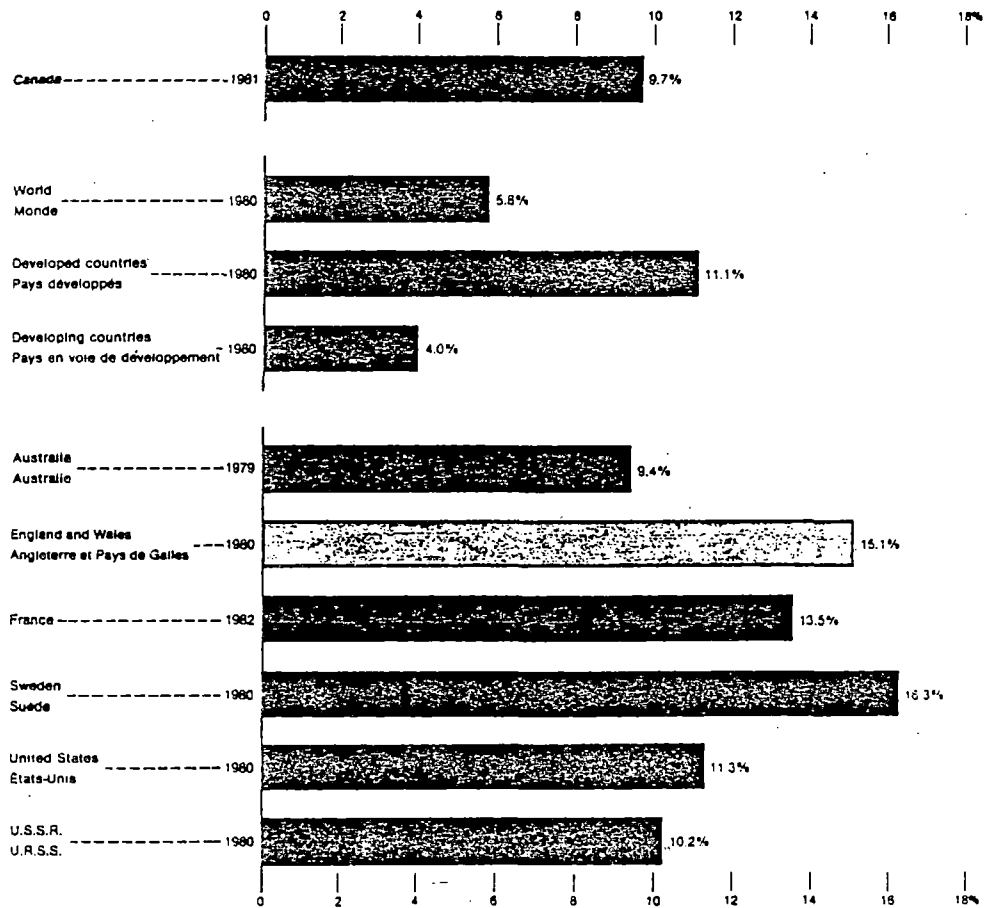
- (i) To present an overview of patterns in government intervention to house the elderly, with a brief description of prevailing circumstances.
- (ii) To describe the range of policy initiatives undertaken by various governments and factors contributing to their success.
- (iii) To identify initiatives that may be explored further for possible application in Canada.

2.0 INTRODUCTION

Nations long preoccupied with the development of housing for young families in the post-war era are now shifting their attention to the elderly, due to a dramatic aging trend in their national populations. Policy initiatives are being developed to deal with large numbers of elderly citizens with very different housing needs from the general population and experiencing a disproportionate number of housing problems.

TABLE 1

PERCENTAGES OF TOTAL POPULATION AGED 65 AND OVER, CANADA AND SELECTED COUNTRIES



Source: Statistics Canada, 1981 Census; United Nations, Demographic Yearbook 1981, and United States, Bureau of the Census, 1980 Census

Countries such as Sweden and the Netherlands were in the forefront, while others such as Canada will experience a sharp steep rise in the proportion of elderly citizens in the population in the next two decades.' An overview of international experience with initiatives to handle the impact of this demographic change can provide valuable insights into the process of policy research on housing the elderly.

The focus is on the various types of initiatives possible. An example of a government using the initiative may be listed. It is neither intended to present an in-depth analysis of the set of initiatives used by any one country, nor is it the goal to provide a comparative analysis between countries. Each concept is described in general terms, but the details of government programs using the concept are not provided.

This is a resource book of government initiatives grouped under descriptive functional subtitles. Intervention by all levels of government is discussed as the concept may be applicable to other levels of government, or a federal activity could contribute to the success of action taken by another level of government. One initiative may be able to address more than one policy goal.

Such an overview of international experience contributes to the development of an array of programs, which individually or together can resolve the many facets of the housing problem faced by the elderly.

It also allows modification of existing strategies in Canada and a comparison of the program mix available in Canada with the full range of possible initiatives.

3.0 GOALS OF POLICIES TO HOUSE THE ELDERLY

Most government interventions had multiple goals, but the thrust of the initiative or program often had a primary impact. In general, the following goals were set.

3.1 Even Quality

As in Canada, in many countries elderly people lived in older or deteriorated homes. Some policies are directed to providing housing to the elderly of at least established standards and to upgrading the quality of housing stock as a whole.

3.2 Universal Access

An awareness that disadvantaged groups such as the elderly did not have equal access to good housing due to economic or other reasons has led to the development of a variety of initiatives. Some of these are intended to improve the economic purchasing power of the elderly; others work by reserving or providing housing for the elderly.

3.3 Provision of Appropriate Choices

A greater understanding of the needs of the elderly has encouraged the development of a variety of housing alternatives, appropriate to their needs. Government intervention has assisted in the development, the provision, and the operation of such housing.

3.4 Improvement of Existing Mechanisms to provide Housing Assistance to the Elderly

Many governments found that the elderly were not well served by their housing programs or that their programs resulted in age-segregated housing for the elderly. Government interventions in these cases were to minimize such imperfections in existing mechanisms. The private sector was unable to produce appropriate housing for the elderly with an adequate return on investment. Elderly people were often over housed but did not want to move to small units because, for example, of their reliance on informal support systems and their familiarity with the neighborhood.

3.5 Welfare of the Elderly

Though in the vast majority of cases the needs of the elderly were dealt with within policy or program initiatives targeted to

clients characterized by requirements other than age, the recognition of their unique needs has resulted in the introduction of some specific government activity directed to reducing their housing problems and contributing to the welfare of the elderly.

4.0 GENERAL FORMS OF NATIONAL GOVERNMENT INTERVENTION

Most governments undertake several activities to house the elderly and such interventions have resulted in a plethora of program initiatives which will be discussed in a later section. National government interventions fall into the following generic categories:

4.1 Research

Given the magnitude of the demographic change and of the housing problems of the elderly, many governments gave priority to research programs concerned with housing for the elderly. Such research programs encompass national data gathering for planning purposes, design studies on house forms, materials and construction techniques, policy research on program strategies, and assistance to other levels of government. The ability to collect data on a variety of topics nationally, to produce comparative information and to engage in outreach activities on a national scale has set apart research at the national level.

4.2 Information Dissemination

National governments have also played a major role in stimulating debate, in encouraging innovative solutions and in information exchange by packaging research and design information for specific audiences such as professionals, other levels of government and the consumer. National governments have also participated in international organizations dealing with the elderly to benefit from international developments in the field.

4.3 Legislation and Regulations

National governments have introduced legislation that allowed them to tackle the housing problems of the elderly by age targeting and by creating conditions for programs that favour the participation of the elderly. Regulations have been used as a tool to set eligibility criteria that generally favour the elderly or solely serve them. Regulations and standards have also been applied to develop housing stock that can be used by the elderly over an extended period of time without modification. (For example, by requiring wider corridors in residences and elevators in 3 or 4 storey buildings using federal assistance.)

4.4 Enabling Legislation

Governments have passed enabling legislation to allow action by other levels of government or the private sector to increase the housing available to the elderly. Enabling legislation allowed lower levels of government to float tax free bonds to raise funds to house the elderly. Municipalities were able to enact zoning changes that increased housing alternatives in existing neighbourhoods.

Legislation allowed the development of private non-profit housing co-operatives or societies and allowed financial institutions to develop financial instruments that could assist the elderly.

4.5 Government Program Implementation

Action falls into two major classes: (1) A national government engaged in activities that resulted in increased housing for the elderly, or improved access to housing by the elderly. These programs, available nationally, may provide housing loans, tax incentives, or subsidies to housing producers, or they may assist the elderly by reserving a stock of housing for the elderly, or by providing housing subsidies to elderly clients; (2) The national government may cost share programs, or disburse funds to other levels of governments that in their turn implement programs to house the elderly within the area of their jurisdiction.

4.6 Demonstration Projects

National governments have undertaken large scale experimental demonstration projects where a concept may be tested and evaluated. If successful, the project serves as a model for application elsewhere.

5.0 FACTORS AFFECTING TYPES OF POLICY INITIATIVES

There are several factors that affect the type and extent of government intervention to house the elderly.

5.1 The Magnitude and Characteristics of the Problem

Countries with well established housing and social programs had a good foundation of housing stock and existing mechanisms for action. Mechanisms already in place were used to produce additional or special units for the elderly. The rapid increase in the elderly therefore did not cause as great a disruption as in countries that were less prepared.

The greatest pressure is on countries where the numbers of elderly are growing at a high rate. It is difficult to mobilize the housing industry to respond rapidly on a national scale. Governments are therefore responding by introducing new initiatives to provide housing themselves as well as to stimulate production by the private sector.

Where the proportion of elderly has stabilized, initiatives are intended to raise the quality of housing and to maintain appropriate housing stock to house the elderly.

5.2 Government Philosophy

The types of initiatives launched by governments are affected by guiding philosophies. These determine the extent to which governments are willing to incur high expenditures for welfare, or change the proportion of public sector housing to that provided by the private market or control the type of housing available to the elderly. For example, some countries have philosophies that determine the sponsors delivering either housing or services. Sponsors public, private non-profit or private (for profit), may be allowed to participate in some programs but not in others. Guiding philosophies also determine the extent to which a government relies on universal programs or targeted (means tested) delivery of programs. A nominal flat fee may be charged or the client may be required to pay an income related fee.

5.3 Government Hierarchies and Mandates

National governments are able to introduce nationwide programs which are delivered directly or through other levels of government. Where provincial or state governments are

responsible for housing, there may be a wide variation in the types of policy initiatives and the effectiveness of the programs across the countries. However, state or provincial governments may be able to be more responsive to local needs and conditions and be effective on the smaller scale required.

5.4 The Budget

The budget allocated to housing and to services for the elderly varies a great deal. Large budgets have to be allocated where age gives automatic entitlement to assistance. It is more usual for governments to use eligibility criteria to ensure that the neediest individuals are assisted within the budget available.

5.5 Emphasis and Approach

Some governments emphasize expensive long term facilities because the supply is inadequate in the face of unprecedented increases in the number of frail elderly. Other governments stress a balanced provision of facilities covering a range of options. Governments also vary in their approach; some provide housing and services of a standardized quality while others provide strict cash allowances, and still others a combination of cash and in-kind benefits.

6.0 PROBLEMS OF EFFECTIVE INTERVENTION

Several problems have to be overcome before effective government intervention for housing the elderly can take place. Almost every government faces the challenge of improving effectiveness.

6.1 Effective Targeting

Governments have found it difficult to develop eligibility criteria that will provide housing for those in greatest need. Criteria based on income often exclude those with high expenditures due to disabilities and those with some assets. Frequently the elderly did not participate to anticipated levels in programs lacking age-specific requirements. Where regional inequities were to be corrected, disproportional investments had to be made by national governments, leading to public criticism.

6.2 Ease of Implementation and Administrative Simplicity

Many innovative programs were hampered by the lack of local infrastructure or delivery systems. Multilateral agreements involving fiscal payments and audits further complicated implementation when several levels of government were involved. Publicly owned housing stock required considerable human resources and budgets to operate and maintain.

6.3 Effective Resource Utilization

Governments were often obliged to use all available resources to deal with the high demand for housing and services for the elderly. A careful balance between private investment, encouraged by government incentives, and government expenditures for direct intervention was required. The reduced support provided by families and the voluntary sector were not always considered in the planning process. A major problem has been the speed with which action had to be taken.

6.4 Impacts

The impacts of program mixes are not known for many years. Some positive and negative effects have resulted from government intervention. On the positive side, the addition of low cost, smaller, barrier-free units has resulted in an increase in the housing stock, which can also serve other potential clients such as young couples, singles, small non-family households, and the disabled. On the other hand, government intervention has in some cases favoured age-segregated solutions and institutional facilities.

6.5 Co-ordination

Most governments are faced with the fragmentation of services among departments of health, housing and social services. The quality of services provided under each auspice varied with the budget and the infrastructure. Inadequacies in one may seriously overload the others. Co-ordination is a serious problem. The elderly client may need to apply for each program, and deal with each organization separately.

7.0 TRENDS

It is difficult to identify clear trends in government policy to house the elderly; however, the following developments appear to be widespread.

7.1 Major Public Investment to Promote Supported-Independence

Institutional facilities have proved to be expensive and only suitable for a very small proportion of the elderly. A large majority of the elderly live independently as long as they are able. It is this group that requires some assistance (whether economic, special design, or support services) and is poorly served. Most governments have recently given priority to interventions that will develop house forms and support services that will promote supported - independence among the elderly.

7.2 Local Responsibility

Because of the need to respond quickly to varying local needs and conditions, national governments are providing local governments the means by which they can be responsible for the decision making, the implementation, and the maintenance of housing for the elderly. Funds and program guidelines, as well as supporting information and assistance for evaluation, are provided by the national governments.

7.3 Greater Regulation of Quality

Because of the opportunities for abuse in the implementation of specially designed housing and the ease with which the elderly can be victimized, regulation of housing and services for the elderly is being more strictly enforced. Inspection and licensing are common strategies. Undesirable housing forms are prevented from proliferating by withdrawal of government assistance. Sweden, for instance, has ceased to provide funding for Homes for the Aged, and those in operation will only receive funding until their residents can be housed elsewhere.

7.4 Recognition of the Rights of the Elderly

The elderly are demanding their right to make decisions regarding their own lives. Income transfer programs allow the elderly to

make independent housing decisions. A greater variety of housing alternatives are being provided to allow them to make choices. There is a movement to provide the elderly living in sheltered housing or in institutions the rights of tenants, to be treated as residents rather than as patients, to lead autonomous lives, and to determine the services that they require.

8.0 INITIATIVES AND PROGRAMS TO HOUSE THE ELDERLY, AND FACTORS CONTRIBUTING TO THEIR SUCCESS

Initiatives are presented under general descriptive categories; however, variations of a particular initiative may appear more than once, depending on the chosen objective. Though some information is available on existing and some experimental initiatives to house the elderly, often all the details are not. A single program can be designed to address several problems. Careful design of eligibility requirements and program guidelines to meet existing needs and conditions are of key importance. Therefore a full evaluation of each strategy cannot be presented. Wherever factors contributing to the success of the initiative are known, they are discussed. Despite these limitations if the concept appears to be adaptable to Canadian context, it can be identified as having potential.

8.1 Research on a National Level

Almost all national governments faced with a growing elderly population have set aside funds for large or national-scale

research on housing the elderly. Such research can be demographic (mobility patterns), economic (savings for retirement), technical (glare index of flooring surfaces), sociological (use of informal support systems), physiological (ambient conditions for thermal comfort), or psychological (housing for elderly suffering from confusion).

8.1.1 Funding of Research to be Undertaken by Non-governmental Bodies

Most western national governments fund proposals submitted by universities, social agencies, research organizations and professional groups. This is accomplished by:

- (i) the responsive approach, where priority is given to funding research on housing the elderly but specific topics are not identified;
- (ii) the directive approach, where a research program is developed, outside agencies are invited to submit competitive proposals and a component research project is carried out by the winning agency.

The first approach encourages the country-wide use of research expertise and facilities to work on a large

variety of research topics. The second is the vehicle used most often for ongoing research, particularly evaluation. Most governments use a mixture of the two. Funding may be provided by (a) the national housing agency (b) a government or quasi-government national research funding organization such as a research council (Examples: Swedish Council for Building Research; The National Institute on Aging, U.S.A.)

8.1.2 Research Program Carried Out by National Departments or Agencies

National research programs vary in the amount of co-ordination and in the size and types of research organizations responsible for them.

- (i) Some national housing organs have a program of co-ordinated research within their organization (Example, Housing Development Directorate, Department of the Environment, UK);
- (ii) Some governments have agencies that carry out technical research (Example, Centre Scientifique et Technique du Batiment, France, similar to NRC, Canada);

(iii) Some countries co-ordinate research through all interrelated ministries (housing, health, etc.) by having a central funding organization such as General Services Administration, USA to avoid overlap or replication.

Where the problem is as complex as housing the elderly there are obvious benefits resulting from co-ordination; however, the bureaucratic process involved can dilute the objectives of research and slow the publishing of results.

8.2 Information Dissemination

Government publications play a major role in information dissemination in almost every country.

8.2.1 Information Provided Directly to the Elderly Person

To ensure that elderly people are aware of all the assistance for which they are eligible, some governments enclose complete information on various sources of assistance, type of program, level of assistance available, and application procedures with the first pension cheque. This is particularly valuable where elderly people, receiving assistance automatically under

universal programs when age or retirement entitles them to such aid, are unaware that they may be eligible for further assistance.

8.2.2 Research Information

- (i) Research information may be published in the national language for distribution within the agency or within the country. Both the U.S. and Great Britain have a well established tradition of published research.

- (ii) Research documents may be selectively translated and distributed internationally. Sweden publishes "Synopsis", a journal that carries abstracts of all research funded by the Swedish Council of Building Research and provides information on availability.

Quick dissemination of research information plays a vital role in the advancement of a field. Policy research and program evaluation research are carried out primarily by government agencies and a vehicle for dissemination of such research is valuable.

8.2.3 Information on Standards, Programs and Systems for Data Collection

To ensure that a consistent level of quality of housing is available across the country most national housing agencies have a well developed information system through which standards documents and program information are distributed. Data collection forms may be printed centrally and distributed nationally.

Britain developed the "Housing Appraisal Kit" which was a housing evaluation package that could be used by local housing authorities. Data arising from its use was then comparable nationally. The U.S. has issued advisory documents on housing the elderly.

8.3 Generating Public Funds for Housing the Elderly

The high and rapid investments required for housing the elderly can be a drain on the public purse. Governments have looked for means to generate funds that can be used for housing the elderly, or that can be used for other programs releasing funds that can be then used for the elderly.

- (i) State or provincial governments were allowed to float tax free bonds (U.S.) and the proceeds were used to provide

direct or indirect loans to housing sponsors. In some cases such loans were available only for low rent housing or projects accepting clients receiving rent subsidies.

(ii) The state of New Jersey in the U.S. finances home care programs with casino revenues from Atlantic City (U.S. \$550 000, 1984, 23 projects). The state subsidy to approved housing agencies (public, non project, private) amounted to \$3.74 and the tenant contribution was based on a sliding scale geared to disposable income, to make up the per person daily cost of U.S. \$6.00 (1983).

(iii) In France, government controlled financial institutions operate a national housing fund that draws revenues from sources that include payroll tax contributions: employers with more than ten employees contribute 1% of their payroll.

8.4 Mobilizing Private Capital to House the Elderly

Private investment in housing for the elderly has traditionally been low as the risks have been high and the returns low. There are, however, some initiatives that reduce investors resistance.

8.4.1 Investment by Financial Institutions

Financial institutions that were formerly prohibited from the field (such as pension funds) are allowed to invest in mortgages. This increases the pool of mortgage money, and investment in housing for the elderly.

8.4.2 Incentives to Private Developers

Government housing agencies provide incentives such as high-loan-to-value-ratio-mortgages (Sweden), advantageous rates of interest or insurance to private developers to encourage investment in housing for the elderly.

An interesting variation in Riverside, California is the R-6 Residential Incentive zone for the purpose of constructing smaller affordable housing. Significant density increases are offered in return for a developer's compliance with a pricing formula to make smaller, lower priced homes available to consumers. The most popular option required that the average selling price of all units should not exceed 80% of the average home sales price in the market area. The review process includes negotiation of quality, and design features as well as design appropriate to the site.

8.4.3 Mortgage Backed Securities

Private investors are attracted to mortgage backed securities by protecting the investor from loss due to arrears in payment or default, and by allowing financial institutions to administer the investment. In the U.S., the federal government assumes the risk and provides the insurance coverage.

8.4.4. Equity Syndication

Equity syndication allows a syndicator or developer to sell units of equity in a project. The investor buys into a negative cash flow situation and claims tax benefits (soft costs, depreciation). By such syndication, the developer reduces his loan-to-cost ratio. In the U.S. such agreements are regulated by the Federal Securities Exchange Commission.

8.4.5 Co-ventured Housing Projects

An agency may co-venture a housing project with private investors on a shared equity or shared appreciation basis. The investor shares the risk and may gain tax benefits. The agency holds an equity position in addition to a debt position and can share in the

appreciation that may result. The state of New Jersey plans to co-venture projects in a carefully selected portfolio of housing stock and to invest the profits in housing the elderly.

8.5 Initiatives to Assist Elderly to Age in Place

In general, elderly owners with low incomes live in older homes requiring some maintenance. Most of the elderly have mortgage-free homes but they pay a high proportion of their income for property taxes and operation.

Programs to assist home-owners rely on the following strategies:

8.5.1 Tax Abatement

Many countries have tax abatement programs for the elderly. They may be:

- (i) a tax rebate which is returned to the elderly home owners, automatically or on application;
- (ii) a tax exemption whereby the elderly do not pay part or all of the tax;

- (iii) a property tax reduction, calculated according to income: the lower the income, the greater the reduction;
- (iv) property tax freezes that lock the elderly person's future taxes at a set point, or a freeze of the home assessment with the same result;
- (v) tax deferrals, which postpone payment of taxes until the death of the owner or the sale of the house, when taxes are paid from the estate or the proceeds of the sale.

These programs are shown to be effective in reducing the financial burden of home ownership, particularly for those elderly living in urban areas where the assessment of their homes has risen or where due to gentrification the property value has soared. There is some concern that tax abatement scheme may be inequitable, providing greater tax breaks to owners living in more expensive homes.

8.5.2 Initiatives to Offer Assistance for Home Repair and Maintenance

This is also a widespread initiative undertaken by all levels of government, including cities, in the form of

assistance to any low-income home owner living in a home requiring repair or only to those whose homes are in a targeted area. In some cases, the homeowner must be unable to obtain a loan from other sources. Such programs vary in scope:

- (i) Emergency repairs: A loan or small grant is offered to low-income homeowners for emergency repairs.
- (ii) Minor repairs or maintenance: A low interest loan or loan-and-grant combination is provided for minor repairs and maintenance.
- (iii) Upgrading to standards: A low interest loan or loan-and-grant combination is provided to the homeowner to upgrade the home (fire protection, plumbing, wiring) to modern standards. Services such as estimation before and inspection after the work is done may be provided free.

A variation whereby the elderly use loans from private lenders, but receive a subsidy over the period of a year or more following the repair, is also practised.

In the U.S., a two year federal demonstration project funded by the Department of Housing and Urban Development

(HUD) is being carried out in seven cities. Low income home owners are entitled to a variety of minor home repairs (plumbing, electrical work, minor roof leaks, etc.) at an annual cost of U.S. \$10. Services include an initial inspection, and an agreement with the owner on the most necessary repairs.

Elderly owners participate in such home repair programs even if they are not specifically directed to the elderly. However, evaluation shows that many elderly are unable or unwilling to involve themselves in a repair or maintenance program requiring added debt. These programs function best if they rely on cash grants and provide additional services such as professional estimates of work required, assistance with contracts and contractors and inspections of work.

8.5.3 Initiatives that Allow Modification of the Home to Accomodate Disabilities

As countries develop strategies to increase the "supported-independence" alternatives, initiatives that provide assistance for home modification are usually the first programs to be introduced. Elderly homeowners are able to age in place, relying on existing informal supports, if the design of their homes can be modified to provide for the specific needs of the elderly resident.

These initiatives usually are designed in the following ways:

- (i) Low interest loans or cash grants for accepted modifications to the home: in Sweden, such a loan is available to both owners and renters, and can also be made available to landlords.
- (ii) The costs involved in home modification may be deducted from the capital gains when the house is sold (U.S.).
- (iii) The New Zealand government provides interest free loans to the disabled for essential alterations. Repayment is made by the estate or when the house is sold.
- (iv) The costs for removing architectural barriers are deductible from personal income taxes (U.S.). In some cases, tax credits are provided for certain common modifications. E.g. New Jersey is considering a tax credit for stair elevators.

The success of these programs is greatly influenced by the availability of cash grants, and the provision of

services such as design advice and inspection. Tax benefits provide some relief to elderly persons or those with moderate incomes.

8.5.4 Subsidies for Technical Aids

Technical aids, such as raised toilet seats and amplifiers for telephones, allow the elderly to continue to live independently for an extended period of time. Such aids are provided and installed free of charge in the Scandinavian countries and in the Netherlands.

8.5.5 Subsidies for Security Systems or 'Target Hardening' Devices

Elderly residents living alone, particularly in urban areas benefit from subsidies or free materials to install security systems or 'target hardening' devices, such as double bolt locks, bars on basement windows, etc.

- (i) Some cities in the U.S. provide free police advice and materials to the elderly for target hardening.
- (ii) Under a Swedish subsidy program a targeted number of homes occupied by the elderly will be provided

with a security system. In case of emergency, the monitor will summon appropriate help.

- (iii) Under the block warden program in Britain, homes occupied by an elderly person within a specified area are provided with a security hook-up to the warden. The warden will be able to come to the resident's assistance in case of emergency.

8.5.6 Initiatives that Provide Subsidies for Operation Costs

Most initiatives, particularly in northern countries, assist with energy costs or the costs of insulation, rather than all operation costs.

Many elderly home owners live in older poorly insulated homes and energy costs are a major operating expense.

Initiatives include:

- (i) low interest loans or grants to upgrade insulation and weatherproof doors and windows. Assistance with estimates, contracts, contractors, choice of insulation, and inspection may also be provided;
- (ii) assistance with utility costs may be provided by providing heating coupons, a heating allowance

within welfare payments, and reduced rates for the elderly by means of a subsidy.

8.5.7 Initiatives Ensuring Access to Vital Services

An experimental regulation is being tested (U.S.) that prevents the cutting off of power, fuel, or telephone to an elderly household without prior notification of a social or welfare agency before service is removed. Another approach is to require longer notices to elderly residents.

8.5.8 Initiatives Encouraging Home Delivered Support Services

Elderly persons requiring support services have no other alternative but to move to an institution unless such services can be provided at home. Winston (1975) identified significant home care programs in 19 countries to help older persons to remain in their homes. Britain, the Scandinavian countries and the Netherlands have well developed home care systems that provide transportation, shopping, housekeeping, meal preparation, personal care and some nursing care at home. Support services are an essential component of housing alternatives for supported-independence and must be developed concurrently with housing units for the elderly.

The international experience with home care has shown that it is an effective means of reducing institutionalization of the elderly. However, there are a number of elements that need improvement. Ideally, the elderly person should be able to request required assistance through one entry point, rather than dealing separately with health, social and community services, each with its own assessment procedures. Home care is rarely provided seven days a week, nor is night care available. The system should be flexible and respond, where possible, to the elderly person's choice of schedule, services and hours per day so that a normal weekly routine is maintained. The key is to promote health maintenance and independence while reducing the risk of injury or poor health or other critical situations. This is only possible if long term (maybe as long as 20 years) home care providing a variety of support services is provided on a regular basis.

It has been estimated in the U.K. that between 300-400 home helpers per 100 000 households may be necessary, and this estimate would probably apply to other countries, which like the U.K. are characterized by a large old-old population (UN criterion: countries where the aged population exceeds 10% of the total population). A

minimum of 4-5 hours a week of home care is required. It has been noted in England that approximately three fourths of the clients receiving home care were over 75 years of age and that 90% had difficulty with personal mobility.

8.5.9 Protection for Renters

The Social Tenancy Law of the Federal Republic of Germany requires that the length of the period of notice be proportional to the length of tenancy. This protects older tenants who are less mobile and are likely to have lived in the same unit for many years. There is also the right of a tenant to appeal; to demand that the renter be allowed to continue renting the unit on the basis of the hardship imposed. In Dusseldorf, city regulations place the onus on the landlord to suggest alternative units that have comparative physical and financial advantages, if notice is given to old and sick tenants.

8.6 Initiatives Encouraging Equity Conversion

Many elderly own homes but have low incomes, and several programs have been launched to allow them to liquidate wealth (equity in their homes) while continuing to live in their homes. Britain,

France and other countries in Europe to a lesser extent have such plans and a few pilot programs are being tested in the U.S.

Though there are a number of variations they all have the following characteristics:

1. The plan involves a cost to have the use of the money immediately rather than the future.
2. Since some equity is used up during the lifetime, there is less left to heirs.
3. The higher the equity, the greater the potential benefit.
4. There is risk involved and some of the risk can be reduced by additional payment.

They differ on the following points:

1. Monthly payments, which may be for a fixed period of time, or for life.
2. The type of pay out can be cash or services.
3. The sponsoring agency can be public, private or a combination.
4. The type of plan may involve a lease or sale.

There are three major types:

8.6.1 The Split Equity or Home Reversion Plans

The plan involves a gradual transfer of ownership in exchange for an annuity agreement, and upon death of the homeowner the investor acquires full equity in the house. If the homeowner outlives the projected life expectancy the annuity continues till death, however, the investor acquires the home in the event of earlier death. During the lifetime, the equity position of the homeowner decreases each month by the amount of the monthly annuity plus interest on the total amount of annuity payments received to date.

8.6.2 Equity Conversion Loan Plans

This plan allows heirs to acquire full equity in the home after the death of the elderly owner. The plan is based on a loan, guaranteed by the property as security, which is repayable at a fixed time, on the death of the owner or the prior sale of the property. The owner retains equity in the home, and receives a monthly payment. On the death of the owner, the loan is repaid, and the home passes to the inheritors.

8.6.3 Special Purpose Loans

With the home used as security, the owner receives assistance during his lifetime, but not as monthly cash payments.

- i. Property tax deferrals: Many municipalities provide deferred property tax schemes which lower home operation costs for the elderly. On the death of the owner or sale of the home, the debt and interest is repaid by the estate.
- ii. Deferred payment loans: The owner is provided a major sum of money for repair or rehabilitation of the home at no or low interest. The debt is repaid when the home is sold or the owner dies.
- iii. Deferred payment for home care: In Tokyo, homeowners using their home as security, may utilize the necessary home care services, accruing an increasing debt. The costs plus interest are repaid by the estate or through the sale of the home.

There are many variations, and the success of the plan depends on a variety of factors. Most of the plans assume continued inflation. The plans do not work well

for elderly living in areas where there is little market activity or where the value of the homes are low. In some cases, additional assistance is available since the monthly payments can be low. Pure debt instruments result in payments which are considered loans rather than income and therefore the elderly person continues to be eligible for income tested benefits and does not pay taxes on the amount. Elderly people are hesitant to use the plans, as the concept is new.

Ken Scholan, an expert on home equity conversion describes several important criteria for sound equity conversion plans: "Affordable cost, insurance against equity depletion, low potential for abuse, administrative simplicity, financial flexibility and future adaptability, easy to understand, no outside interference with personal management of the home, options for equity preservation, substantial income benefits that rise over time, strong market appeal, neutral with respect to taxes and public benefits, and on going consumer choice."

8.7 Use of Home to Generate Income for the Elderly

There are two major ways in which elderly homeowners, living in homes too large for them, can generate income.

8.7.1 House Sharing

Though these arrangements have occurred informally in the past, there are now several programs (examples, Project Share, New York; Project Match, California) where the elderly are assisted to find a person to share the home without remodelling their homes. Government-funded local social agencies often arrange such matches. The sharing person can be another elderly person or a young person (such as a student) and may have a general agreement to share expenses, chores, and facilities such as the kitchen. Homeowners rate help in emergency and companionship as positive features and loss of privacy as a shortcoming. The program has potential, as the advantages may make it attractive to the elderly despite minimal addition to income.

8.7.2 Renting a Room or Part of the Home

This may or may not involve additional expenditures to create an accessory apartment, to provide a private entrance, or merely to prepare a room for rental. The elderly person protects his/her independence and privacy but takes on responsibility for managing rental accommodation. The income generated may not be sufficient to make this strategy worthwhile. There are a

few programs that provide assistance for the creation of rental property through conversion. This option may not be possible where local by-laws forbid such arrangements.

8.8 Initiatives to Increase Income Available for Housing and Related Services

Elderly renters are traditionally those who suffer poverty. There are several strategies in place to increase the income available for housing and related services, particularly for elderly renters. Most of these are based on some type of income transfer arrangement.

8.8.1 Housing Allowance as Part of Welfare Payments

Several countries provide those receiving less than a minimum income with welfare payments or a subsidy to ensure a guaranteed minimum income. This subsidy is calculated on the basis of major expenditures (adjusted for family size) of which housing is one. Based on notions of welfare, the objective is to allow expenditures for appropriate housing that leave sufficient discretionary income for expenditures on health, food, etc. Such assistance may be tax free and the individual is free to make expenditure decisions.

8.8.2 Shelter Allowance

Shelter allowances are payments to income tested individuals paying more than a fixed (25-30%, assuming that this proportion is a fair reflection of housing costs) proportion of their income on housing. The payments may pay the difference between this proportion and actual rent or a maximum rent (based on fair market rent), and it could also include costs of utilities and other costs. Housing quality or standards requirements may be imposed to avoid subsidizing substandard rental stock. To ensure that payments are spent on housing, payments may be made to landlords, or made to the tenant when a receipt for rent payment is submitted, or they may be housing vouchers that can be used as payment in government owned housing. In Denmark, even owners are paid a housing benefit, a part of which is in the form of a loan bearing interest, to be repaid at death or on sale of the premises.

There are several major problems with both housing allowances as part of welfare and shelter allowances. They do not work well in situations of tight rental markets and low vacancy rates, or in rural or remote areas where there is a shortage of housing. The housing

available may not be appropriate. They do not encourage the construction of good quality appropriate housing and they may cause a rise in rents for both recipients and non recipients. A major criticism of shelter allowances is that they may promote "market welfare" rather than "social welfare". However, this program works well in countries where the government owns large numbers of housing units.

8.8.3 Rent Supplements

Rent supplements are a form of rental assistance which pays the difference between fair market rent and 30% of the tenant's income, generally to the landlord. Rent-geared-to-income units may be found in government-owned public housing, third sector housing (co-ops and non profit housing), or privately owned stock meeting certain standards. Elderly people have to apply for such assistance. It could be designed to allow the elderly to continue to live in a unit or to find a more appropriate one, provided quality standards are met and rent maxima are not exceeded. In the U.S., under Section 8, HUD can sign a long-term (up to 30 years) annual contributions contract with a developer building new units, agreeing to pay the difference between the low income tenant's payments and the market rent. In other

countries, units may be leased for a fixed period, during which the government houses rent-geared-to-income tenants in them. The major characteristic is that generally rent supplements are tied to a unit.

This initiative works well if quality standards are enforced and if the rental market has a wide variety of units available. When this is not the case, governments have chosen to build, lease, or fund units to increase the numbers of units available to low income tenants.

8.8.4 Allowances for Home Services

These are of two types:

- (i) Some countries, recognizing that the elderly are unable to carry out routine maintenance such as snow removal and grounds maintenance, pay an allowance to allow them to purchase these services.
- (ii) Home help or home care services may be provided to the home, and the charges may be according to the person's income (Scandinavia) or may be paid from a "handicap allowance" (Sweden).

The allowances recognize the fact that housing allowances without additional subsidies for services will place a financial burden on the elderly.

8.9 Initiatives to Encourage the Development of Housing Alternatives in Existing Neighbourhoods

Because elderly people gain a great deal by aging in place and utilizing existing informal support networks, there are number of initiatives that encourage the development of housing alternatives in existing neighbourhoods. Countries that have large concentrations of the elderly in urban areas or in suburbs have developed strategies to house them in familiar neighbourhoods.

8.9.1 Changes in By-Laws and Zoning

Zoning or by-law changes that support the use of suburban land at higher densities allow the development of housing alternatives that could house the elderly, in existing neighbourhoods.

8.9.1.1 Performance Zoning

Performance zoning, in contrast to restrictive zoning, automatically permits land uses that meet

performance criteria with respect to traffic generation, site coverage, sewerage, water supply, setbacks, carrying capacity, and safety. It encourages innovative development by granting flexibility to the developer. However it requires a careful and perhaps a longer review process to assure quality.

8.9.1.2 Incentive or Bonus Zoning

Conventional zoning ordinances can be designed to encourage needed housing types, units for a particular client group, or a particular requirement. For example, developers may be allowed to build 10 - 25% more units if they build barrier-free units, 2 bedroom units for the elderly, or energy efficient units.

8.9.1.3 Lot Subdivision

Zoning changes could allow larger lots in established neighbourhoods to be split and permit additional units to be built. This can be done by zoning an area to establish smaller minimum lot sizes or by being receptive to variances on individual lots, where control can be exerted on use of the second lot.

8.9.1.4 Zoning for Infill

Special zoning that overcomes the problems of bypassed sites and encourages structures supportive of the elderly, such as multiple housing with commercial space, could result in the addition of smaller units in established neighbourhoods.

8.9.1.5 Unit Splitting

Special provisions could permit the splitting of large single family homes into two (or more) units under controlled conditions, so long as safety and building code requirements are maintained.

8.9.1.6 Special Purpose Institutionally Zoned Land

Inner city publicly owned land is zoned high density, small or low cost units and targeted to senior citizens. Such pre zoning circumvents the problem of purchasing high cost land, centrally situated near services when the need arises. This strategy may only be possible in new communities.

8.9.1.7 Accessory Apartments

This is a variation of unit splitting that permits the development of an income-producing unit. The elderly owner may move into the small unit, generating income from the larger unit. It allows extended households to live in the same house while retaining their independence.

Children may develop such a unit for elderly parents. Zoning controls illegal conversions and enforces maintenance of quality. Plainfield, New Jersey developed a model program designed to help older owners of large homes subdivide them into small apartment units. Portland, Oregon has an "add-a-rental" ordinance. Westport, Connecticut, only permits conversions when the owners are over 62 years old.

8.9.1.8 Granny Flats

Small cottages for the elderly, either movable or modular, may be located temporarily on the lot behind single family homes of relatives. This can be handled through variances under prescribed conditions. In Pennsylvania, the occupant must be a relative, 62 years or older or qualified for social security disability benefits. The unit

must be served by utilities from the existing residence. When the occupant dies or moves away, the unit must be removed. In other cases, a special permit is issued annually.

8.9.1.9 Shared Housing

Certain zoning ordinances require that a single family home be occupied by a "family" related by blood or marriage. Changes can be made to allow home sharing.

8.9.2 Accessory Apartments or Granny Annexes

Some governments provide subsidies for conversions, or for the provision of accessory apartments or granny annexes, during the rehabilitation of a large home.

Besides enjoying the income, elderly owners benefit from the security of having help close at hand. Children who develop such a unit, may rent the apartment after the death of the elderly parent.

8.9.3 Housing for the Elderly through Changed use of Existing Buildings

There are a number of vacant buildings, such as schools and industrial buildings in communities that have resulted from social or economic changes. Government subsidies encourage the re-use and conversion of these buildings to house the elderly. Subsidies may be channelled through special programs or through existing programs encouraging rehabilitation.

Private investors may be provided short-term tax incentives. Some municipalities under modified U.S. state law, are allowed to sell foreclosed properties to non-profit housing sponsors that agree to meet joint objectives, rather than to the highest bidder. The municipality shares appreciation increases. The non-profit organization pays a lower purchase price. The municipality is able to recoup some of the foregone price over the long term. It also has better control of renewal efforts, and is able to target units for seniors in selected locations.

8.9.4 'Gifted Housing'

The concept of Gifted Housing was developed by a British charity organization, Help the Aged. The idea is to use large underutilized homes for smaller units for the elderly in existing neighbourhoods, but without displacing the elderly home owners. The elderly owners donate the large home to Help the Aged which converts it to rental apartments for the elderly persons. In exchange, the person or couple can live rent-free in one of the renovated apartments for life. The elderly benefit from the availability of appropriately designed smaller units in a residential neighbourhood, and from companionship from their peer group neighbours in the home.

8.10 Initiatives to Stimulate the Construction of Housing for the Elderly by the Private Market or Third Sector

The private market has not built smaller units or barrier-free units, for rent or ownership, because there was insufficient return on the investment. A boost can be given by government incentives, particularly at present when there is a larger demand for small units for single or non-family households.

8.10.1 Incentives

8.9.10.1 Density Incentives

Through zoning ordinances developers can be encouraged to provide appropriate housing for the elderly. For instance, New Castle, New York, enacted an ordinance that provided density incentives for developers who build apartments for senior citizens. Fifty percent more units can be built for the elderly than for others.

8.10.1.2 Cash Incentives

Developers are offered grants or advantageous loans, high loan ratios, or mortgage insurance at lower rates if they construct low rent units or units for the elderly meeting specific design requirements.

In Sweden, private developers can obtain 85% loans from the Swedish National Housing Board to construct homes for the elderly. Third sector developers are provided with low interest loans. In France, Habitation Loyer

Moderée (HLM) has made mortgage loans covering 85% of construction costs at 1% interest for up to 45 years to encourage the construction of low rent housing. Rents cover loan repayments and maintenance/operation costs.

8.10.1.3 Guaranteed Occupancy

Governments guarantee occupancy of specially designed units by leasing units constructed by the private market or third sector developers. Low income elderly are housed in these units on a rent to income basis, or elderly requiring specially designed homes are referred to these units.

8.11 Initiatives Based on Government Owned Housing Stock

To ensure an adequate supply of good quality and specially designed units to house clients such as low income elderly renters with disabilities, governments have built or owned housing stock. These units are usually targeted to clients poorly served by the private housing market.

8.11.1 Public Housing of Various Types

Public housing has traditionally meant low income housing; however, in European countries governments build and operate a large number of units including specially designed units such as service flats, pensioners, apartments, and residential homes for the elderly. Swedish municipalities owned and maintained 30 000 pensioners flats, 25 000 service apartments, and 56 000 rooms in residential homes in 1981. Rents are geared to income. In the U.K., one third of the elderly (1982) live in housing operated by the "local authority" (municipality).

These are expensive investments as construction costs, operating costs, and rental subsidies are paid by the government, although costs can be shared between the various levels of government.

8.11.2 Granny Flats

The Australian government pioneered this concept. Elderly people benefited from living in close proximity to relatives, but major expenditures were involved if accessory apartments were to be built. Many zoning by-laws did not permit their construction. Owners were

not attracted to the idea of having an apartment for rent after the death of the elderly person. The Australian government overcame these problems by investing in small, appropriately designed moveable units which were rented to families for a moderate sum during the lifetime of the elderly person. The unit was temporarily placed on the lot of the living relative and connected to the utilities of the residence. It was moved elsewhere after the death of the elderly tenant.

The concept is being tried out in many countries. Since the units are small and manufactured, they are not as expensive as permanent housing forms.

8.12 Initiatives Facilitating the Move to a Smaller or More
Appropriately Designed Home

Many elderly people are loath to leave the homes where they have spent their active lives. They are more likely to accept a move within the neighbourhood. They are anxious to continue using home ownership as a savings instrument and unwilling to incur new debts. Elderly renters on fixed incomes are unable to purchase homes. Several mechanisms have been used to assist these people.

8.12.1 Initiatives Assisting Purchase

Several experimental ideas under consideration to assist elderly persons to achieve a measure of security by purchasing a small unit.

- (i) One allows higher employee contributions to pensions towards the purchase price of a small home or apartment.
- (ii) Since it costs less to house the elderly independently, home purchase is government subsidized by offering low interest mortgages. This assistance extends to the purchase of mobile homes.
- (iii) Some governments sponsor a lease-purchase program where there is a two stage intervention. Municipal development corporations or non-profit agencies and even limited dividend private corporations co-operatively or individually construct small units in a project. The units are then leased to the client whose monthly payments cover the costs (construction, operation, taxes) and a growing escrow account which

accrues toward a down payment. The government provides an "end loan" - a long term fixed rate mortgage when the down payment has been made. Middle aged clients may participate to purchase a small unit or condominium for their retirement.

(iv) Life hold estate is a means by which an elderly person pays for a small unit which in essence is a pre-paid lease, calculated using actuarial data. The cost is lower than the actual appraised value, and the lender considers potential appreciation as well. The elderly person has the use of the property for life without further payment, but all the equity is relinquished upon death. This strategy encourages owners to "buy down" or sell their home and move to a small unit.

(v) Elderly households are eligible for interest only mortgages to buy units constructed specially for the elderly. The loan is recovered when the unit is sold.

8.12.2 Condominium Conversions

Some large urban centres have existing rental units that have been converted to condominiums. Elderly people unable or unwilling to buy, move out or stay on as renters through arrangements with the new owners. Many elderly lack the money for down payments, and many are reluctant to draw on savings for investment, particularly if they rely on interest for income. The condominium concept is new to them. Assistance has been provided to the elderly (low interest loans) for purchase. (The other measures used to provide protection to elderly tenants include extended eviction notices or life tenancies with controlled rents, or rent supplements).

8.12.3 Co-ops

Government assistance to housing co-operatives solely for the elderly, or for members including the elderly, has provided them with an alternative to renting. Assistance is usually provided through low interest loans or subsidies. Some governments also provide design assistance and service packages.

8.12.4 Assistance with Moving or Moving Expenses

The process of moving is extremely difficult for the elderly. The Belgian government provides moving, transit, and installation allowances for the elderly moving from a dwelling unsuitable to their physical condition and into a suitable one.

8.12.5 Tax Advantages

Many countries, particularly the U.S., provide tax advantages to home owners. These can be the following:

- (i) Mortgage Interest Deductions: Most elderly do not benefit from this provision since they live in mortgage-free homes, but they benefit if they purchase a smaller home.
- (ii) Capital Gains Exemption: The American Internal Revenue code provides a one-time exclusion from gross income of up to \$125 000 of gain resulting from the sale of a principal residence of a taxpayer 55 years or older. This allows the elderly to benefit from the capital gain and to reinvest a proportion of the gain in a smaller home. However these are expensive provisions, and provide assistance mostly to those elderly who are relatively financially secure.

8.12.6 Moving and Resettlement Subsidies

France has housing shortages in high population centres while elderly persons continue to live in the family home. Therefore, low income elderly are provided moving and resettlement subsidies to move to a community of less than 10 000 population. The person may move into a large community if the applicant has financed construction of a smaller unit. The subsidies are paid by the city being left. The move does not affect housing subsidies that the elderly person receives.

8.12.7 Incentives to Move to a Smaller Subsidized Apartment

The City of Munich, West Germany, provides a grant of about \$3 000 in moving assistance and a small subsidized apartment if an elderly person vacates a home that could house a family. In 1980, city officials estimate that 250 such homes were vacated saving \$13 million that would have been required to build 250 family homes.

8.13 Initiatives that are Design Oriented

One of the major problems is to provide a supply of specially designed units for the elderly. A related problem is to provide such housing close to care givers, particularly family or to those providing informal support.

8.13.1 Information or Regulation for Specially Designed Homes

Almost all governments are attempting to increase the stock of homes appropriately designed for the elderly.

There are three major strategies:

- (i) Information or Advisory Documentation: Several governments issue design information or advisory documentation for both new construction and for rehabilitation of existing dwellings, and for subdivision of dwellings.
- (ii) Regulations for Programs: Assistance is provided for developers meeting specified design requirements, or additional bonuses are paid for units meeting the requirements.
- (iii) Upgrading Standards: Some countries, particularly the Scandinavian countries, are upgrading standards for all construction to ensure that all new construction will be to mobility standards, i.e. can be modified to be barrier-free without requiring major structural changes.

8.13.2 Recognition of the Needs of Families Caring for the Elderly

Countries in the eastern block and the United Kingdom encourage rental projects that provide small units adjacent to larger ones. In Russia, "composite families" (parents and children) are provided with a "flexible dwelling" where a smaller flat with an individual entrance is linked through an anteroom or corridor to the larger unit.

8.13.3 Building in Flexibility

There has been a great deal of discussion about flexibility because most families prefer single family homes, which can be expanded (and contracted). Most initiatives are in the discussion or experimental stage:

- (i) Subdividing an existing dwelling: An international study committee in Great Britain suggested that single family homes be built with a large-size family room which could be later partitioned into a bedroom, bathroom, and kitchen, forming a connected but self-contained unit.

(ii) The use of the basement: In the United States it has been recommended that basements be constructed so that requirements for living space are met (egress, daylight etc.) making it possible to transform the space into an accessory apartment.

(iii) The use of double garages: The double garage is a common feature of many suburban homes. Some American cities provide design ideas on how a double garage may be made into an accessory unit.

(vi) Industrial or modular units: Designs to permit expansion are technically possible. There are at least two American firms in the business: The Hendrick system (Edenboro, Pennsylvania) and Dillon Co. (Akron, Ohio).

8.14 Initiatives Providing Assistance to Families Caring for the Elderly

Many families care for the elderly and incur both financial and other costs. To assist such families, several initiatives have been considered.

8.14.1 Direct Payments to Families Caring for the Elderly

Some countries (e.g. Denmark) provide a "relative allowance" or pay an amount equal to that paid for foster care to families caring for the elderly. This lightens the financial burden on the family.

8.14.2 Additional Tax Exemption for the Disabled Elderly

The United States is considering two personal exemptions for each disabled elderly person, thus allowing for expenditures that might be incurred for personal or home care.

8.14.3 Services to Families Caring for the Elderly

Scandinavian countries automatically provide respite care in appropriate institutions to families caring for the elderly, so that families with children are able to take vacations. Families are also given assistance such as transportation to bring elderly members to day care centres.

8.15 Initiatives Encouraging the Use of Private Accommodation to House the Elderly

In many countries, elderly people have often resorted to private accommodation, such as boarding houses, and hotels, to find rental accommodation that also provides meals and housekeeping services. Governments in the U.S. and Europe have tried to mobilize such accommodation and include them in programs for the elderly.

8.15.1 Adult Foster Care (U.S.), Board and Care Homes (UK), or Domiciliary Care

Definitions and activities vary to a great extent. However, they are primarily single-family households caring for no more than four non-relative elderly people living in the household as paying residents. The foster care concept has advantages over boarding homes as elderly are treated as family members living in a home-like atmosphere. In addition to meals and housekeeping, and some personal care services, the elderly person benefits from having his emotional and unpredictable needs met. Governments have provided some financial support, inspection to ensure that buildings conform to standards, and licensing.

8.15.2 Hostels or Hotels

Hostels, hotels, or homes for the aged have received some attention lately. Elderly people have used housing and support service allowances to live in rooms in facilities that provide meals, housekeeping services, and some security. Some government agencies license such facilities (homes for the aged) and others provide inspection services along with some support services. There is a concern for the uneven quality of accommodation, such as poor sanitation, safety and code violations, inadequate diet. However, the destruction of such units can cause great disruption to present residents.

8.16 Initiatives Providing Shelter and Care Packages to the Elderly for Supported Independence

There are several government supported initiatives to encourage alternatives that provide both housing and support services to the elderly. There are an estimated 20%-30% of the elderly population that could live independently only if provided with some support.

8.16.1 Share-a-Home/Group homes

The fact that groups of elderly are able to negotiate housing and support services at advantageous rates has led to the development of share-a-home groups, group homes or communes. Elderly groups have been able to use government assistance programs to advantage, because they are run by non-profit organizations eligible for loans and tax benefits. They purchase or build homes or rehabilitate buildings to house small groups and hire or arrange for help to shop, cook and provide services such as meals. The original share-a-home was started in the U.S. by J. Gillies in 1969 when a group of 20 elderly people jointly leased a 27 room house. There were no initiation/membership fees or contracts but expenses were shared and decisions were made jointly. The organization served as a surrogate family, and has attracted a number of single elderly persons.

In other variations, there is sometimes an exchange of services, or a sharing of responsibilities. In inter-generational homes, this is a common feature. A Swedish commune describes itself as a place where one "cares and is cared for".

8.16.2 Community Housing, Satellite Housing, Block Wardens

This form grew in response to the need for housing in the neighborhood with support services that allowed elderly persons to maintain their autonomy and independence. In the UK and in Sweden, blocks or neighbourhoods with an aging population are provided with a block warden or superintendent, and the homes are provided with a security hook-up to a central point where the block warden lived. The warden deals with unexpected situations, and arranges for services for the people in his/her care. Financial assistance is available for the security hook-up and for the block warden. The Irish government gives capital grants per unit to charitable bodies that provide housing for the elderly including payments for a "welfare provider" or caretaker. In other situations, elderly people who have made "reservations" in nursing homes, but were living in their own homes near such a facility, were maintained in their homes by means of home delivered support services from the nursing home, until space becomes available. Government assistance is provided to such "satellite home" programs. In Sweden, the expenses are cost shared (Federal government contributes 35%).

In the U.S. the Philadelphia Geriatric Centre purchased nine single family homes, and rehabilitated them (with U.S. Section 236 funding) into several efficiency apartments. Low income elderly receiving rent supplements were housed, and provided with "back up services" from the centre. Rents included maintenance and janitorial services, and a "hot line" to the centre. Residents could use the centre for social and recreational activities, but were expected to live independently. Meal services and light housekeeping could be purchased from the centre.

In France, the Secretary of State for Housing encouraged (1975) (Habitation Loyer Moderée) (HLM) to buy and renovate existing housing for "foyers-soleil" which are provided with support services from a service centre and made available to renters (rent assistance available).

Certainly, this type of arrangement, utilizing existing housing and support service facilities, has potential, but it is a new concept. Zoning in communities has been an obstacle.

8.16.3 Sheltered Housing, Service Flats

Sheltered housing is characterized by generally independent self-contained rental units designed especially for the elderly, grouped around community facilities and supervised by a manager. All circulation areas are enclosed and there may be an emergency alarm system. Some support services may be automatically provided or the resident may have the right to a number of services that can be consumed according to need up to a specified limit (cost or time).

European governments have found these the ideal housing alternative for supported independence. In Sweden they are built and operated by municipalities with central cost sharing. In other countries they are operated by non-profit organizations but construction is subsidized by the government. There is good control over quality of accommodation, design requirements, rents and co-ordination of services, which are difficult to control in other situations.

The Netherlands, for instance, has 15% of its elderly population living in such housing and hopes to raise the proportion to 25% by the end of 1985. France incorporates such sheltered units called "beguinage" in

one and two storey homes in existing neighbourhoods, as well as provides logement foyers which are larger, and have a full array of services.

There is a great variety in the range and quality of services available in these sheltered homes. The availability of such services in the community is a critical factor. Though it cost less than nursing environments, sheltered units are expensive because of the service component. The degree to which sheltered housing can be relied upon to house the elderly is still not clear. The elderly are reluctant to move into service flats until some serious condition forces such a move, and living environment. Such housing also delays entry into nursing homes with the result that older frail, elderly with more chronic illnesses occupy them, making nursing homes still more expensive.

8.16.4 Congregate Housing

This is an American term, which the Department of Health, Education and Welfare defines as "an independent group living environment that offers the elderly who are functionally impaired or socially deprived, but otherwise in good health, the residential accommodations and supporting services they need to maintain or return to a

semi-independent life style and prevent premature or unnecessary institutionalization as they grow older". This general definition can include groups of any size, but is generally a project (rather than scattered housing in the community) that offers a minimum service package that includes meals served in a common dining room, plus one or more services such as medical or nursing care, personal care, or housekeeping in the project. In the U.S., both assisted and unassisted units are available. Other countries such as Sweden call these residential homes for the elderly. Another related form is the low-support nursing home or home for the aged. Because of the high demand, governments have provided assistance through existing programs.

8.16.5 Formal Service Exchanges or Rent Rebates for Service

These programs grew out of evolving situations where support services had to be delivered to the elderly when required. In Hungary, and other Eastern European countries, young low income couples are housed adjacent to elderly tenants in small apartments. In exchange for reduced rent, the young couple signs an agreement ("support contract") with the local government to provide services and care for the elderly. The municipality regularly inspects and verifies the service provided. In

areas in eastern block countries where apartments are scarce, services are provided by the couple on the understanding that the apartment will pass to the young couple. Another variation is where a sub-tenant rents a room and signs an agreement to provide some services (breakfast and the evening meal, washing) for a reduction in rent.

8.16.6 Multilevel Care Facilities

Owing to the intense demand for housing with support services, both private and government enterprise embarked on multilevel care institutions. The advantage was that the elderly person will move only once, and then will be moved only within the facility according to the level and type of care required. However, several problems emerged and the concept is not always favourably evaluated. Elderly people were unhappy with the large scale, and the facilities were extremely expensive. Extremely old residents requiring higher levels of care predominated and able elderly people were not attracted to these facilities. In the U.S. such "life care communities" house at least 100 000 elderly persons, and according to the U.S. Senate Special Committee on Aging, generates annual revenues of over \$1 billion dollars (1984).

8.16.7 Retirement Communities

Retirement communities only imperfectly fall into this category. They are aggregations of housing units (trailer parks, hotels, multiple housing projects) planned for healthy older people, most of whom are retired. It usually includes at least one commonly shared non-residential facility or service. Often there is an emphasis on leisure activities, but peer group support is inherent. They are also able to negotiate for services to the community. Residents are required to move elsewhere if they cannot live independently.

There are a few that are managed by public agencies, but the majority are either private or public non-profit organizations. In the United states, retirement communities are eligible for loans under government programs.

8.16.8 Nursing Homes

Low level care or residential nursing homes provide accommodation and a package of services to residents. Rental subsidies may be provided. Such nursing homes may be managed by private, public, or non-profit corporations.

As these are expensive to build and operate, most national governments provide assistance; however, the source of funding may be from a ministry of health, ministry of housing, or agency of aging. Nursing homes have had many problems: aging resident populations requiring high levels of care; inadequate financial support; high maintenance costs; poor quality of service, etc. However, they play an important role in the continuum of care available to the elderly.

8.17 Initiatives Encouraging Co-ordination of Housing and Support Services

Co-ordination has emerged as a major problem because several government departments are involved, each with a different mandate, empowered under various laws, and with access to different budgets. To overcome this problem, some new initiatives are being tried.

8.17.1 Co-ordinating Agencies or Councils

Co-ordinating agencies are being established, with government funding, that can provide the lacking co-ordination required as well as the planning for local needs. For example, state agencies with explicit responsibilities for aging concerns were established in the U.S. under the Older Americans Act. These agencies

can also refer elderly to vacant units, process or recommend needy clients for programs, assist with applications for funds to different sources for housing and social services assistance. Little information is available on their effectiveness.

8.17.2 Streamlining of Social Service Delivery

On evaluation, it became clear that the majority of the elderly require assistance with meals and housekeeping services, which are similar to those required by a variety of other agencies serving other client groups. Small municipalities, particularly in Sweden, have built service and care centres that serve as a nucleus for a variety of clients who live in the community. Rather than each facility or group home investing in expensive food service facilities (which have to be inspected) the food for group homes, hospitals, schools, meals on wheels, etc., is prepared and dispatched from a central kitchen. Health care is provided on an out-patient basis to all clients at the centre, but mobile clinics and home nursing are also available. This eliminates a number of co-ordination problems and results in some economies of scale.

8.17.3 Geriatric Well Clinics

There are modelled on the well baby clinics in the community which stress health promotion and prevention of potentially risky health situations. An unattended minor problem experienced by the elderly person often developed into a crisis situation. In such well clinics, elderly persons are screened for potential health and social problems and the required support or health service are immediately co-ordinated to forestall further deterioration.

8.18 Standards and Guidelines

Standards have been the main regulatory mechanism used for enforcing quality. But now their potential for developing appropriate design for housing the elderly is being recognized. Two approaches, singly or in combination, are being taken.

8.18.1 Standards for Housing for the Elderly

As technical and research data become available, standards are being specifically developed for housing the elderly. These are then used as requirements for programs that encourage the provision of housing for this group.

8.18.2 Accommodating the Need of the Elderly in the National Housing Code

Rather than providing housing stock exclusively for the use of the elderly, modifications to the housing codes result in housing that can accommodate a wide variety of clients, including the elderly with or without minor modifications. This approach minimizes the expenditure for modifications, particularly in new housing.

8.19 Special Initiatives to Improve Housing and Support Services for the Elderly

Because the elderly are at present a large vulnerable group some special initiatives have been put in place to specially address their needs.

8.19.1 Special Legislation Favouring the Elderly

The United States has passed the Older Americans Act (Reauthorized 1978) which allocates U.S. \$900 million (1983) to provide services to older people. The Housing and Community Development Act and the Older Americans Act together encourage the provision of housing and support services. Since state agencies plan and administer these funds, local needs can be met. Matching federal grants are provided through the Administration on Aging for a wide range of services for persons 60 years and older.

8.19.2 The Provision of Federal Matching Funds to Other Levels of government to Accomplish Legislated National Goals Regarding the Elderly

This type of program can result in action toward legislated national goals while allowing lower level governments considerable discretion in determining how the funds will be spent. An example was the matching federal funds provided to the states in the U.S. under The Title XX (Department of Health and Human Services) program which had as one of its goals "fostering self sufficiency and preventing inappropriate institutionalization". Though elderly were only one of the client groups served, many states introduced programs that assisted them.

8.19.3 Setting Priorities and Reserving Allocations for the Elderly

Because the elderly are a large group with critical housing needs, national governments have taken extraordinary steps to deal with its housing requirements. The elderly are assigned a high priority and national governments are receptive to proposals to deliver housing for the elderly. Indeed, they may actively encourage proposals. They may also allocate budgets or units specially for the elderly, ensuring that targets in national plans are achieved.

In Ireland, local government have attempted to comply with a national government directive that no less than 10% of overall housing output by "local authorities" (municipalities) be special housing for the elderly (1982). France has required builders of projects with more than 300 units to allocate to the elderly at least 20% of the units, by law (1983) in exchange for low interest loans. This has resulted in the addition of 40 000 units for the elderly.

9.0 INITIATIVES THAT MAY BE EXPLORED FURTHER FOR POSSIBLE APPLICATION IN CANADA

In a companion report entitled "Inventory of Programs in Canada for Housing the Elderly Living Independently", the full range of housing related programs available at the federal, provincial and municipal levels in Canada were examined. Several initiatives presented in Section 8 are used in Canada to varying extents by the different levels of government. There are however concepts and ideas that may complement existing initiatives or improve delivery of housing to the elderly.

Some of the key considerations in identifying initiatives that have potential in the Canadian context are presented below.

1. Potential for providing affordable, appropriate housing:

Initiatives that increase the availability of affordable housing or

improve the quality or the appropriateness of the design of the unit are valuable given the problems experienced by the elderly in Canada.

2. Potential for improving the range of housing choices: Initiatives must be sought that will increase the variety and number of options, or those that will complete the range of housing required to house the elderly. Canada has few housing options for supported independence at present.

3. Potential for using and adapting housing stock:

At present, new housing construction adds a very small proportion to existing housing stock, which will serve the population well into the next century. It will thus require adaptation to bring it up to standards and to meet the needs of the changing population.

4. The ability to use an initiative in the Canadian government context:

Each level within the Canadian government hierarchy has its own jurisdiction and responsibility for housing. While each level can act unilaterally to introduce some initiatives, multi level co-operation is critical to the success of others.

5. Potential for using capital and resources from government and non-government sources:

Because of the high expenditures involved, and the financial restraints at all levels of government, the cost of providing

housing for the elderly must be shared by all levels of government as well as by the private and third sector.

In the following table, a brief and cursory examination identifies the key considerations that could be met by each initiative. This is a preliminary step to glean ideas from international experience that may be explored further for possible application in Canada.

In a following paper on Shelter and Policy Options to House the Elderly, the problems existing in Canada will be critically examined and the initiatives that could address them will be studied further. Refinements to existing programs, or the development of a concept to specifically deal with an existing condition will also be attempted.

INTERNATIONAL MODELS OF POLICY INITIATIVES AND PROGRAMS TO HOUSE THE ELDERLY		KEY CONSIDERATIONS				
		AFFORDABILITY AND QUALITY HOUSING	OPTIONS FOR INCREASING RANGE OF CHOICES	OPTIONS USING EXISTING HOUSING STOCK	SUITABLE FOR CANADIAN GOVERNMENT CONTEXT -	COST SHARING BETWEEN LEVELS OF GOV'T AND PRIVATE SECTOR
8.1	Research at National Level					
3.1.1	Funding non government bodies		X	X	X	X
8.1.2	Research program carried out by federal departments or agencies		X	X	X	
8.2	Information Dissemination					
8.2.1	Information provided directly to the elderly person		X		X	
8.2.2	Research information		X	X	X	
8.2.2	Information on standards, programs and systems for data collection	X	X	X	X	
8.3	Generating Funds for Housing the Elderly		X		X	X
8.4	Mobilizing private capital to house the elderly					
8.4.1	Investment by financial institutions	X	X	X	X	X
8.4.2	Incentives to private developers	X	X			X
8.4.3	Mortgage backed securities	X	X		X	X
8.4.4	Equity syndication	X	X			X
8.4.5	Co-ventured housing projects	X	X		X	X

INTERNATIONAL MODELS OF POLICY INITIATIVES AND PROGRAMS TO HOUSE THE ELDERLY	KEY CONSIDERATIONS				
	AFFORDA- BILITY AND QUALITY HOUSING	OPTIONS FOR INCREASING RANGE OF CHOICES	OPTIONS USING EXISTING HOUSING STOCK	SUITABLE FOR CANADIAN GOVERNMENT CONTEXT	COST SHARING BETWEEN LEVELS OF GOV'T AND PRIVATE SECTOR
8.5 Initiatives to Assist the Elderly to Age in Place					
8.5.1 Tax abatement		X	X	X	
8.5.2 Assistance of home repair and maintenance	X		X	X	X
8.5.3 Modification of the home to accommodate disabilities	X	X	X	X	X
8.5.4 Subsidies for technical aids	X	X	X	X	X
8.5.5 Subsidies for security systems and target hardening	X	X	X	X	X
8.5.6 Subsidies for operation costs	X	X	X	X	
8.5.7 Access to vital services	X	X	X	X	
8.5.8 Home delivered support services	X	X	X	X	X
8.5.9 Protection for renters	X	X	X	X	
8.6 Initiatives Encouraging Equity Conversion					
8.6.1 Split equity or home reversion plans	X		X		
8.6.2 Equity conversion loan plans	X		X		
8.6.3 Special purpose loans	X	X	X		

INTERNATIONAL MODELS OF POLICY INITIATIVES AND PROGRAMS TO HOUSE THE ELDERLY	KEY CONSIDERATIONS				
	AFFORDA- BILITY AND QUALITY HOUSING	OPTIONS FOR INCREASING RANGE OF CHOICES	OPTIONS USING EXISTING HOUSING STOCK	SUITABLE FOR CANADIAN GOVERNMENT CONTEXT	COST SHARING BETWEEN LEVELS OF GOV'T AND PRIVATE SECTOR
8.7 Use of Home to Generate Income for the Elderly					
8.7.1 Home sharing	X	X	X		
8.7.2 Renting a room or part of the home	X		X	X	
8.8 Initiatives to Increase Income Available for Housing & Related Services					
8.8.1 Housing allowance as part of welfare payments	X			X	X
8.8.2 Shelter allowances	X		X	X	X
8.8.3 Rent supplements	X		X	X	X
8.8.4 Allowances for home services	X	X	X	X	X
8.9 Initiatives to Encourage the Development of Housing Alternatives in Existing Neighbourhoods					
8.9.1 Changes in by-laws and zoning		X	X	X	
8.9.2 Accessory apartments/granny annexes	X	X	X	X	X
8.9.3 Changed use of existing buildings	X		X	X	X
8.9.4 'Gifted Housing'	X	X	X		X
8.10 Initiatives to Stimulate the Construction of Housing for the Elderly by the Private Market or the Third Sector					
8.10.1 Incentives		X		X	X

INTERNATIONAL MODELS OF POLICY INITIATIVES AND PROGRAMS TO HOUSE THE ELDERLY	KEY CONSIDERATIONS				
	AFFORDA- BILITY AND QUALITY HOUSING	OPTIONS FOR INCREASING RANGE OF CHOICES	OPTIONS USING EXISTING HOUSING STOCK	SUITABLE FOR CANADIAN GOVERNMENT CONTEXT	COST SHARING BETWEEN LEVELS OF GOV'T AND PRIVATE SECTOR
8.11 Initiatives based on Government Owned Stock					
8.11.1 Public housing of various types	X	X		X	X
8.11.2 Granny flats	X	X			X
8.12 Initiatives Facilitating the Move to a Smaller or More Appropriately Designed Home					
8.12.1 Initiatives assisting purchase	X			X	X
8.12.2 Condominium conversions	X			X	X
8.12.3 Co-ops	X			X	X
8.12.4 Assistance with moving or moving expenses	X				X
8.12.5 Tax advantages	X			X	
8.12.6 Moving and resettlement subsidies	X	X		X	
8.12.7 Incentives to move to smaller subsidized apartments	X	X		X	

INTERNATIONAL MODELS OF POLICY INITIATIVES AND PROGRAMS TO HOUSE THE ELDERLY	KEY CONSIDERATIONS				
	AFFORDA- BILITY AND QUALITY HOUSING	OPTIONS FOR INCREASING RANGE OF CHOICES	OPTIONS USING EXISTING HOUSING STOCK	SUITABLE FOR CANADIAN GOVERNMENT CONTEXT	COST SHARING BETWEEN LEVELS OF GOV'T AND PRIVATE SECTOR
8.13 Initiatives that are Design Oriented					
8.13.1 Information on regulation for specially designed homes	X	X		X	X
8.13.2 Recognition of the needs of families caring for the elderly		X		X	
8.13.3 Building in flexibility		X			
8.14 Initiatives Providing Assistance to Families Caring from the Elderly					
8.14.1 "Relative Allowance"	X	X	X	X	X
8.14.2 Tax benefits	X	X		X	
8.14.3 Services to families caring for the elderly		X			X
8.15 Initiatives Encouraging the Use of private Accommodation for the Elderly					
8.15.1 Adult foster care	X	X	X	X	X
8.15.2 Hostels or hotels	X	X	X	X	

INTERNATIONAL MODELS OF POLICY INITIATIVES AND PROGRAMS TO HOUSE THE ELDERLY	KEY CONSIDERATIONS				
	AFFORDA- BILITY AND QUALITY HOUSING	OPTIONS FOR INCREASING RANGE OF CHOICES	OPTIONS USING EXISTING HOUSING STOCK	SUITABLE FOR CANADIAN GOVERNMENT CONTEXT	COST SHARING BETWEEN LEVELS OF GOV'T AND PRIVATE SECTOR
8.16 Initiatives Providing Shelter and Care Packages for Supported Independence					
8.16.1 Share a home/group home	X	X	X	X	X
8.16.2 Community housing/block wardens	X	X	X	X	X
8.16.3 Congregate housing	X	X		X	X
8.16.4 Formal service exchange or rent rebate for services		X			
8.16.5 Multilevel care facilities		X		X	X
8.16.6 Retirement communities		X		X	
8.16.7 Nursing homes	X	X		X	X
8.17 Initiatives Encouraging Co-ordination of Housing and Support Services					
8.17.1 Co-ordinating agencies or councils		X		X	X
8.17.2 Streamlining social services delivery		X		X	
8.17.3 Geriatric well clinics		X		X	X
8.18 Standards and Guidelines					
8.18.1 Standards for housing the elderly	X	X	X	X	
8.18.2 Accommodating the needs of the elderly in the National Housing Code	X	X		X	

INTERNATIONAL MODELS OF POLICY INITIATIVES AND PROGRAMS TO HOUSE THE ELDERLY	KEY CONSIDERATIONS				
	AFFORDA- BILITY AND QUALITY HOUSING	OPTIONS FOR INCREASING RANGE OF CHOICES	OPTIONS USING EXISTING HOUSING STOCK	SUITABLE FOR CANADIAN GOVERNMENT CONTEXT	COST SHARING BETWEEN LEVELS OF GOV'T AND PRIVATE SECTOR
8.19 Special Initiatives to Improve Housing and Support Services for the Elderly					
8.19.1 Special legislation favouring the elderly	X			X	
8.19.2 The provision of federal matching funds to other levels of government to accomplish legislated national goals		X		X	X
8.18.3 Setting priorities and reserving allocations for the elderly	X			X	

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