

Housing for Seniors

One of the greatest challenges facing the housing industry is the dramatic growth in our seniors population. In 1961, seniors accounted for only 7.6% of Canadians compared to a projection of 20.5% by 2031. Furthermore, the diversity amongst seniors precludes generalizing them; differentiating factors include health, financial and marital status, life experiences and interests. The housing industry is responding to these realities by developing new types of seniors' housing. This section provides a basic overview of the variety of seniors' housing available in Ontario.

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Supportive Housing

Purpose

Supportive housing is intended to assist seniors who want to live independently but need someone to help them. The type of assistance needed includes assistance with activities of daily living (those activities performed routinely including hygiene, dressing, ambulation, washing and grooming), daily visits or telephone reassurances, 24-hour emergency response, shopping, cooking, meals, transportation and counseling. The services needed are not as extensive as the medical and nursing care services offered in long term care facilities but they are similar to those offered in retirement homes.

In some situations people are able to access some level of support in their own homes by contracting directly with various agencies who provide the support. In supportive housing the support is arranged through the housing and is connected with it.

Types of Supportive Housing Projects

Supportive Housing can be found within any of the types of seniors housing discussed in this section. A senior may prefer to live in an apartment building, either a condominium or apartment, that offers supportive services but in which the senior has his/her own private apartment. Many supportive housing projects offer common facilities, such as lounges, activity room and dining room to allow for social interaction and leisure activities.

If the senior prefers to live close to others and still live at home, there are a variety of large dwellings shared by about 10 people, each of whom has some private space. Some examples are Abbeyfield houses, Special Care Group Home and co-housing. These offer a mixture of private and common spaces. The private space may include a bedroom, bathroom and in some cases, kitchenettes but the house will also include some shared space.

Supportive Services

The range of supportive services provided by the housing provider varies from project to project. Housing projects offering little support service appeal to active, healthy seniors while older, more frail seniors prefer projects with a

larger range of services.

In some cases, the housing project is associated with a long term care facility with outreach support services; such projects may be part of a comprehensive continuum of care or a long-term care 'campus'. As tenants age and their support needs increase, they can move to the associated long term care facility – all within the same complex and continue to receive care from the organization with which they are familiar.

Tenure and Types of dwellings: these vary depending upon the particular type of seniors' housing (see Tenure and Types of dwellings as listed under the other housing types discussed in this section)

May be operated as either **not-for-profits** or **for-profits**.

Life Lease Housing

Purpose

To provide affordable housing for older adults and seniors as well as an opportunity for capital investment.

Purchasing a Life Lease Suite

Life lease is a new form of tenure in Canada and it has evolved from models in the U.S. and Japan. Development of a Life Lease project begins with a non-profit and/or charitable organization (e.g. housing corporation, municipality, service club, church or ethnic association) which sponsors the project and oversees both the development and ongoing management. Ownership of the life lease development remains in the name of the sponsoring organization.

Applicants who meet the criteria, commonly a minimum age (such as 55 years of age), may purchase the exclusive Right to Occupy the leasehold suites and use the common facilities (lounges, workshops, recreation areas, parking, etc.). Residents are neither tenants nor owners, but a combination of the two.

As the sponsoring organization is non-profit, the price of a life lease suite is based on break-even cost plus a reasonable contribution towards a contingency fund. Residents make an initial investment the construction of the project and upon its completion, pay a monthly occupancy fee to cover the project's operating costs. Although the leasehold is available for life, residents may transfer the Right to Occupy and, consequently, earn a return on their investment (similar to condominiums or private homes).

Supportive Services

Residents may have the option of purchasing support services as described under Supportive Housing.

Tenure: leasehold interest

Type of dwellings: multi-residential (e.g. townhouses and apartments)

Generally, operated as **not-for-profits**.

Retirement Homes

Purpose

To serve seniors who are in relatively good health but require assistance with activities of daily living (those activities performed routinely, such as hygiene, dressing, ambulation, washing and grooming) and who do not want to live independently.

Supportive Services

Retirement homes provide a range of care and supportive services, i.e. from minimal to comprehensive packages. Some facilities have different levels of care and services; thus, allowing residents to remain in the retirement home should their health decline. Retirement homes provide accommodation and usually provide nursing staff or health care aides for medication administration and personal care. Generally, they also provide 24 hour supervision, meals (usually in a common dining room), recreational activities, laundry and housekeeping services. Some retirement homes have respite care for seniors requiring short term stay as they recover from an illness or to relieve the caregiver or for vacation care. Monthly costs vary depending upon the services purchased. Some facilities allow extra personal care services to be purchased from an external agency.

Tenure: rental

Types of dwellings: varying from houses to high-rise buildings

May be operated as either **for-profits** or **not-for-profits**; the second type sometimes have different kinds of subsidies available.

Social Housing

Purpose

To provide affordable housing for seniors, families and single people with low to moderate incomes.

Types of social housing

- i. **Non-profit housing** is owned and managed by either municipal governments or private non-profit charitable organizations (such as churches, seniors' organizations and ethno-cultural groups).
- ii. **Public housing** is owned and managed by the provincial government. (Effective January 1, 2001 ownership will transfer to municipal governments).
- iii. **Co-operative housing** is owned and controlled by the residents, who are voting members and assist with the co-op operations. Members do not have any individual equity ownership and cannot sell their units. Co-ops are governed by the residents with an elected board of directors; there are no outside landlords.
- iv. **Rent supplement** agreements allow low-income people to access housing in the private sector in which they pay 30% of their income towards rent; the remaining portion of the rent is paid by the

government to the private landlord.

Tenure: rental

Many of the tenants are low-income households paying 30% of their income on rent while some are moderate-income households paying market rent.

Types of dwellings: high-rise buildings, houses or rooming houses, mid-rise buildings, low-rise buildings, townhouses

Non-profit housing, public housing and co-operative housing are operated as **not-for-profits** and the rent supplement agreements are made with **for-profit owners**.

Adult Lifestyle Retirement Community

Purpose

Geared towards retirees or near-retirees who have the ability to live completely independently and who prefer to live among their peers in a lively and active community offering amenities, including recreation and sports facilities (e.g. tennis, golf and hiking). Residents of adult lifestyle communities may be at different stages of their lives; some continue to work, some volunteer, some are busy all day while others prefer a slower pace. Most properties are located outside the Greater Toronto Area (GTA).

Tenure: condominium, freehold, rental, land-lease, life-lease

Types of dwellings: detached bungalows, semi-detached houses, townhouses, apartments