

The Town of Grand Valley  
Economic Development Committee Strategic Plan  
Aging in Place Research Report

Prepared by: The Aging in Place Committee  
May 2016

# Contents

- Executive Summary..... 3
- Introduction ..... 6
- Process ..... 7
- Findings ..... 8
- Recommendations ..... 13
- Implementation ..... 14
- Summary ..... 16
- Appendix A – Committee Members ..... 17
- Appendix B – Senior Living Options ..... 18
- Appendix C – Builders and Owners Report..... 27
- Appendix D – Financial Models..... 32
- Appendix E – Survey Questions ..... 37
- Appendix F – Survey Results ..... 41
- Appendix G – Senior Facilities General Information..... 51
  - Legislation and Regulations ..... 52
- Appendix H – Grant Sub-committee Report ..... 53
  - 2016 Budget Infrastructure spending..... 53
- Appendix I – Age-Friendly Communities..... 54
  - Age-Friendly Community Planning Outreach Initiative ..... 54

## Executive Summary

The Economic Development Committee (EDC) in the spring of 2014 began working on a long term strategic plan for the Town of Grand Valley. On May 28 2015 a town hall meeting was held with a number of residents signing up for the Senior Residence Committee (Aging in Place Committee).

The aging of the population will have significant implications for the municipality and for the economy as a whole. Ensuring the wellbeing of seniors will be a challenge, as the age composition of the population changes. Housing ranks high among the factors which influence wellbeing, thus the availability of suitable accommodation to meet the needs of an aging population is a central issue for policy and planning in all sectors. According to the 2011 census records it has been estimated that twenty three per cent of the Canadian population will be seniors by 2030. As per the same census, the population in the Town of Grand Valley for those fifty five and over had already reached 23% of the total population. Presently in the Town of Grand Valley there are limited senior services/programs. With senior facilities and services, employment would be created allowing people to work locally.

The Aging in Place Committee goal was to gain knowledge on what it would take to build retirement facilities, what kind of facilities the town required, possible costs, possible contractors and/or operators and make recommendations to EDC/Council.

The committee divided into groups of 2-3 people to research types of facilities, builder/operators, financial models, government grants, possible locations and to develop a survey of senior requirements in this municipality. These reports were brought back to the committee at each meeting. The community was updated at a town hall meeting on January 28<sup>th</sup>, 2016.

### Types of Facilities

Upon researching various housing options the committee members found that there are a broad range of housing options. In Ontario there are four main types for seniors – Retirement Homes, Long Term Care Homes, Supportive Housing and Senior Apartments. These each come with their own set of regulations and level of care. The consensus of the respondents of our survey are looking for moderate costing of apartments which would be in keeping with the rentals in this area. The Long Term Care Homes were not researched at this time as they are authorized and regulated by the Province of Ontario.

### Builders/Operators

This committee developed an operators list from within the surrounding communities which contained a brief description of their facility and the services provided. Many owners/operators are international businesses with only a few remaining as family owned businesses. Local owners/operators are willing to discuss the possibility of building facilities in our community.

## Financial Models

This committee researched the different financial models available

- Co-operative Housing
- Condominium
- Life Lease
- Rental
  - a) For Profit rental
  - b) Non Profit Rental
  - c) Subsidized Rental

The committee was looking at both affordable and accessible types of senior housing. A comparison was developed with the pros and cons of four types of housing – co-op housing, condominium, life lease and rental along with the risk factor incurred with each as it relates to tenant versus owner. The co-op housing and rental models had the highest risk to the owner while the condominium and life lease models had the highest risk to the tenant.

## Government Grants

The findings of this committee were that grants are available from various levels of government and from the private sector. There did not appear to be money available from the government at this time but you need to wait for the New Year budget announcements which come early each year. Municipal council and County council need to lobby and have a specific plan ready to pursue if money is allotted. Most government grants only cover a portion of the project so council needs to have a plan to cover the remaining costs.

## Location

In our search the committee looked at sites which were situated within the present urban area of Grand Valley and also those situated just outside. These sites were a combination of municipally owned property and privately owned sites which were not necessarily for sale at this time. A general consensus was that it would be preferred to have all senior housing in close proximity to businesses, services and programs.

## Survey

The survey committee put together a survey for this project. It was completed by residents age fifty five and over. The response rate was 20% with a margin of error of +/- 6.5 confidence level in 19 out of 20 times. The age distribution of the survey respondents was relatively evenly distributed among the six age categories with a slight peak in respondents between the ages of 65-74 years of age and 71% of respondents have lived in Grand Valley for over twenty five years. There was an overwhelming response from 82% of the participants that the current housing in Grand Valley does not meet the needs of seniors.

The Aging in Place Committee therefore makes the following recommendations:

- The Council of the Town of Grand Valley needs to approach the County of Dufferin and stress the need for them to build a new up to date and accessible facility in this part of the county.
- Town Council in partnership with the EDC, needs to work and pursue many government partners, developers and builders to encourage their interest in the development of senior facilities in our community.
- Council needs to ensure that their zoning bylaws are such that they encourage developers to consider senior housing as an option.
- *Phase one* - senior affordable apartments as rental units provide a lower risk to the senior tenant. This could also possibly include other services geared to the senior population making the building more economical to the builder/owner to build. Other services such as senior's community room for exercises, cards, health services etc. could be included in the complex.
- *Phase two* – single or townhouse bungalows either owned or rented with small square footage to be more affordable for the senior downsizing. These should also incorporate accessibility standards thus accommodating seniors to stay within their own home when mobility issues may arise. This was strongly documented in our survey.
- *Phase three* – a senior's residence would provide extra assisted living when seniors no longer can or wish to live on their own and are looking or needing some services to be provided. A senior's residence would allow seniors to remain close to family and friends in their own community. This type of facility would also offer numerous job opportunities to the community.
- *Phase two and Phase three* – these could be implemented in reverse order based on factors that could become more apparent at the time of realization.
- The Aging in Place committee continue to provide community input to and work with EDC and town council according to their research.

## Introduction

“In the spring of 2014 the Economic Development Committee (EDC) began the process of working on a long-term strategic plan to create long-term economic benefits for the Town of Grand Valley. The core tenets of the draft plan are the following:

1. The plan needs to be based on the community input and research to ensure a community approach
2. The plan needs to be based on mid-term (1-3 years) and long-term (3-5 years) goals; and
3. The execution of the plan needs to be based on community commitment and engagement.
4. The execution of the plan needs the formal and financial support of the Town’s council.”

The Senior Residence Committee was named as a key pillar of the strategic plan. On May 28, 2015, 94 people signed up to join 7 research committees at a Town Hall. A total of 26 people signed up for this committee. This demonstrates strong local interest.

The following are the objectives given for the Retirement Residence Committee:

- a. “Undertake a research project to explore the creation of a retirement residence.
- b. Develop an expert level of knowledge within a committee on what it would take to build a retirement home in our town. What are the guidelines, what are possible plans, what are the costs, what is the business case, who are possible contractors and/or operators, what are the local requirements, could local investments be possible etc.”

On September 16, 2015, the first meeting of the “Seniors Residence” Committee was held. The group was renamed the Senior Housing Committee. Our mandate is “to research independent and assisted/supportive living facilities for seniors in the Grand Valley area”. A convener and recording secretary were established. Representatives from Grand Valley Council and the EDC were also named. David Reimer would also be working with us. See Appendix A for a list of committee members.

Since September we have met monthly to research types and models of senior facilities. At three of those meetings we have also had guest speakers, with applicable expertise. Grand Valley Town Council has committed to pay for the help of an architect to guide us as we look at possible structures and costing. The survey and analyzed results are now complete.

At an EDC update given at a Town Hall on January 28, 2016 this committee was referred to as the “Aging in Place” committee. As we research many possibilities our mandate has not changed.

## Process

The following process was used to gather information and make the recommendations found in this report:

1. Types of facilities - research all the different types of housing & facilities there are in existence for senior living to increase our knowledge of each type & to learn more about the building of, financing of & operation of each.
2. Builder operators - to research different builder/ operators that operate in the area & could possibly be interested in building in Grand Valley.
3. Financial models - to document and compare the different financial risk associated with the different models.
4. Government grants - to check on government grants that might be available, what level of government would be responsible for different types of buildings.
5. Locations - make a list of several different locations within & around the village of Grand Valley that might be suitable or desirable for a senior housing development.
6. Survey - A survey should be undertaken to demonstrate the need for increased senior housing in Grand Valley. It was decided that this survey should be targeted to those in the Grand Valley and surrounding area at present age 55 years or older. The goal was to have 270 surveys returned. The survey analysis and the results submitted are part of the research project.

In order to ensure good document management and retention, a central document repository was established using Drop Box.

## Findings

The Aging in Place Committee has been divided into sub-groups, with each sub-group focusing on a particular aspect of an Aging in Place facility for Grand Valley. The findings of the Committee are therefore divided into the findings of each sub-group. The areas of research for each sub-group of the Aging in Place Committee were as follows:

1. Type of Facility
2. Builders/Operators
3. Financial Models
4. Government Grants
5. Location
6. Survey

### 1. Type of Facility Findings

This sub-group was charged with researching various housing options for seniors.

When seniors decide they do not want the responsibility of the day to day up-keep of detached homes or are unable to afford the rising costs of homeownership they may seek alternative housing forms. Policy makers, planners and builders need to ensure there are opportunities in the housing market to meet this growing demand. Housing needs to be accessible and flexible to adapt to senior's changing needs as they age. A broad range of housing options suitable to seniors is important to give choice to seniors and to allow them to remain in the community and not seek alternative housing elsewhere.

However, this broad range of housing comes with many different labels, options and prices which are confusing to many seniors and many are not available to the senior due to financial considerations. The search for alternative housing arrangements should begin long before the need arises to give the senior the opportunity to choose the arrangement best for them. This is particularly true to those requiring financial support as there may be a 3-7 year wait list for these facilities.

Until recent years there were basically only 2 options available: living independently in a separate apartment or full-time skilled nursing care (long-term care). Today there are many options bridging this gap with many different designs. In Ontario there are 4 main types of housing for seniors - Retirement Homes, Long-term care homes, Supportive Housing and Senior Apartments. For this report we will not be dealing with Long Term care.

Seniors Apartments and Condominiums:

Seniors Apartments can be in the form of condominiums or houses in a senior's community which are purchased or can be rental units. For seniors who can live independently, it is difficult to find housing that is limited to the 55+ age group. Seniors Apartments and Condominiums may have access to an emergency call system but there are no regular care services. This type of housing is governed by the Residential Tenancy Act. They generally offer building and yard maintenance and could include some common rooms for gatherings, exercise and storage. There are graduated level complexes available in

larger centers such as Balmoral Village in Collingwood. These are for people 55 + and you have the choice of starting in a bungalow and when the need arises you can smart size to another level of housing such as a rental apartment or retirement residence within the village.

#### Supportive Housing:

Supportive Housing is designed for people who require minimal to moderate levels of personal care. This type of accommodations usually consists of individual rental units. Unit types, on-site services, costs and the availability of geared-to-income subsidies vary with each building. To be eligible you must qualify for Community Care Access home support services. Optional services may include meals, laundry and social activities. Long waiting lists are common.

#### Retirement Homes:

Retirement Homes are governed by the Retirement Homes Regulatory Authority. These are privately owned rental accommodations for at least 6 people who are 65 and older, and make at least 2 care services available such as meals and medication dispensing. Residents must be able to live independently and rent is not government subsidized. These homes must be licensed and are regulated by the government. Services may include meals, laundry, social activities, exercise, transportation, 24 hour nursing, doctor on call, assistance with bathing, emergency call system and a separate dining area for special family functions. Retirement Homes may be modest or very luxurious so costs vary widely.

#### Life Lease:

A life lease is a legal agreement that permits purchasers to occupy a home for life (or until they are no longer capable of living there) in exchange for an initial lump sum payment and subsequent monthly payments to cover the ongoing project management fees and maintenance and operating expenses. When a person buys a life lease interest, they do not buy property. Ownership of the unit remains with the sponsor. Usually the sponsor is a non-profit organization, religious group or charity. Life lease housing can take on a variety of forms. Each model is based on how the initial price is set and how the life lease interest is subsequently resold. You must be very sure you understand each model before entering into a contract. The amount of lump payment up front varies depending on the contract and the amount returned at the end is determined differently with each model. It is important to confirm how responsibility for the repair, insurance and maintenance of the life lease unit is divided between the resident and the life lease sponsor. There is no legislation in Ontario that specifically regulates life lease housing.

#### Cooperative Senior Housing:

A senior cooperative housing community is a corporation. As a resident, you own the building and land collectively with the other residents. You and the other residents buy stock in this corporation and become shareholders. Your stock is pro-rated in value based on the size (square footage) of your home/apartment. Seniors co-ops are operated as non-profits. Residents of a senior cooperative own and operate their community through a Board of Directors elected by and from the residents. All residents are owners, unlike some condos. This means there is likely more pride taken in their community. Some co-op units pay a reduced rent (housing charge) geared to their income. Government funds cover the difference between this payment and the co-op full charge.

### Senior Co-housing:

There are many variations in this model, like life leases and there are no governmental regulations. Cohousing is an affordable alternative concept that allows seniors to buy ownership in a shared home with shared household decision making and costs. Each resident has their own private space, usually a bedroom, sitting room and bathroom and they share the common areas, kitchen and living areas with other residents. Residents share jointly in the decision making for the unit and share the costs of support staff who may clean and cook. Residents are tenants -in-common on the title.

### Abbeyfield Houses:

Abbeyfield Houses are run as non-profit houses, usually are sponsored by the community and are run by a volunteer Board of Directors. They are under the guidance of an International Society. There are a small number (6-12) residents in each house, each with their own space but sharing common living and dining areas. Each resident pays a monthly fee which covers the cost of their room and all the shared expenses of the house. Each resident is responsible for their own breakfast with a live-in manager who cooks lunch & dinner.

For a full report on Type of Facility, please see Appendix B.

## 2. Builders/Operators Findings

This sub-group researched different Builders/Operators in the Grand Valley area. Such examples included:

The Elliott Community, Guelph

Guelph Lake Commons, Guelph

Foxwood Place and Parkside Place, Guelph

Riverside Glen, Guelph

Village of Arbour Trials, Guelph

Caressant Care, various communities

Birmingham Retirement Community, Mount Forest

Kingsmere, Alliston

For a description of each of these facilities, please see Appendix C.

## 3. Financial Models Findings

In addition to separating housing options based on type of facility, housing options can be separated based on financial models. This sub-group researched the different financial models available for Aging in Place. The available financial models were found to be as follows:

- a) Co-operative Housing
- b) Condominium
- c) Life Lease
- d) Rental
  - a) For-profit rental
  - b) Non-profit rental
  - c) Subsidized rental
- e) Joint Venture

For a full description of each of these Financial Models, please see Appendix D.

Each of the financial models for Aging in Place housing has a certain amount of risk, either for the resident or for the owner of the facility. This sub-group looked at the risk of each financial model. For an analysis of this risk in chart form please see Appendix D. To view in graph form please see Appendix D.

#### 4. Government Grants Findings

This sub-group researched funding that might be available for Aging in Place housing options in Grand Valley from various levels of government. The findings of this group are as follows:

- No Grants for housing available at this time all money has been allocated as of March 2015
- Next Government announcement regarding money available will likely be January 2017

Process goes as follows:

- Federal Government announces amount of money available for housing to provincial government
- Provincial government announces amount of money available to municipal government (county)
- County Council decides what projects to support

Plan: Lobby local council and county council (must have some specific plans). There would be certain criteria and conditions to be met to qualify.

#### Canada Mortgage and Housing Corporation

- Loan money to private sector and municipalities
- There will be definite conditions required if qualify
- They will loan % not the total amount

#### 5. Location Findings

This sub-group researched various locations in Grand Valley that might be suitable for an Aging in Place facility. The top options selected by this sub-group are as follows (please note that these properties are not necessarily currently available for sale):

### In town – top 3 selections

#### Size, Location and View Criteria

- i) Amaranth Street, East of Bielby Street. This is 0.99 acre lot.
- ii) Cooper and Main St. S (ball diamond)
- iii) Old co-op, barn and silo

### Out of Town Selections

#### Size, Location and View Criteria

- i) Amaranth and Townline South corner farm
- ii) Highway 25 south (old train station and storage unit)
- iii) Beam Property beside subdivision (north side of Amaranth)
- iv) Thomasfield property (south side of Amaranth) across from Beams
- v) Thomasfield property (Highway 25 north - Rodeo)

## 6. Survey Findings

This sub-group was charged with creating, revising and perfecting a survey to be completed by seniors over the age of 55 living in the Grand Valley and surrounding area. This survey would allow analysis of the needs of local seniors as it relates to housing. The sample size for the survey was to be 900 surveys distributed and at least 270 completed and returned to have a 95% confidence level given a +/- 5% error rate.

For a copy of the final survey questions please see Appendix E.

Results of the returned surveys were tabulated and analyzed with the help of a local survey expert. For survey results please see Appendix F.

## Recommendations

According to the survey results, 58.6% of those surveyed over the age of 55 years are interested in a senior's residence in Grand Valley (Appendix F, question #7).

The committee's recommendation at this time would be a private owner built apartment building for Seniors consisting of 3 or 4 stories with approximately 40 units with a possible addition later if needs arise and space provides.

At the recommendation of Mark Hicks (Dickinson and Hicks Architects Inc., Orangeville) we propose units be a combination of:

2 bedrooms approximately 800 sq. ft. with 1 or 2 bathrooms.

1 bedroom approximately 600 sq. ft. with 1 bathroom.

A portion of the units would be barrier free.

Community indoor lounges, welcome area, washrooms, storage area etc. as the design would allow. Outdoor area to have parking lot, walks, lawn and garden to compliment the building.

It would be ideal if the property size would allow commercial space for Medical and Dental services. Perhaps even the public library.

Survey recommendations of things most tenants would like to have available in their suites and at their building are building and grounds maintenance, parking space, close to amenities, private balcony, in suite storage, in suite laundry, monthly cost of \$1000 - \$1500.

Future recommendations to consider would be a senior's residence and single townhouse bungalows which were indicated in the survey results.

## Implementation

The Aging in Place Committee has compiled the information necessary to effectively and systematically implement the identified changes for the future.

The Town of Grand Valley will be responsible for managing and initiating the implementation of this plan. This may involve collecting data, liaising with stakeholders and partners, collating all necessary resources and reports and other day to day tasks required in order to implement these recommendations.

As per our survey 71% of seniors over 55 who responded prefer to remain in this community rather than move to a new community, even if it might be more physically suited to their needs (Appendix F). The vast majority of older adults prefer to stay right where they are thus communities need to develop housing that can meet their needs. Significant impediments to this simple and primary desire can be changing healthcare needs, loss of mobility, financial concerns, home maintenance and increasing higher property taxes.

Municipal planning and development practices of the past have given little consideration to “life cycle communities” – communities where residents are able to live comfortably throughout their lives. This needs reviewed and updated to ensure that our aging sector can continue to live in their home and stay within the same community as their life situation changes.

Implementing the recommendations of housing concerns would ensure a wide range of housing options are available in our municipality. In the survey 82% of respondents stated that the current housing in Grand Valley does not meet the needs of seniors in regards to design, location, affordability etc. (Appendix F). A resounding 58% of survey respondents would be interested in a Senior’s residence in Grand Valley (Appendix F). This response is likely the result of no longer wanting or able to maintain their own home and needing more assisted living with meals etc. which these living facilities provide.

Council needs to develop a policy to collaborate with developers and house contractors to identify the need for senior / accessible, affordable smaller bungalows to be incorporated into each new development. They should support contractors in developing, building and/or renovating housing to encourage housing for seniors which will also address accessibility issues and are affordable. This may result with Council needing to address issues of lot size requirements to encourage development of such housing along with lot coverage. One of the major reasons for downsizing can be the need for less property maintenance.

Senior apartments both market value and rent geared to income along with a senior residence both comprised another shortage for the municipality. A major portion of these housing options are built and run by private companies but there are some built and run by not for profit organizations. Council needs to contact such entities and pursue their investment in our community. Policies that would allow residential senior apartment housing to be integrated within a commercial area would assist in the need to be close to the downtown business core once driving was no longer possible. Council should approach the County of Dufferin in regards to apartments geared to income to see if they are proposing any new facility for Grand Valley. In the past few years both Orangeville and Shelburne have gotten new facilities and Council needs to stress that there is a need for this part of the county so our residents can

stay within their home community. There has been funding available in the past for rent geared to income facilities and both the Town of Grand Valley Council and the County of Dufferin need to push forward to try and get another facility in our community. Council should consider supporting new such development through a number of incentives such as using already owned municipal property to encourage prospective builders. See [Appendix D](#) for pros and cons of different financial models.

Senior residences are operated mainly by large companies with the family run facility almost becoming a thing of the past. Council need to develop support and initiatives to encourage these companies to consider our community. Zoning land for density buildings or creating a system to expedite the process would assist potential builders. Contact and work with prospective reputable developers with experience to see if a “Made for Grand Valley Model” could be constructed here. Numerous new senior residences are of the luxury model and not all seniors can afford such and we need something nice but also affordable for the majority. The committee asked the owners of the Lord Dufferin Centre to address and offer their perspective. It was indicated that they might be interested in speaking to Council if, or when Council is ready for the next step. They provided us with residence operation information (see [Appendix G](#)).

At this time a Nursing Home was not investigated due to the fact that these are regulated and supported on the Provincial level. But as our population grows and the need for such a facility might be viable. Council should advocate for additional funding in order to possibly obtain such a facility for the future.

Council will need to work with many community partners as some of the related tasks and responsibilities do not fall under the jurisdiction of the town, are out of the scope of typical town functions, or where the town lacks the resources to successfully implement these housing proposals independently. By working together for the future these facilities can become a reality. By your support of the “Aging in Place” housing initiatives you ensure affordable, accessible, and alternative housing types, design, and tenures for our beloved community. Designing communities that are more accessible and livable for many older adults, good community design is a fundamental necessity, not just an amenity. Aging in Place supports older adults in their homes and makes it possible for them to get out and into the community. Baby boomers have tremendous buying power, as evidenced by their influence over most of the consumer trends that have dominated the past fifty years. When these boomers begin to demand design and accessible housing features and facilities builders will have to deliver. Municipalities and builders that begin preparing now to meet that need could become municipal and industry leaders. See [Appendix H](#) for Grant information.

The Province of Ontario has developed and are promoting “Age Friendly Communities” initiatives. These initiatives supports communities in designing programs, structures and services that help seniors live safely, enjoy good health and stay involved. Council should look into these initiatives and support and initiate programs that would help a small community encourage the development of new senior housing projects. (Appendix I). It has been estimated that by 2030 seniors will number over 9.5 million and make up 23% of Canadians

“By doing a little each year we can achieve our ultimate goal for our community”

## Summary

As it is worldwide, Canada's senior population is growing and is expected to comprise nearly a quarter of the Canadian population in the next 25 years, according to Statistics Canada. It is with this in mind that a strategic plan must be developed for a variety of the needs of the seniors of Grand Valley, including housing options. The Aging in Place Committee of the Grand Valley Economic Development Committee has thoroughly researched independent and assisted/supportive living facilities for seniors in the Grand Valley area, and has put forth their recommendations. These recommendations include the building of a 3 or 4 storey apartment building with one and two bedroom units in the town of Grand Valley. A building of this nature would allow seniors in the Grand Valley area to remain in the community in their retirement years, enjoying the quality of life that Grand Valley has to offer and giving them the opportunity to remain near family and friends.

The town of Grand Valley would reap several benefits of a senior's housing development within the town, beyond the benefits to the individual residents living in such a facility. A new senior's apartment building would be a natural progression to the growth of the town, and with growth would come further development in the form of new business and new residents. As the town grows and prospers, it becomes a more desirable place to live and do business, increasing property values and increasing opportunity for employment within the town. The increased tax base that would come with the growth of the town would allow for increased amenities for the town, including improved infrastructure and recreational facilities. With proper foresight and planning, the development of a senior's housing development in the town of Grand Valley would benefit not only the seniors of Grand Valley, but the town as a whole.

## Appendix A – Committee Members

Linda Paquette - Chairperson

Kate Bryan - Secretary

Anne McPherson

Barb Fairbairn

Brenda Priseman

Bruce Hostrawser -EDC representative

Carol Agar

Christine Taylor

David Reimer - Strategic subcommittee representative of the EDC

Gail Clarke

George Park

Heather Ritchie

Joan Corbett

John Ince - Council representative

Linda Rouw

Lorna McPherson

Lynn Wilson

Margaret Beam

Marilyn Stuckey

## Appendix B – Senior Living Options

When seniors decide they do not want the responsibility of the day to day up-keep of detached homes or are unable to afford the rising costs of homeownership they may seek alternative housing forms. Policy makers, planners & builders need to ensure there are opportunities in the housing market to meet this growing demand. Housing needs to be accessible and flexible to adapt to senior's changing needs as they age. A broad range of housing options suitable to seniors is important to give choice to seniors and to allow them to remain in the community and not seek alternative housing elsewhere.

However this broad range of housing comes with many different labels, options and prices which are confusing to many seniors and many are not available to the senior due to financial considerations. The search for alternative housing arrangements should begin long before the need arises to give the senior the opportunity to choose the arrangement best for them. This is particularly true to those requiring financial support as there may be a 3-7 year wait list for these facilities.

Until recent years there were basically only 2 options available, living independently in a separate apartment or full-time skilled nursing care (long- term care) .

Today there are many options bridging this gap with many different designs - the choice is yours, decide what is important and find an arrangement that meets your needs for physical care and financial sustainability.

In Ontario there are 4 main types of housing for seniors- retirement homes, Long term care homes , supportive housing and senior apartments.

Long Term Care- for this report we will not be dealing with Long Term care.

Seniors Apartments with No Supports:

These could also be condominiums or townhouses or detached houses. Senior apartments are designed for seniors who can live independently but who wish to live in a community designated for seniors and that may provide social or recreational programming. The individual unit may have an emergency call system but no regular care services are provided through management. Seniors apartments are governed by the Residential Tenancies Act.

They may only have building and yard maintenance or they may include common rooms for gatherings, perhaps a kitchen for a large family gathering, an exercise room, storage rooms, perhaps underground parking, some even have rooms where you can leave your scooter to charge. If you required some assistance with ADL's you would have to arrange this on your own with an outside provider.

Consider Seniors Apartments if you are looking for:

- Independent living and you can arrange with external providers for any care needs
- A setting that is senior focused and that may provide some social or recreational programming

Old Mill Lane, Shelburne

Quarry Gate, Orangeville - most apartments are market rent

Aberdeen Place Apartment Rentals, Fergus

Suite pricing- 1 bedroom-from \$860

2 bedroom from \$1230

2 bedroom + den- \$1330

2 bedroom + 2 bathroom- from \$ 1450

There was not much information on apartments buildings that specifically designated for seniors and it is a human rights issue to refuse someone out of the senior age group. However, many of the occupants are seniors.

Other housing available for independent seniors may also include small homes within a senior community. Again these communities are known by many different names & the services offered are different for each community. Most are geared for the 55+ age group. Houses are arranged in a group community, some have only a community club house, swimming pool, some have a golf course attached while others provide a full range of services for the senior, from independent homes, to apartments to full retirement or long term care homes.

Adult communities near Grand Valley that provide only independent housing include:

Briar Hill, Alliston

Pine Meadows, Belwood

Maple Meadows Community, Meaford

Watermark, Orangeville

The Bridges of Seaforth

Park Place, Wasaga Beach

The Village by the Arboretum, Guelph

Adult Communities that begin as independent housing and expand into full spectrum care include for example:

Balmoral Village --Your Home For Life, Collingwood

will include 54 semi-detached bungalow homes ,two midrise condominium buildings with 53 and 56 units each, and 39 townhouse bungalows with garages. The separate Retirement Residence includes 126 suites, including some assisted living suites. A seniors apartment building with 45 rental apartments will adjoin to the Retirement Residence. A two-storey Recreation Club and Wellness Centre for all of Balmoral Village residents will be included in the retirement residences.

Balmoral's graduated level of housing options is a unique concept; people can move into the Village at age 55 – possibly into a semi-detached bungalow or townhome. When the need arises, residents can smart-size into another level of housing, whether it's a condominium, rental apartment or the retirement residence, without leaving the community and the friends they have become close to.

With this Age in Place community, there are many possibilities. Your move to Balmoral Village replaces the need to worry about future plans should more care become necessary; a completely worry-free solution.

A Medical/Commercial Centre is planned within the Balmoral Village Square with the aim of providing all residents with doctors, rehabilitation facilities, dieticians and a prescription dispensary as well as life-care services – everything within one convenient location, just steps from your home or brought directly to your home. Convenient retail shops and other services are also planned to be located here.

#### Strathcona Village Homes

Located in the heart of Mount Forest's Health Care Campus, Strathcona Village Homes provides residents with a safe and healthy environment. Conveniently situated next door to the Clair Stewart Medical Clinic and across the street from the Louise Marshall Hospital, Strathcona Village is one of the only seniors communities in Ontario to offer a full continuum of care concept.

Saugeen Valley Nursing Home provides Long Term care in this continuum of care for Mount Forest.

These examples of senior housing options are all private, you- pay, options and again the size, make-up, facilities offered & whether they are rent or buy vary greatly from building to building.

#### Supportive Housing/ Assistive Housing:

Supportive housing is designed for people who require minimal-to-moderate levels of personal care in order to live independently within an apartment-like setting. This type of accommodation usually consists of rental units within a building or may consist of small group residences.

Accommodations, on-site services, costs, and the availability of geared-to-income government subsidies vary with each building. It is very common to find a long waiting list. To qualify, you must be eligible for Community Care Access Centre (CCAC) home support services.

Consider supportive housing if you want:

- Your own apartment near others with similar lifestyles and interests
- Rental housing with a government rent-geared-to-income subsidy
- 24/7 personal care and support may be available as you organize or as provided in some cases
- Optional services such as meals, laundry, social activities

#### Supportive Housing near Grand Valley

McKelvie Burnside Village apartments, run by Dufferin Oaks, for Seniors over 60, however 6 of the 22 apartments are designated for March of Dimes for anyone over 16 who are physical disabled and require care. Accessed through Dufferin County Community Support Services.

The 2015 rates are \$673 for a bachelor apartment, \$821 for a one bedroom, and \$976 for a two bedroom.

Subsidies may be available for some of the apartments based on financial information provided in your Housing Application.

A bachelor apartment is 540 sq. ft., the one bedroom apartment is 650 sq. ft., the two bedroom apartment is approximately 800 sq. ft.

Dynes Grey Apartments, Shelburne, subsidized housing through Dufferin County - affordable rent in 2014 was \$689 per month (80% of market rate)

Emma Street apartments, Grand Valley, for seniors 60 +, 16 one bedroom apartments, approx. 465 sq ft, rent geared to income, no physical supports available unless arranged by yourself.

Simon Terrace, Shelburne - for seniors 60+, 59 one bedroom apartments, 1 two bedroom apartment & 3 units modified for disabilities. 100 % rent geared to income.

Horizon Court, Orangeville - for seniors 60+ , 88 one bedroom apartments, rent geared to income

Riverview apartments

Quarry Gates Orangeville, for seniors 65+, a private not for profit building, most apartments are market rent & some are Rent geared to income.

Retirement Homes:

A retirement home is a privately-owned residence that provides rental accommodation for at least six persons who are 65 years or older, not related to the operator and makes at least two care services available (such as meals and medication administration). Generally residents can live independently with minimal to moderate support and are able to fund this lifestyle on their own. In a retirement residence, the resident pays for accommodation, care and services without any subsidy or contribution from any government or non-governmental organization. The rates charged for accommodation and services are not fixed by the government. Retirement homes are regulated by the Retirement Homes Regulatory Authority. They require a license to operate, they must have a Resident's Rights code, follow ministry Care and training standards, have abuse protection. They have regular inspections and enforcements of standards.

Services available may include meals, assistance with bathing, personal hygiene, dressing or ambulation, a dementia care program, administering medicine, providing incontinence care or making available the services of a doctor, nurse or pharmacist and many other services & activities.

There is no medical benchmark that seniors must reach before they may reside in a retirement residence. A retirement residence administrator may assess a potential resident's needs prior to entering into a tenancy agreement to ensure that the home is able to provide sufficient care and support. You do not need a referral from CCAC or any other agency.

Consider retirement living if you want:

- Your own room or apartment near others who have similar lifestyles and interests
- Optional services such as meals, laundry, social activities, transportation
- The complete choice of your new home – no need to go through community agencies such as CCAC
- Freedom from maintaining a home and preparing meals
- enjoying privacy while knowing someone is aware of your well-being
- living in a safe and secure environment that can accommodate varying levels of mobility and changing care needs.
- some homes will allow you to bring your pet as long as you can care for it
- you may bring your own car but there may be a fee for parking

Retirement homes in Dufferin County & nearby include:

Avalon Retirement Lodge

Bethsaida Retirement Home

Lord Dufferin Centre - Retirement Residence

Montgomery Village - Seniors Community

Shelburne Residence Retirement Home

Highland Manor Retirement lodge, Fergus- suites start at \$3500

Birmingham Retirement Community, Mount Forest

Caessant Care Retirement homes , Arthur & Fergus

Hillsburgh Rest home -- rooms about \$1600

Serenity Durham Assisted Living

Heritage River Retirement Residence, Elora-- start at \$3500

Mountainview Residence Georgetown --Suite A (300 sq.ft.) \$2965.00 to \$2990.00/month

Harbour Hill Retirement Community, Goderich

As you can see retirement homes can look very different. They could be as small as a few residents or as large as a multi-story building . They could be modest or very luxurious.

This makes many of them a very expensive option & out of the financial reach for many seniors.

Costs vary depending on the luxuriousness of the building & the services offered but start at about \$1600 to \$2900/month & up to \$5000.

Each home offers a varying amount of services with the basic rate & other costs may be added later at your choice or as your needs change so when checking out different homes, you need to ask many questions about what is offered & what is added later.

Other Senior housing options:

Abbeyfield houses - Abbeyfield is an International society dedicated to providing seniors with affordable, companionable and secure housing in a family-sized household within their local community. Community sponsored and supported, Abbeyfield Houses are set up and run on a not-for-profit basis under the management of a volunteer board of directors. Costs, which include meals, are shared by residents. Houses hold about 12 residents, each with their own room and bathroom and with common living & dining areas. There is a live-in manager who prepares lunch and dinner for the residents. Each resident is responsible for his/her own breakfast in the common kitchen. As a not for profit residence, all income is applied to operating costs and the affordable monthly rate includes all meals, parking, maintenance, laundry facilities & utilities (excluding your personal cable & phone).

There are 2 homes in this area, one in Durham & one in Caledon East.

Approximate cost in Durham is \$1600 month.

Radical rest homes/co-housing/cooperative/ Babayagas' house/ Intentional communities

Many seniors have owned detached homes for most of their lives & are now witnessing the loneliness associated with aging in place, and see drawbacks in long-term care life; in short, they want something different for themselves. They want to "age in place" in their own community. They realize that in many facilities they would lose this community aspect and also realize that social interaction is key to living a longer healthier life.

So many groups across the world have set out to design something different. Something that allows the senior to maintain their independence and dignity and to maintain the sense of community.

In this system the organization of the housing is decided by the residents that will occupy it. Some groups are people who share a common bond, such as nationality, gender, sexual orientation or they may just be a group of seniors wanting something different for themselves.

The group decides what their senior housing will look like & they make the rules for everyone living in the "community". It could be a group of detached homes surrounded by common activity areas and buildings with rental or condo units .

It could be a small group of 2-3 or more people who decide to live together in one house. They may just move into the house of one of the group or they may set out to purchase/ build a new joint property.

The cost of the purchase is shared , all expenses are shared & the chores are shared . They provide companionship for one another and help to look after each other as they age.

Or the community could look very similar to retirement homes & retirement communities in the Private-for-profit community.

The difference in cohousing is, the residents are making the decisions & have an ownership in the facility.

This concept is not as well known in Canada as it is in the United States & Europe but there are a few operating in Canada with more that are in the planning stages.

Some example communities are :

Solterra Co-Housing Ltd. are proposing a shared residence for seniors in Gravenhurst, Ontario based on the Abbeyfield model . They already operate a similar housing project in nearby Bracebridge, Ont.

Wolf Willow in Saskatoon is also offering the chance for boomers to make their choices sooner, rather than later. The shared-living arrangement there offers individual living units with a shared kitchen, music room and woodworking shop.

Harbourside Cohousing in Sooke, B.C. offers waterfront living in a 3900-square-foot common house and mooring facility, while providing a socially and culturally supportive network so seniors can “age in place and in community.”

What benefits do they see in this model?

### *Economic Benefits*

An investment in real property ensures senior's money stays in their pocket longer and historically real property increases in value over time

Rental vs. ownership, rental is wealth diminishing whereas ownership is wealth building

Maintaining property ownership maintains your contribution to the community and to society in general – why? because you continue to pay your fair share of property taxes to a municipality and shared homes employ staff locally.

Sharing a home means each home is contributing to “Infill into existing housing stock” in the community and instead of one person living in one home the same home now has 4-6 people living in it. This is better value for use:

a. What if: On a new purpose-built shared home project – multiple shared homes are built on one property which again reflects better use of the land, sewage systems, and costs.

b. New home construction projects hire the construction industry, and sub-contractors thereby stimulating the economy

5. Delays the entry into Retirement homes & Long Term care facilities – saving the Canadian Taxpayer approx. \$40 K per person per year. Reduces emergency 911 calls, improves well-being and ensures a safer environment for family and caregivers.

6. Cheaper to the Co-owner – instead of paying 100% of the costs of expenses and care they pay only their portion of the costs – Living for less!

7. On a Broader perspective – individuals (seniors) are taking responsibility for their own needs. The government doesn't have the funds to give free care to all and in a shared home the seniors are paying more affordable costs and still getting the services they require thereby less impact to the CCAC and the health care system dilemma we are facing in Canada.

8. Multiple shared homes in a community cluster together and could pay for one full time PSW or one nurse part-time (sharing the cost for care). Doctor's can visit the shared homes and see more than one person better value for their time. Meaning we believe

our homes will grow with the co-owner(s) and provide the necessary services to end of life.

#### *Emotional Benefits*

1. “Age at Home” with dignity
2. Self-governed by co-owners
3. Self-controlled by co-owners
4. Enables the seniors to stay in the community with friends and family
5. Reduces isolation and well-being and encourages social interaction
6. Maintains independence, dignity and self-respect
7. Maintains community linkages so they are not left out and forgotten
8. Provides support and relief to family and caregivers
9. Reduces chances of elder abuse by caregivers and family
10. Protects capital for use in private care – if and when they move to retirement homes and nursing homes.

Hopefully this has given an over view of different types of housing options there are for seniors. As stated earlier it is important the each senior decide early, before the need arises, what type of living arrangement is important to them & also what lifestyle they financially could sustain. It is also important for towns, cities & developers to be aware of the differing levels of housing that seniors can afford & build accordingly. In each new development there should be a certain percentage of housing made available to each income level. Not everyone can afford the cost of many retirement homes or high end apartments.

## Appendix C – Builders and Owners Report

### **The Elliott Community**

170 Metcalfe St., Guelph 519 822-0491 [fmiletic@elliottcommunity.org](mailto:fmiletic@elliottcommunity.org)

[www.elliottcommunity.org](http://www.elliottcommunity.org)

Founded by the estate of George Elliott

not for profit organisation

3 lifestyle choices – independent living in life-lease suits (55 years plus)

The full nursing home was built by Melloul Blamey, the architect was Snyder & Associates. The other two were built in the 80s and the builders are not known.

Melloul-Blamey Construction Inc.

Construction Company

**Address:** 700 Rupert St, Waterloo, ON N2V

**Phone:** (519) 886-8850

The Elliott Community is on eight (8) acres with both underground and surface parking.

Since 2012 there is a new level of care which is not under the hospitals act or long term care. It is called retirement plus or retirement enhanced (called by some as assisted retirement) in which there is some nursing care. Trevor Lee is the chair of this group called the Retirement Homes Regulatory Authority (RHRA).

Trevor Lee can be reached at 519 822-0491 ext. 2223 or 170 Metcalfe St., Guelph. He is very knowledgeable and helpful.

### **Guelph Lake Commons**

520 Victoria Rd. N. Guelph 519 780-5253 [seniorlivinginstyle.com](http://seniorlivinginstyle.com)

No retirement plus offered

### **Hawthorn Retirement Group, LLC**

9310 NE Vancouver Mall Drive, Suite 200

Vancouver, WA 98662-8210

Telephone # 360-213-1550  
Fax # 360-213-1540

Owner: Hawthorn Retirement (a chain in USA and Canada)  
Similar floor plans in all their retirement buildings  
Construction by Colson and Colson (brothers Bart and Brad)  
Head of construction Larry Kowalchuck

4 floors,  
117 suites plus 6 cottages  
55 years plus  
guest suite available for out of town visitors

#### **Foxwood Place & Parkside Place**

independent living  
Glenna – manager  
2 custodians who live at Parkside place  
70 Woodlawn St. Guelph  
519 836-4260  
Parkside Christian Village is the name of 2 non-profits that run (one for each of buildings)  
Foxwood Place 1983 – 32 years old  
Parkside Place built in 1995  
construction companies unknown

#### **Foxwood Place**

government grant from CMHC – mortgage almost paid off  
owner – Guelph Christian Homes Inc.

run by Board of Directors

65 years plus or those who demonstrate a need

3 story apartment

independent living

50 spacious units

rentals – 1 & 2 bedrooms

1 bedroom \$737/month plus heat, hydro, telephone, cable

2 bedroom \$846/month plus all of the above

50% of 1 bedrooms are subsidised by non-profit

Subsidies of differing amounts according to need

help from Wellington Co. until Mortgage is paid, next year (2016)

### **Parkside Place**

owner – Parkside Christian Seniors Residences

Board of Directors

Life-lease units – 6 different layouts

55 years plus

Cost \$160,000 - \$200,000 cannot have a mortgage.

### **Riverside Glen** (beside Parkside Place and Foxwood Place)

60 Woodlawn E. Guelph

519 822-5272 contact Megan X759

Retirement home with assisted or retirement plus care available

owner Schegel Villages (owns place in Kitchener)

Builder Van-Dell Contracting Ltd., 835 Sawmill Rd. Bloomingdale ON 519 743-4133

195 units under RHRA

100 units on main floor Retirement, medication given, 24 nursing care, assisted bath x1 week, housekeeping x1 week, etc.

2nd floor ½ assisted care and ½ memory care

48 assisted care in retirement – more physical needs covered on 2<sup>nd</sup> floor

the rest of 2<sup>nd</sup> floor is memory care

no guest rooms

gym with kinesiologist

common room with stove, fridge and microwave for clients to use

**Village of Arbour Trials** (part of the Arboretum, sister to Riverside Glen)

32 Bayberry Dr. Guelph

226 251-3065

all the land is leased from the University of Guelph

Management is Schlegel Villages

50% owned by Schlegel Villages

50% owned by Reid Heritage Construction

Builder Reid Construction – family owned

156 Goodwin Dr. Guelph

519 766-4914

condos, townhomes, bungalows for independent living

retirement, full service & assisted care for retirement tract

2 daily meals provided, breakfast in suite

cost = square foot of apartment plus services required

Retirement homes and residences are sometimes financially out of reach.

Information was researched about building container homes becoming popular across Canada.

Christopher Kesting, a Guelph resident now living in Vancouver wrote “How to Build a Container House.” It is known as the Foxden projects.

There are currently hotels, multi-family dwellings and single homes. A good supply of shipping containers is available. A single dwelling cost less than \$80,000. to finish.

#### CARESSANT CARE

- they are established in 10 community's now
- independent living to different levels of care
- head office in Woodstock [519-539-0408](tel:519-539-0408)

#### BIRMINGHAM RETIREMENT COMMUNITY

- in Mount Forest - independent living
- [519-323-4019](tel:519-323-4019)

Kingsmere, Alliston owned by Baybridge Inc.

## Appendix D – Financial Models

### Co-Operative Housing:

A housing co-operative (co-op) is a corporation, with membership granted by way of a share purchase in the co-operative. If you are a member of a co-op, you do not own equity in your unit, but are granted the right to occupy one housing unit. If you move, your unit is returned to the co-op to be offered to someone else. Co-ops are usually not-for-profit housing.

Co-ops are generally more affordable than private rental units because members pay only to cover the costs plus a reserve amount to cover maintenance and repairs. Some co-ops charge a reduced amount based on the income of the member. Government funds may cover the difference.

Each member of a co-op has a vote in decisions about the housing and contributes to the governance of the co-op. In Ontario, housing co-ops come under the Co-Operative Corporations Act, which set out rules and governs the relationship between the housing co-operative and its members.

About half of the co-ops in Ontario have been developed under federal programs. The other half have been developed under provincial housing programs and come under the Housing Services Act. In Canada, only Quebec still assists non-profit co-operative development through special provincial housing programs. Federal-provincial and other housing sources have been used for any new co-operative housing developments in other provinces in recent years.

### Condominium:

A condominium is a form of housing ownership whereby a specified part of an apartment building, townhouse complex, commercial development or other multi-unit complex is individually owned. All of the individual owners in a condominium complex have shared rights to most common areas, such as elevators, hallways, pools and club houses.

Technically, individual owners of a condominium unit own only the air space confining the boundaries of the space. These boundaries typically will include the wall surrounding the condominium allowing the owner to modify the interior without impacting the common area. Anything outside this area is held as an ownership interest by a corporation established when the condominium is created. The corporation holds this property in trust on behalf of the condominium owners as a group.

Condominiums have conditions, rules and restrictions on how individual owners can share the space. A homeowners association (HOA), made up of unit owners, manages the condominium, through a board of directors elected by the membership. The HOA will, among other things, assess the unit owners for the costs of maintaining the common areas.

In Ontario, condominiums are governed by the Ontario Condominium Act. This Act is currently under review by the provincial government.

### Life Lease:

A life lease is a residential lease whereby an individual signs an agreement with a sponsor. This agreement along with an entrance fee and ongoing monthly fees gives the buyer not property, but the

right to occupy a unit until they sell the life lease, or pass away. Life leases are most commonly used in retirement communities sponsored by non-profit organizations.

Life leases are usually priced slightly less than condominiums in the same market area. Like condominium owners, holders of life leases will pay monthly fees for property taxes and maintenance in addition to the purchase price. A basic level of maintenance would be for things like cutting grass and removing snow. Some sponsors may offer additional services such as housekeeping, laundry and meals. Other services may include help with medication management, personal care such as bathing as well as transportation. These services may be offered at an additional charge.

Life leases may take on several forms. Most life lease projects in Ontario are “Market Value” leases. This means that if you or your estate sells your interest in the life lease for more than you paid, you will make a profit. If you sell it for less, you will lose money. A “Price Index” model means that the sponsor will purchase the life lease back from you or your estate, increasing the amount by an annual price index. A “Fixed Value” lease means that the sponsor purchases the life lease back for the same amount that was originally paid. A “Declining Balance” model means that the amount the sponsor will pay to get the life lease back will decline by a certain amount each year, based on the value of the unit and your life expectancy, until it reaches zero. This is essentially prepaid rent. The “Zero Balance” model means the amount you pay up front is based on the value of the unit and your life expectancy. This is also prepaid rent and no residual value is paid to you or your estate if you move or pass away. The sponsor will typically add a percentage administration fee on sale and transfers.

A life lease typically lasts until the lease holder passes away or decides to move. Unlike rental properties and condominiums, there is no legislation in Ontario that regulates life lease specifically. Each life lease sponsor will have their own criteria for eligibility to purchase. Eligibility criteria may include age or the ability to live independently. The criteria and the terms of the life lease will be spelled out in a contract signed by the lease holder and the sponsor.

#### Rental:

There are multiple types of rental accommodation for seniors, from apartments and townhouses, to retirement homes and supportive housing. The renter owns no equity in their unit and pays a pre-determined, generally monthly rate for the right to live in the unit. The terms of the rent will be set out in a legal agreement or lease. Rental accommodation may be provided by a for-profit corporation or a non-profit corporation or may be subsidized through municipal or provincial governments.

Senior apartments are geared toward seniors who are able to live independently, but who wish to live in an environment designated for seniors. There may be some social or recreational programming available in senior apartment communities but generally there are no care programs provided by management. Senior apartments are governed by the Residential Tenancies Act and may be subsidized for seniors who qualify. An application for rent-geared-to-income assistance can be made through the Ministry of Municipal Affairs and Housing.

Retirement homes are privately owned (for-profit or non-profit) businesses that provide rental accommodation to at least six seniors and may range from shared rooms to large apartments. There are various combinations of support service and personal care options that are offered. Generally, residents of a retirement home can live independently with minimal or moderate support and have the ability to

pay for the accommodation on their own. There is no subsidy or contribution available from government agencies or other organizations. Retirement homes are regulated under the Retirement Homes Act.

Supportive housing is geared to seniors who require some level of on-site personal support services, but can live independently in an apartment-like setting. Services will generally include personal support/attendant services, homemaking services and staff available 24 hours a day for regular care as well as for emergency needs. To qualify for supportive housing you must be eligible for Community Care Access Centre (CCAC) home support services.

Joint Venture:

Joint ventures allow companies and businesspeople to find new clients, expand their markets and locate new sources of financing by partnering with other businesses. “They are business agreements between two or more parties in which each party contributes assets, such as intellectual property, knowledge or money, and each shares the profits” (Joint Ventures: what are they, and rights and remedies). There can also be informal ventures with non-profits and others in which profit is not for all partners.

Housing Delivery Partnership (HDP) creates a board to oversee/work with developers and builders. It is set up by local authorities and works with private companies and housing associations to build homes thus reducing competition and cost. In some places it has helped to reduce cost of rentals and for sale homes by 40%.

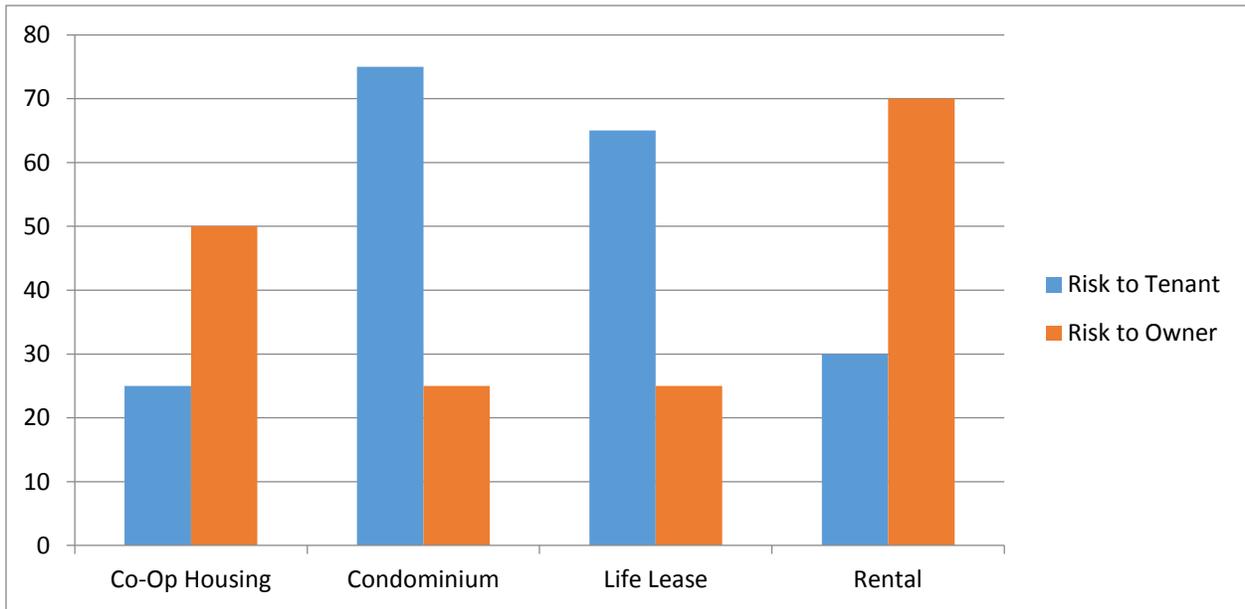
Community Investments can be either informal partnership arrangements or formal joint ventures. This group would foster a relationship with the developer, formally or informally, and therefore have the ability to contribute to and influence the project. They would consult the local residences and advocate for affordability.

A Joint Venture could be a developer with Dufferin County Pension Fund or other government entities creating a shared ownership of affordable homes.

Housing Partnership Canada is a peer based network and business cooperative for senior housing practitioners of influential organisations in which have a demonstrated commitment to innovation. HPC is a member of International Housing Partnership a peer network of non-profit housing providers from Canada, Australia, the UK, & USA with the aim of providing safe, secure and affordable homes.

FINANCIAL MODELS				
	Co-Op Housing	Condominium	Life Lease	Rental
<b>Pros</b>	Usually non-profit so generally more affordable than some other options. May have reduced rate based on income. Have a say in how the community is run through a Board of Directors elected from the membership.	Ownership of unit. Have common areas for use of all occupants of the complex. Can usually renovate the unit if desired. Can rent unit to tenants. Can sell or mortgage unit.	Hold an interest in property by entering into a legal agreement that permits you to live in a unit until you pass away or sell the life lease. Usually less expensive than condominium. Residents are of similar age and shared interests.	No large sum up front. No responsibility for maintenance or repairs. May be able to get optional services for additional fees. May qualify for subsidy. Live near others with similar lifestyles and interests. <b>May include:</b> For-profit rental, non-profit rental, supportive housing and retirement homes.
<b>Cons</b>	Do not own equity in unit. Lack of privacy in shared areas. Politics may exist among the community or the Board of Directors.	Pay fees to maintain common areas. Monthly fees may go up. Lack of privacy in common areas. May be more difficult to sell than a home with property. Politics may exist in owner's association. Conditions and rules which condo owners must follow.	Do not own property. Restricted to people of a certain age. Cannot have a tenant. Pay monthly fees for maintenance and property taxes. Monthly fees may go up. May not be able to renovate unit.	No ownership/equity. Rent may increase. May cost more for extra services. No say in how the complex is run.
<b>Risk to Resident</b>	Low risk. Usually not for profit so more affordable than renting.	High risk - need capital or mortgage to purchase. Maintenance costs may go up. May have trouble selling depending on the market.	High risk - large sum up front. May lose money when lease is sold. May have trouble selling. Monthly fees may go up.	Low risk. Risk of rent increase. Extra services may become unaffordable.
<b>Risk to Owner</b>	Moderate risk - most co-ops have been developed under provincial or federal programs. There is a risk of not being able to fill all the units.	Low risk - certain percentage of units are pre-sold. Can make large profits. Risk if not all the units are sold.	Low risk - residents pay up front for right to occupy a unit. May have risk if responsible to buy back lease from resident.	High risk - must raise capital for construction of building. Risk of not filling all the units. Ongoing costs of maintenance and repairs.
Note : Many variations of these models exist. For example, a joint venture may exist between different groups. Also, a project may include condominiums, a apartment rentals and supportive housing in the same complex.				

## Financial Models - Risk



## Appendix E – Survey Questions

### **Grand Valley and Area Senior's Housing Project**

#### **Community Interest Survey - 2016**

The Seniors Retirement Committee needs your help to determine the community interest in a senior's housing project.

Please complete the following survey if you are **over the age of 55 years**.

Please complete **only one** community interest survey **per person**.

This survey is confidential. Please **do not** put your name on this survey.

#### **1. Please indicate your age group: (Please check one)**

- 55 years - 59 years
- 60 years - 64 years
- 65 years - 69 years
- 70 years - 74 years
- 75 years - 79 years
- 80 years or older

#### **2. How many years have you lived in the Town of Grand Valley (or surrounding area)? (Please check one)**

- Less than 5 years
- 5 years to less than 10 years
- 10 years to less than 15 years
- 15 years to less than 20 years
- 20 years to less than 25 years
- 25 years or longer

#### **3. When do you plan to retire? (Please check one)**

- I am already retired
- In less than 5 years

- In 5 years to less than 10 years
- In 10 years to less than 15 years
- In 15 years to less than 20 years
- In 20 years to less than 25 years
- In 25 years or more
- I have no plans to retire

Page 2 of 2

**4. Are you planning to live in Grand Valley during your retirement/senior years? (Please check one)**

- Yes
- No
- Not Sure

**5. What type of housing do you prefer to live in during your retirement/senior years? (Please check one)**

- Detached Home
- Semi-Detached Home
- Townhouse
- Apartment
- Seniors Building/Residence
- I am not sure
- Other: \_\_\_\_\_

**6. Do you think the current housing in Grand Valley meets the needs of Seniors? (design, location, affordability, etc?) (Please check one).**

- Yes
- No
- Not Sure

Please Explain: \_\_\_\_\_

**7. Would you be interested in living in a seniors residence in Grand Valley if one was available? (Please check one)**

- Yes
- No
- Not Sure

**8. Are you presently on a waiting list for seniors housing? (Please check one)**

- Yes
- No
- Not Sure

Page **3** of **3**

**9. Do you prefer to rent/lease or own your residence during your retirement/senior years? (please check one)**

- Rent/Lease
- Own
- Not Sure

**10. What do you anticipate to spend per month on a residence (including expenses such as heat, hydro, water, home insurance, taxes, etc.) during your retirement/senior years? (NOTE: this includes only housing expenses and NOT food, transportation, clothing, etc.) (Please check one)**

- Under \$500/month
- \$501 - \$1,500/month
- \$1,501 - \$2,500/month
- \$2,501 - \$3,000/month
- \$3,001 or more/month

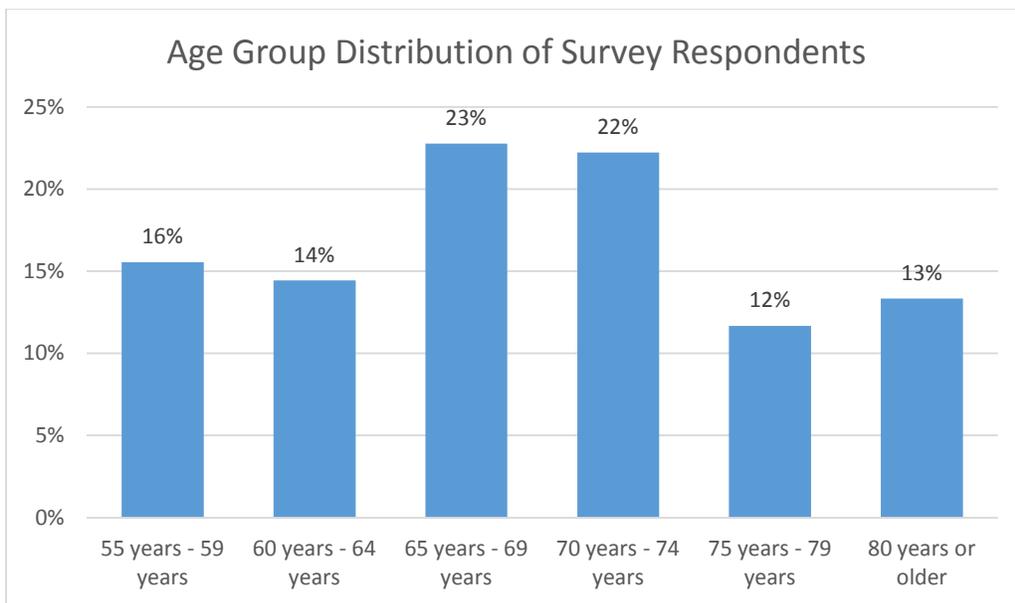
**11. What do you anticipate your top 5 housing needs/wants would be at retirement/during your senior years? (please check a maximum of 5 items)**

- Building and grounds maintenance provided
- Close to amenities (medical care, shopping, dining, etc.)
- 1 bedroom living space
- 2 or more bedroom living space
- Parking space provided
- Transportation services provided
- Housekeeping services provided
- Daily meals provided
- Common room for entertaining or recreational use
- Pet friendly
- Private balcony
- Shared laundry facilities
- Private laundry facilities
- Other: \_\_\_\_\_

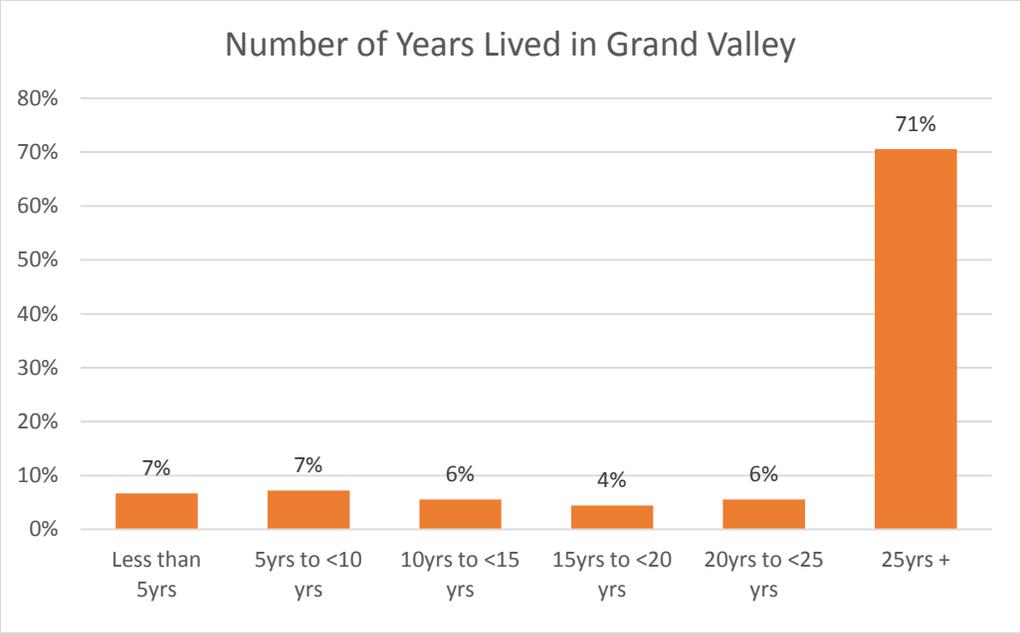
## Appendix F – Survey Results

### Grand Valley and Area Senior’s Housing Project Community Interest Survey Summary Results

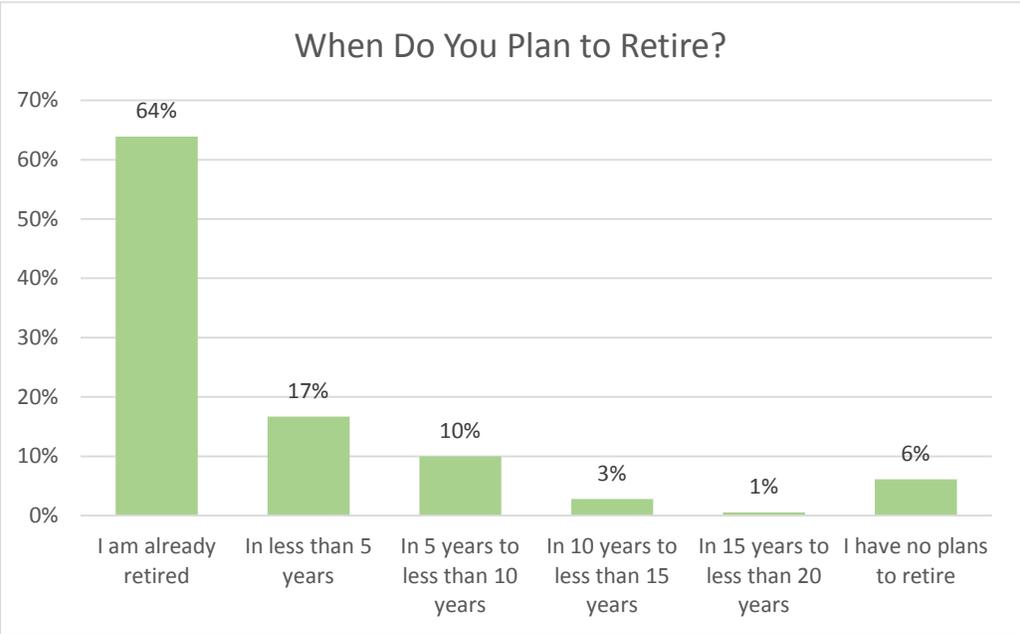
- 182 survey responses out of an approximate 900 residents in Grand Valley who are greater than 55 years of age
- Response rate was 20%, with a margin of error +/-6.5% (95% confidence level, 19 times out of 20)
- Age distribution of survey respondents (relatively) evenly distributed among the 6 age categories, with a slight peak in respondents between the ages of 65-74



- The majority of respondents (71%) have lived in Grand Valley for over 25 years

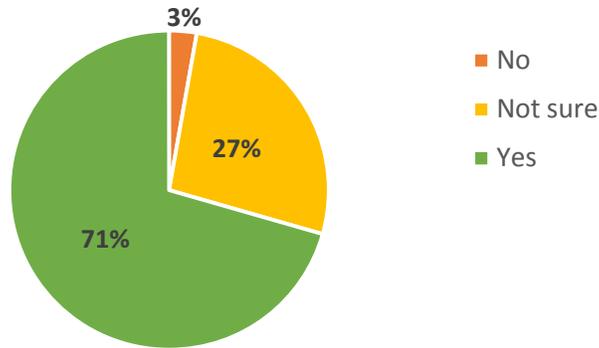


- Most respondents (64%) were already retired, while 17% plan to retired in less than 5 years



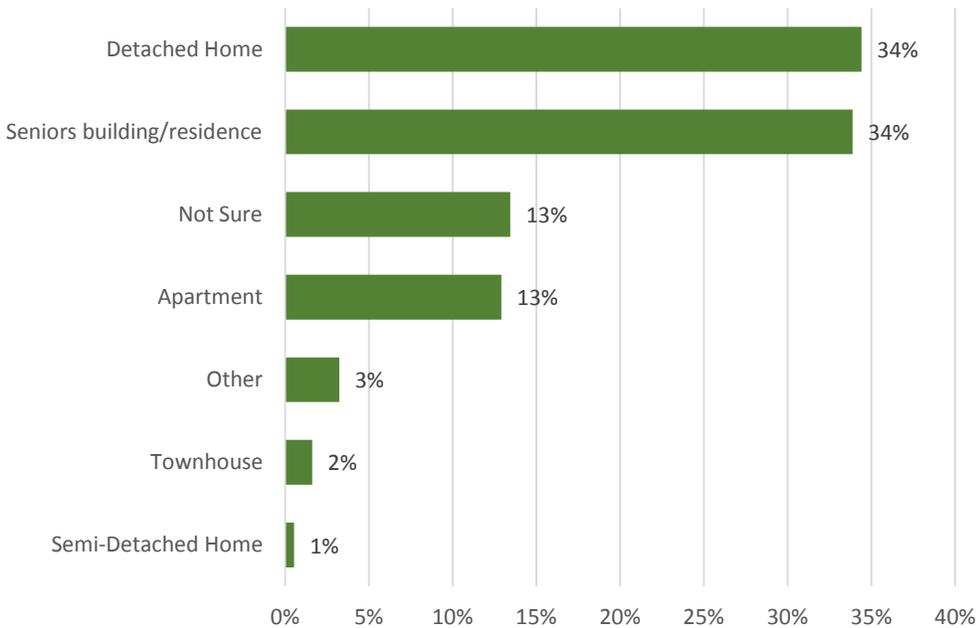
- The majority of respondents (71%) plan to live in Grand Valley during their retirement/senior years

Are you planning to live in Grand Valley during your retirement/senior years?

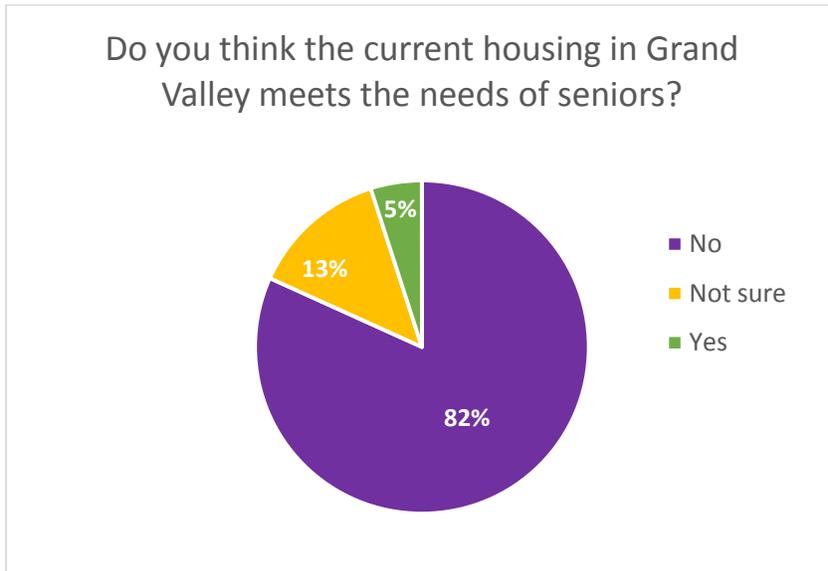


- The top two housing choices for retirement/senior years were detached homes (34%) and seniors building/residence (34%) (“other” verbatim coded into existing categories, where possible)

Type of Housing Preferred During Retirement/Senior Years



- Of the respondents who indicated “Yes” they intend to live in Grand Valley during their retirement years (n=127), similar proportions indicated they would prefer to live in a detached home (38%, n=48) or a senior’s building/residence (36%, n=46) [crosstabulation]
- Only 5% of respondents think that the current housing in Grand Valley meets the needs of seniors in terms of design, location, and affordability



- A variety of reasons were provided for why the current housing does or does not meet the needs of seniors in Grand Valley; common themes among respondents was the limited one-level housing in Grand Valley and the lack of suitable housing to meet the specific needs of seniors

---

**Please explain:**

---

very limited

---

No. one level design, no stairs

---

There is no seniors residence

---

no apartment buildings at decent rent

---

We need senior housing apartments

---

bungalow, easy excess buildings

---

Not enough housing available that meets the needs of seniors.  
Amenities need to be close by - shopping, doctor, dentist, etc.

---

---

The new subdivisions are the only homes with excellent quality and design. Other than this subdivision there is no other "current" location. Affordability depends on the value of housing the individual sells when they downsize. In any case, until you fix the "infiltration" issues in the town you really can't do any of your plans... you don't have land or services either. I doubt I'll see anything for at least 10 years. I'll likely be moved out of the area before any senior's residence is available. I can't understand why you're trying to create false hope for seniors.  
p.s. "apartment" has only one "p" ... as in apartment.

---

Most Seniors in Dufferin who looking for subsidized housing want to live in larger Towns (Orangeville mainly), so believe that type of housing adequate. What our county needs more affordable housing for non-subsidized Seniors, those individuals who cannot afford the high market rents.

---

Not enough apartment type buildings, geared to income & market rental , to house all the seniors in Grand Valley who wish one. Many are being forced to move out of town .

---

we need more 1200 sq. ft. house

---

There is not enough places.

---

need a seniors residence

---

a seniors residence geared to income required

---

insufficient small bungalows

---

no choices

---

Very little accessible housing available

---

limited accessible housing. no long term care

---

Not a variety too accommodate various need levels as people age

---

May be interested in Seniors residence down the road (in the future).

---

Not enough

---

We need bungalows with small square footage.

---

we need a seniors apartment building

---

no transportation

---

no seniors buildings except one and affordable

---

apartments needed also assisted living that can be afforded by average

---

I think its important to note that many seniors will prefer to live in their own modified homes with PSWs. This is also the model favoured by all levels of government. I think it is important that we do presume a capital intensive facility in our strategic planning. Maybe we should be more HR focused.

---

No nice seniors apartments or housing of any kind, with no maintenance and for rent

---

---

Split side split, stairs

---

Never been in the seniors apartments

---

As far as I know there is no housing for seniors in Grand Valley.

---

need more affordable and smaller units whether homes, apartments or townhomes

---

do not know what is available

---

it's fine if you are independent

---

There are lots of small bungalows but that is what everyone wants. If you are unwell or need a lot of support there is no place for you in Grand Valley.

I want to live in a town with a good cinema and interesting shops to look around in.

---

We need senior apartments and senior residences for when we no longer can live in our own homes for one reason or another. The apartments need to have both 1 and 2 bedroom options as we might still want an extra room for the occasional guests. Neither are available in the Town of Grand Valley at this time.

---

No. At the present time we do not have adequate seniors facilities in the town of Grand Valley. When we talk about seniors we have to look at a wide range of needs for people that at the present time may be capable of getting around on their own, e.g., they still have a driver's license and are capable of driving to other locations. But as some of them get older and lose their ability of certain functions such as eyesight problems, mobility problems, hearing problems etc. and then lose their license to drive. Then one must look at what services are available in this town. This is where we are lacking very badly. This will not be available until the town grows into a larger population base. You cannot expect seniors to be locked up in their apartments with nothing to do and no place to go with no way of getting there. I have given this some serious thought for myself and I do not want to move 4 or 5 times in the time that I have left. I want my next move to be to a location where I do not have to do anything unless I want and can do it, but be able to be involved in things as long as I can and be able to make friends.

---

No bungalows

---

No bungalow

---

too many stairs, not affordability

---

would be nice on one level

---

need seniors residence

---

one floor downtown

---

to many homes with one senior living alone

---

Not enough apartments and they are very small-

---

More housing is needed

---

---

No rentals

---

More housing required

---

Not enough seniors facilities (housing)

---

Needs to be close to downtown

---

We do not have anything that is suitable.

---

where

---

seniors building/residence apartment close to medical center

---

need a one level building with a rec centre for seniors

---

no seniors residence

---

very few bungalows or apartments

---

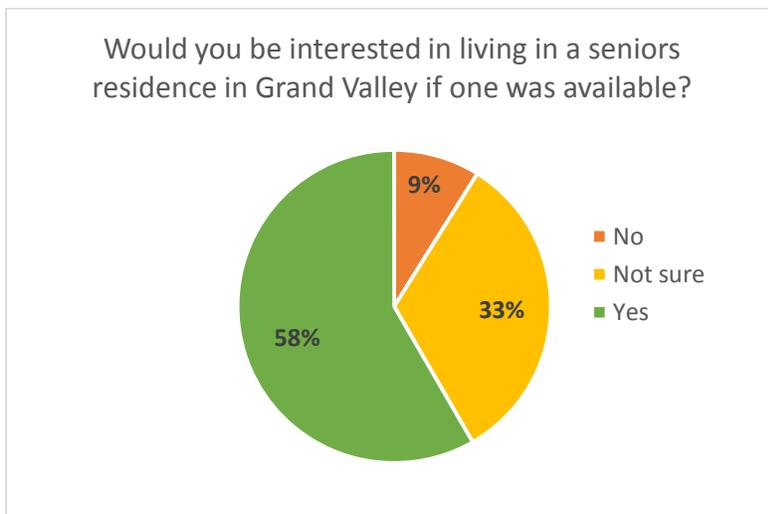
Non existing

---

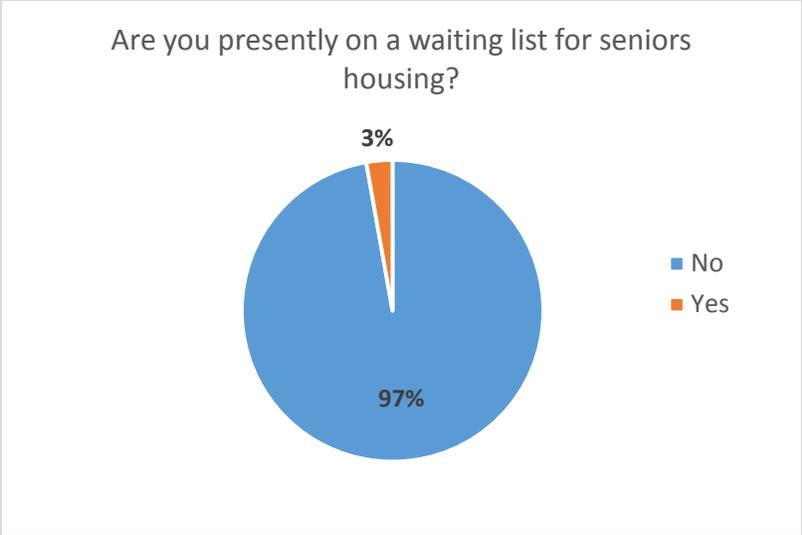
the seniors apartments full and all the seniors are moving away

---

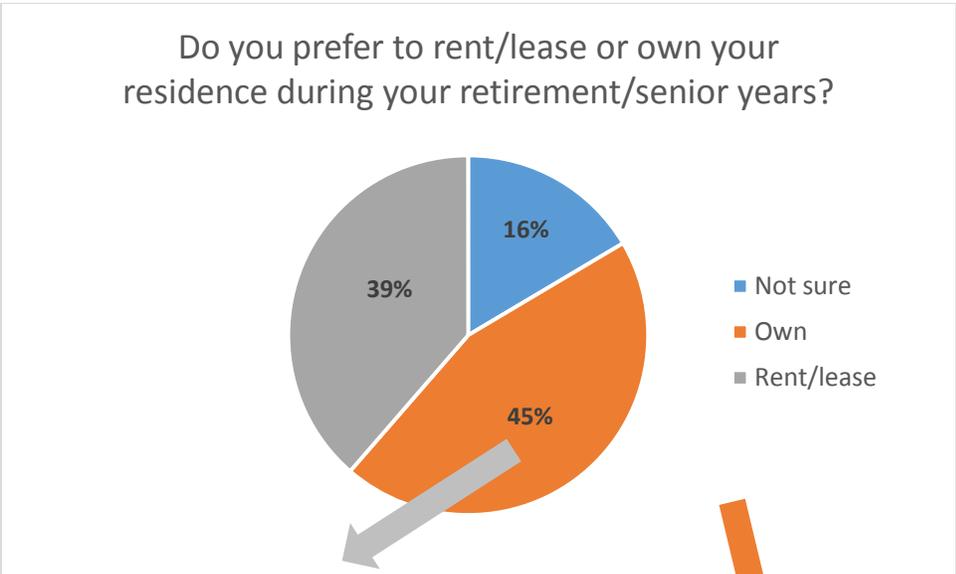
- Just over half of the survey respondents indicated they would be interested in living in a seniors residence in Grand Valley if one was available



- A very small proportion of respondents (3%) were currently on a waiting list for seniors housing



- Almost half (45%) of respondents indicated they would prefer to own their residence during their retirement years, while a relatively similar proportion (39%) would prefer to rent/lease their residence

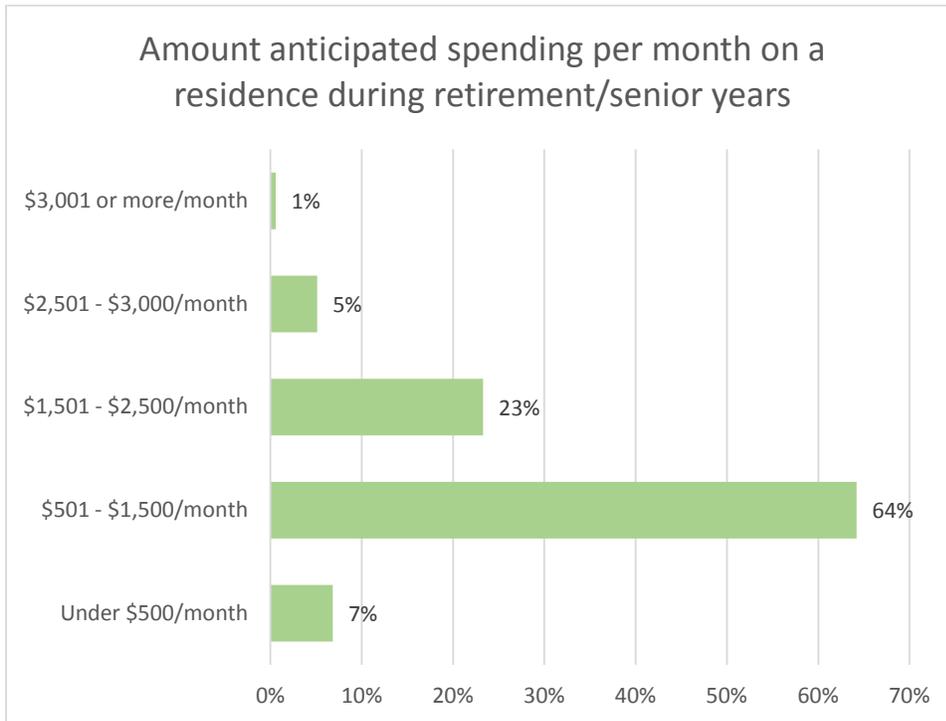


54% of residents who prefer to rent/lease would be interested in living in a senior's residence

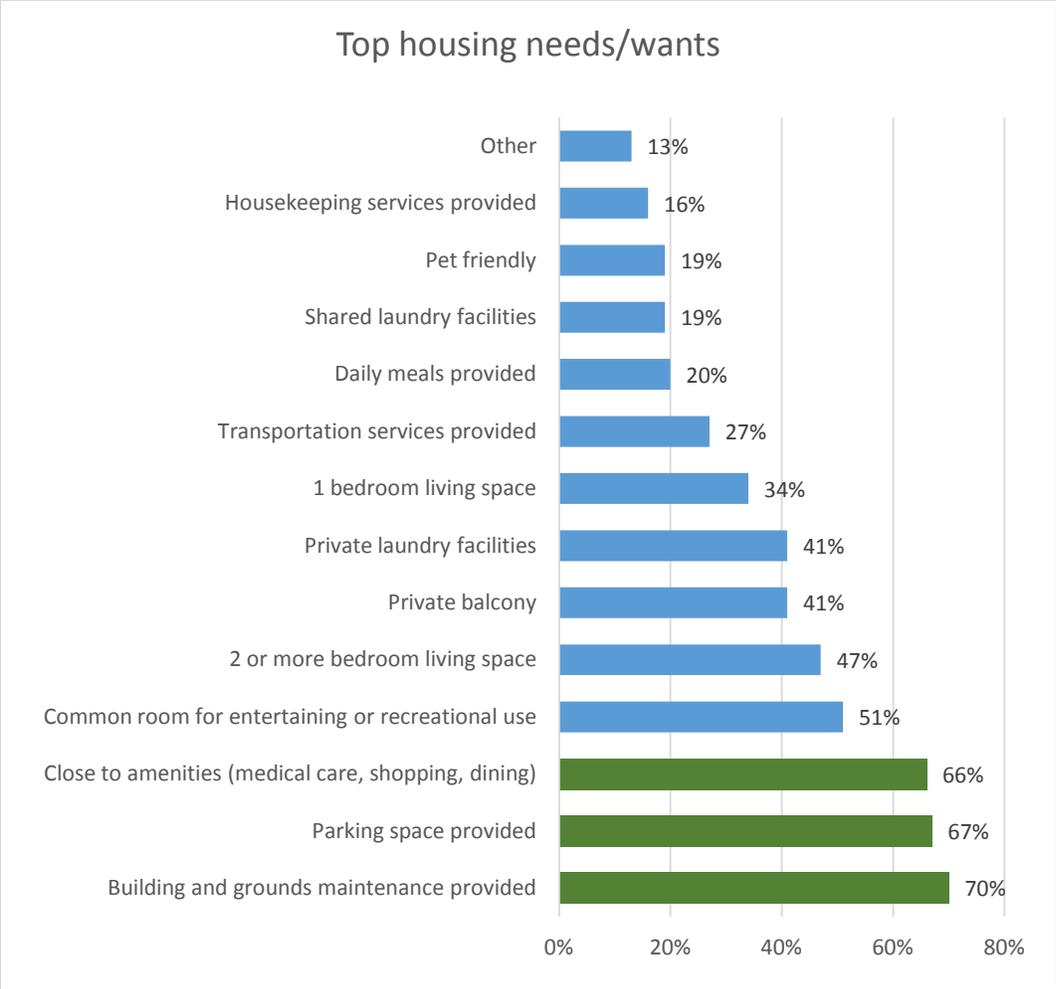
31% of residents who prefer to own would be interested in living in a senior's residence

- A larger proportion of respondents who prefer to rent/lease would be interested in living in a senior's residence than respondents who prefer to own their residence

- Almost two-thirds of respondents (64%) anticipate spending between \$501-\$1,500 per month on a residence during their retirement/senior years (excluding food, transportation, clothing, etc.)



- The anticipated amount spent per month on a residence did not differ significantly when considering ONLY the respondents who were interested in living in a seniors residence in Grand Valley if one was available (n=101): 8% under \$500/month, 68% between \$501-\$1,500/month, 23% between \$1,501-\$2,500/month, and 1% between \$2,501-\$3,000/month
- Three housing preferences were selected by a greater proportion of respondents in comparison to all other housing needs. Specifically, about two-thirds of respondents selected building/ground maintenance, parking, and proximity to amenities as their top choices for their housing needs/wants in their retirement/senior years (chosen by 66% to 70% of respondents)



Some respondents (13%) identified other housing preferences including: underground/indoor parking, charging station for scooter, access to walking trails/outdoor space, ground floor/no stairs, private kitchenette, access to personal support workers, quiet environment, having increasing needs met when required, swimming pool, computer network, storage, and a smoke-free environment, among some other mentions.

## Appendix G – Senior Facilities General Information

### General Information

#### ***Who requires a license?***

Under the *Retirement Homes Act, 2010*, (Act) businesses meeting the definition of “retirement home” in the Act now require a licence to operate in Ontario. A “retirement home” for the purposes of the Act is as follows:

A building or related group of buildings, or a part of a building or a part of a related group of buildings, with one or more rental units of living accommodation that meets the following criteria:

- Occupied primarily by persons who are 65 years or older
  - Occupied or intended to be occupied by at least six persons who are not related to the operator of the home
  - Makes at least two of the 13 care services set out in the Act (and listed below) available, directly or indirectly, to residents
- “Care services” for the purposes of the Act are as follows:
- Administration of a drug
  - Assistance with feeding
  - Assistance with bathing
  - Continence care
  - Assistance with dressing
  - Assistance with personal hygiene
  - Assistance with ambulation
  - Provisions of a meal
  - The provisions of a dementia care program
  - The provision of a skin and wound care program
  - Any service that a member of the College of Physicians and Surgeons of Ontario provides while engaging in the practice of medicine
  - Any service that a member of the College of Nurses of Ontario provides while engaging in the practice of nursing
  - Any service that a member of the Ontario College of Pharmacists provides while engaging in the practice of pharmacy

The Act sets out exemptions to the definition of retirement home, including premises that are governed or funded under the [Developmental Services Act](#), the [Homes for Special Care Act](#), and the [Long-Term Care Homes Act, 2007](#).

This summary is for general information purposes only, and operators should consult section 1 of the Act and section 3 of Regulation 166/11 under the Act to determine whether their home meets the definition of a retirement home in the Act.

#### ***Next steps***

Once you determine that you are a retirement home, you will need to submit an application, supporting documents and the application fee to the RHRA. See the [Apply for a Licence](#) tab for the Applicant Guide and Application Forms.

#### ***Understanding the legislation***

To learn more about the standards retirement homes must meet under the new law, visit the [Operator Resources](#) tab. Bookmark this page.

[Page ↑](#) [Terms of Use](#) [Privacy Statement](#) [Contact Us](#)

©2011-2016 Retirement Homes Regulatory Authority

## Legislation and Regulations

The RHRA is responsible for administering the *Retirement Homes Act, 2010* (Act). The Act establishes the RHRA and sets out its role, responsibilities and powers. The Act also contains care and safety standards and other requirements applying to licensed retirement homes in Ontario. Regulations under the Act provide additional standards and requirements for licensed homes, and requirements relating to the RHRA's administration of the Act. *Retirement Homes Act, 2010*: Legislation and associated regulations:

*Retirement Homes Act, 2010*

[English](#) [French](#)

Ontario Regulation 166/11: General

[English](#) [French](#)

Ontario Regulation 53/12: General (Amending Regulation 166/11)

[English](#) [French](#)

The Ontario government recently proclaimed regulations under the *Retirement Homes Act, 2010* allowing the RHRA to open for licensing on April 15, 2012. Further information can be found [here](#). A Plain-Language Guide and other educational materials on the Act and regulations are available [here](#).

## Appendix H – Grant Sub-committee Report

- No Grants for housing available at this time all money has been allocated as of March 2015
- Next Government announcement regarding money available will likely be January 2017  
Process goes as follows:
- Federal Government announces amount of money available for housing to provincial government
- Provincial government announces amount of money available to municipal government (county)
- County Council decides what projects to support  
Plan: Lobby local council and county council (must have some specific plans). There would be certain criteria and conditions to be met to qualify.  
Canada Mortgage and Housing Corporation
- Loan money to private sector and municipalities
- There will be definite conditions required if qualify
- They will loan % not the total amount

Government Grant Information: Canada's Economic action plan. The new Canada building plan: the government of Canada will invest \$53 billion in infrastructure across the country over 10 years (2014-2024). The government of Canada and Ontario on August 11, 2014 announced a combined investment of over \$801 million over 5 years to help more individuals and families in housing need.

### **2016 Budget Infrastructure spending**

A good chunk of that deficit spending is targeted at infrastructure projects — things like highways, bridges and airports — that help make it easier for the economy to thrive, and make government tax revenues increase by enough to offset the cost of dipping into the kitty up front. There's a surge of almost \$12 billion in the next five years for so-called "shovel ready" projects such as the Lions Gate Wastewater treatment plant in Vancouver and the Outlet Channels Project that will help flood protection near Lake Manitoba and Lake St. Martin. There's money to spend on projects like those and countless others, and it breaks down as follows:

- \$3.4 billion for public transit.
- **\$1.4 billion for affordable housing.**
- \$2.2 billion for water and waste management systems in First Nations communities.
- \$400 million for early learning and child care.
- \$518 million for climate change mitigation technologies.
- Almost \$4 billion in other miscellaneous spending under the grab bag of "infrastructure."

There's even more after that — "more than \$120 billion in the next decade" according to a government press release — but the 269-page budget itself was bereft of details on that spending.

## Appendix I – Age-Friendly Communities

For more information read the [Age-Friendly Planning Guide](#). You can download a copy or [order a print copy](#).

In an age-friendly community, policies, programs, services and environments support and enable people to age actively.

As all communities are unique they may take different approaches to achieving age-friendliness. However, all age-friendly communities share some common values.

An age-friendly community:

- Recognizes the wide range of capacities and resources among older people
- Anticipates and responds flexibly to aging-related needs and preferences
- Respects decisions and lifestyle choice of older adults
- Supports the older adults who are most vulnerable
- Promotes the participation of older adults and encourage their contributions to all aspects of community life.

### **Age-Friendly Community Planning Outreach Initiative**

The [AFC Planning Outreach Initiative](#) offers assistance to Ontario communities interested in adopting age-friendly planning principles. This project includes the development of partnerships, web resources, and the creation of a network for knowledge exchange across Ontario.

The information on this site is divided into the following sections.

- [Age-Friendly Community Planning Grant](#)
- [Why an Age-Friendly Community?](#)
- [Key features of an Age-Friendly Community](#)
- [Getting Started](#)
- [Age-Friendly Community Stories from Ontario](#)
- [Age-Friendly Villages \(available in French only\)](#)
- [Turning Info into action](#)
- [Resources, Tools and Links](#)