



ROCKY VIEW COUNTY
Cultivating Communities

SENIORS HOUSING NEEDS ASSESSMENT

Final Report

December 2015



Prepared By:



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The Rocky View County Seniors Housing Needs Assessment was prepared by SHS Consulting. The consulting team for this study was:

Ed Starr, Partner

Jodi Ball, Principal

Johanna Hashim, Senior Research and Policy Analyst

Narmadha Rajakumar, Senior Research and Policy Analyst

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1.0 INTRODUCTION

1.1 Background

Rocky View County is a primarily rural area comprised of a number of communities which surrounds the City of Calgary in a horseshoe-shape to the west, north and east. Recent population data for the County shows that while the overall population is increasing steadily, the population of persons aged 65 and over is increasing at an even faster rate.

The aging of the population is expected to increase the demand for seniors housing and services in the area, creating a number of challenges for the County. Appropriate housing options and a suitable range of services must be available to ensure the needs of the aging population are met. As such, this study is being undertaken to identify the current inventory of housing options appropriate for seniors, to identify the current and future need, and to identify actions and strategies that the County can undertake to help meet this identified need.

1.2 Project Objectives

The overall goal of the Seniors Housing Needs Assessment is to identify and quantify the types and numbers of seniors housing needed over the next 10-15 years, as well as associated support, land requirements, and locations to meet this need.

The detailed project objectives are to:

- Gain a clear understanding of the area's current senior housing needs, issues, challenges and opportunities
- Provide direction to communities, government and other interested stakeholders on housing needs
- Provide information that would support planning and future funding applications for affordable seniors housing projects
- Provide a basis for the development of a seniors master plan document, should assessment findings justify the need for one
- Identify potential funding sources that support senior's housing projects
- Determine potential partnerships and how best the County shall allocate resources to meet the housing needs of seniors
- Provide findings on the two variables most important to the current study - financial and levels of supportive living (number and type) based on four levels defined in the Province's Supportive Living Framework. Financial issues relate to the number of low income seniors needing subsidized or affordable housing and current unmet demand

- The assessment should identify what role, if any, the County should play in service delivery by comparing the market with resources required to meet potential supply gaps
- Outline land requirements should demand dictate for various types of seniors housing as determined by market demand
- Gain a clear understanding of the current and future infrastructure required to meet the needs of an aging population
- Provide guidance for a policy that engages residents and community stakeholders to play a more active and influential role in how rural senior's housing, services and amenities are developed in their communities
- Identify the most suitable locations for senior's housing projects with recommendations for type and scope.

1.3 Approach to the Project

The Rocky View County Seniors Housing Needs Assessment has been undertaken in three phases. **Phase One** is the **Orientation and Scoping Phase**. This phase included the start-up meeting which provided an opportunity to fine tune the proposed work plan, brainstorm with County staff on the key issues and trends related to seniors housing in the County, and identify information and data needs.

Phase Two of the study was the **Needs Assessment and Housing Inventory** which included an examination of the demographic and economic profile of senior households in the County, an inventory of the current housing supply available for seniors, and an analysis of housing affordability. This phase also included a housing preferences survey undertaken with County seniors as well as focus group meetings aimed at better understanding the seniors housing and service needs in the County context. Phase Two also included a review of municipal and provincial policies and programs to identify opportunities and barriers to the provision of housing for seniors as well as to ensure recommendations are consistent with municipal and Provincial policies. This Phase also involved an environmental scan on housing options which may be suitable for seniors in Rocky View County.

This is the **Phase Three Final Report** which includes recommended principles and goals for seniors housing in the County based on the work undertaken for Phase Two. It also includes actions for County consideration to meet the identified seniors housing needs. Part of the work for Phase Three also involves identifying the most effective role for the County to support the provision of the required housing and support services identified through Phase Two.

2.0 KEY FINDINGS FROM THE HOUSING NEEDS ASSESSMENT

The senior¹ population in Rocky View County is increasing at a far greater rate compared to the population as a whole. Similarly, the number of senior-led households is growing, indicating an increasing demand for seniors housing options in the County. While there is demand for higher end housing options from seniors with higher incomes, half of all senior-led households in the County have low incomes and would require more affordable seniors housing options.

2.1 Demographic Profile

Population and Households

The senior population in the County is experiencing significant growth and historical trends suggest this growth will continue - the County's senior population is expected to increase from 9.7% to 18.9% (almost doubling) of the total population by 2041. Similarly, senior-led households are increasing in all areas of the County. This data suggests that **the demand for seniors housing options in the County is increasing and will continue to increase over the next 25 years.**

Most of the increase in population was experienced in the southern areas of the County. According to focus group participants, the growth in the senior population is partly due to residents opting to stay in their communities. In addition, focus group participants note that the County is attracting seniors from elsewhere who prefer the rural lifestyle while still being within commuting distance to a large urban centre.

The largest proportion (three-quarters) of senior-led households for all areas of the County is two-person households and most of these households are homeowners. This suggests a **demand for senior housing options suitable for two-person households.** While the demand for rental options is expected to increase based on historical trends, ownership options for seniors should continue to be provided.

Incomes

While there are some senior-led households with relatively high household incomes, the majority of senior-led households have lower incomes (approximately \$85,000 or less in 2014). In addition, some areas of the County have a larger proportion of households with lower incomes. This suggests a demand for options affordable to households with lower incomes, particularly in

¹ For the purposes of this study, 'senior' refers to individuals 65 years and older.



areas such as South East Rocky View as well as a demand for higher end options, particularly in South West Rocky View.

Overall, about half of all senior-led households in the County have incomes within the first three income deciles² (earning approximately \$85,000 or less in 2014). While these are still relatively high incomes when compared to the Province as a whole, the average house price³ in the County of almost \$890,000 in 2014 would require an annual household income of about \$200,000, making homeownership unattainable for many unless they have significant equity in current homes, farms, ranches or other land holdings. This may partly explain why survey respondents noted **affordability as the most important factor in their future home** and this data indicates that there is also a need for housing options which are affordable to seniors with lower incomes.

2.2 Housing Supply and Affordability

Most homes in the County are single detached dwellings and the majority are owned (92.3% in 2011). Most are in good condition compared to the Province as a whole. While the predominance of single detached homes is not surprising in a rural community, it should be noted that single detached dwellings may not be the most appropriate dwelling type to facilitate aging at home, as these tend to require more maintenance and have stairs. Single detached dwellings also tend to be less affordable for households with lower incomes, such as seniors relying on pensions. There are also apartment units and supportive living options for seniors but most of these options are in adjacent municipalities outside of the County's jurisdiction. In addition, focus group participants and interviewees note that there are long waiting lists for these units.

Furthermore, **average house prices and average rents in the County have been increasing at a much higher rate than the Province as a whole**, which may become an issue as older adults move from higher incomes to lower, fixed incomes as they retire.

In terms of housing condition, the housing stock in the County is in relatively good condition and is newer compared to the Province as a whole, although the rental housing stock is generally older when compared to the overall housing stock.

² Income deciles provide a ranking of the economic situation of a household based on the income distribution in a specific community. Households are sorted according to their annual household income and then divided into ten equal groups, each containing 10% of all households in the community.

³ It should be noted that while average house prices are typically used, these may be skewed by outliers.

Seniors Housing

There is currently a range of options for seniors in the Rocky View County area, from independent options to long term care and supportive living level 4 options for dementia, but most of these options are outside of the County's jurisdiction in areas such as Cochrane. While these facilities accept Rocky View County residents, there are already long waiting lists for these options and the demand will continue to increase as the population ages. Prince of Peace Manor and Harbour are the only two senior living communities located in the County, specifically in South East Rocky View. These two projects have independent options, level 3 and level 4 supportive living options, as well as memory care/ dementia units.

There are a number of upcoming potential residential developments in the County with options for seniors and these developments could address the demand from seniors with higher incomes. These developments include Hunt Coulee Village; a Seniors' Independent Living Facility in the Hamlet of Bragg Creek; and some retirement housing in the Bingham Crossing and Harmony developments.

Housing Affordability

While there are senior-led households with higher incomes who would have no trouble paying the average house price in the County, these households make up just over a fifth of all senior-led households in the County. While moderate income households may also be able to afford average house prices as most of these households would have equity and assets, **there are senior-led households with lower incomes who would face housing affordability issues if they had to pay the average market rents or house prices.**

South East Rocky View has the highest proportion of seniors' spending more than 30% of their income on housing costs at nearly 20% (70 households) of senior-led households, suggesting there may be a greater demand for housing options which are affordable to lower income households in South East Rocky View.

Furthermore, the affordability analysis shows that, to be able to afford the average 1-bedroom apartment (\$970/month in 2014) in the Calgary CMA Zone 10 (which includes Rocky View County), a household would have to earn \$38,800 annually. To be able to afford an average single-detached dwelling (\$888,956 in 2014) in the County, a household's income would have to be upwards of \$227,500 and be in the top three income deciles for the County. This further suggests a **need for affordable housing options for households with incomes falling within the lower income deciles.**

2.3 Support Services for Seniors

There are a range of support services available for seniors in Rocky View County, including services provided by Alberta Health Services (AHS) as well as those provided by non-profit and private organizations. Services provided by AHS include personal care, home support services and respite care, and adult day programs for persons with physical and/or memory challenges or are living with a chronic illness. Programs provided by community agencies include adult day programs, outreach and home care programs, caregiver support and respite care, and social programs. The demand for these programs will continue to increase as the population in Rocky View County and area municipalities ages. In some areas of the County, **home care services would be the only option available for seniors who want to remain in their own community** due to several elements which would make the provision of seniors housing facilities unfeasible in these areas. These elements would include distance from services and amenities, lack of infrastructure, and a small, dispersed population. As such, the widening gap between the home care and support services budget and the demand for these services will continue to increase as the population ages.

2.4 Seniors' Housing Preferences

Responses from the survey and focus groups indicate that most seniors would like to remain in their own community as they age although many are also aware of the fact that they may have to move to an area with services and amenities as their health care needs change. While these seniors accept the fact that they may have to move, **they would ideally like to move to a hamlet or retirement community with smaller, one-level homes at an affordable cost, and services and amenities close to their current community.** The ideal development would offer lighter supports, such as housekeeping and home maintenance, with options for higher levels of support as residents' needs change.

The most common reasons identified by respondents for moving are to find a home which meets their needs such as easier home/ outdoor maintenance, not having to use stairs, and being close/ easily able to access amenities and services. For those who experience difficulties with daily living activities, the most common challenges were doing chores outside their dwelling and going up and down stairs.

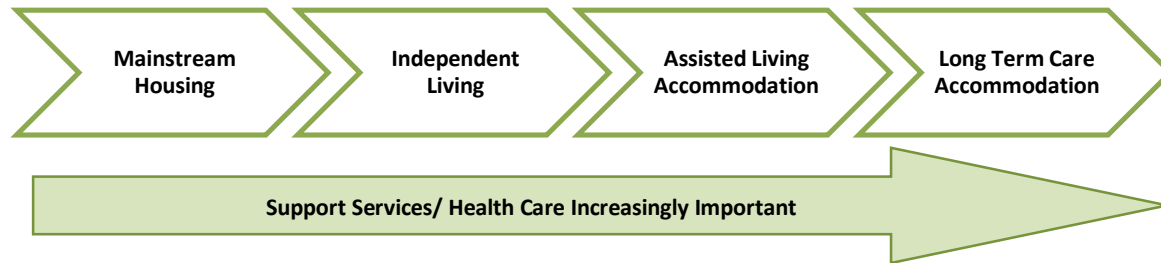
Survey results show that **more than half (59.0%) of respondents would like to move to a retirement home/ community.** Similarly, many focus group participants would like to move to **a villa-type development which offers options for light supports,** such as home maintenance. Almost a third of survey respondents would consider moving to a supportive living facility while



just over 30.0% would like to stay in their current home and undertake modifications to make it more appropriate for their needs.

2.5 Housing Options

The spectrum of seniors housing options is mainly based on the need for support services to live independently and ranges from mainstream housing to long term care accommodation. There are a number of housing options which would be suitable and adaptable for Rocky View County. Some of these options would require investments in infrastructure in addition to large capital and operational funding while others would be adaptable to smaller sites, making use of existing infrastructure. Current proposed projects in the County include some of these options which suggest that opportunities are available for partnerships among the private, non-profit and public sectors.



Source: CMHC (2012). *Housing for Older Canadians: The Definitive Guide to the Over-55 Market, Volume 2: Responding to the Market.*

2.6 Policy Framework

A review of relevant County and Provincial legislation and strategic documents was undertaken to identify potential opportunities and barriers to the development of a range of seniors housing options in Rocky View County. The County documents reviewed included the Rocky View County Plan (2013) and the Rural Growth Management Discussion Paper. Municipal programs were also reviewed, including the Family and Community Support Services Program, Community Recreation Grant Funding, Community Benefit Initiatives Grant and the Specialized Transportation Grant. The Provincial policies reviewed were the Alberta Aging Population Policy Framework, the Protection for Persons in Care Act, Continuing Care Strategy: Aging in the Right Place, and Alberta's Continuing Care System. The detailed review can be found in Section 8.0 of the Seniors Housing Needs Assessment Phase Two Report. This review found that the municipal and Provincial policy framework is generally supportive of the development of seniors housing and provision of support services for seniors.



The County Plan specifically mentions seniors housing as one of the permitted residential uses in hamlets. The County’s Strategic Plan states that the County is open to innovative development and is committed to the provision of community services. Provincial policy shows recognition of the changing needs brought about by the aging population and the need to commit resources to address these needs. The environmental scan identified a number of programs which support seniors in different types of home environments with a focus on facilitating aging at home.

The analysis also identified a number of Provincial and federal programs related to funding seniors housing and support services. These funding sources should be monitored for future opportunities. Other potential funding sources include social impact bonds and social enterprises. Further details on these funding programs can be found in Section 8.0 of the Phase Two report as well as in the Appendix of this report.

2.7 Senior Population Projections

Based on past census data, the County Plan (2013) projects that the County’s population could increase at a rate of 654 to 743 residents a year or 7,850 to 8,916 residents over a 12-year period to 2026. Using the most recent building permit data to project population suggests a population growth at a rate of 762 residents a year or 9,144 residents over a 12-year period (based on average building permits per year of 254 and 3.0 residents per home).

The Province of Alberta (through Alberta Treasury Board and Finance) also develops population projections for each of the 19 Census Divisions in the province to 2041. Census Division 6: Calgary encompasses The City of Calgary, the MD of Foothills, Mountain View County and Rocky View County. According to the Provincial projections, the total population of Census Division 6 is expected to grow by 67.2% between 2012 and 2041 (for an average annual growth rate of 2.31%). In contrast, the seniors population is expected to increase from 9.7% to 18.9% (almost doubling) of the total population by 2041 – for an estimated annual increase of 3.16%. By 2031, the Province predicts that approximately 7.5% of Census Division 6 will be made up of seniors age 75 and over and approximately 17.0% of Census Division 6 will be made up of seniors age 65 and over.

	65-74		75+	
	Rocky View County	Census Division 6	Rocky View County	Census Division 6
2001	1,535	54,438	570	40,202
2011	2,555	72,498	1,365	59,542
Change 2001-2011	66.4%	33.2%	139.5%	48.1%
2015	3,607	97,910	1,946	67,850
2025	5,962	170,820	3,937	110,185
Change 2015-2025	65.3%	74.5%	102.4%	62.4%

Source: Statistics Canada Census, 2001 and 2011; Province of Alberta, 2013; SHS Calculations, 2015

*Census Division 6 includes most of Northern Alberta, including the City of Calgary

*Census Division 6 projections are for medium scenario growth (Source: Province of Alberta)

SHS population projections by age project that Rocky View County's population will increase by 8,234 persons from 2015 to 2025, to reach 47,902. Of the total population in 2025, approximately 21% (or 9,899 persons) is estimated to be comprised of seniors aged 65 years and older, up from 14% in 2015. This is growth of 78% from 2015 to 2025.

Broken down further, Rocky View's population aged 65 to 74 is projected to increase by 65% from 2015 to 2025, which is similar to the 66% growth rate from 2001 to 2011, but the population aged 75 years and older will increase 102%, which while a much higher rate than the 65 to 74 age group, is lower than this group's 2001 to 2011 growth rate of 139.5%. Although a lower rate however, the population of seniors aged 75 years and older will still double, increasing by nearly 2,000 persons.

These projections demonstrate the need to ensure an adequate supply of seniors housing and support services are available for current and future residents of the County. These projections also suggest the need for a more proactive approach in the provision of seniors housing and supports, particularly for those 75 years and older as this population group is projected to increase by about 102% in the next ten years.

2.8 Seniors Housing Estimates

Supportive Living

Based on CMHC's capture rates⁴ for supportive housing in Alberta (5.2% of seniors aged 75 years and older) and Canada (8.9% of seniors aged 75 years and older), it can be estimated that there is a need for 101 to 173 supportive housing beds/units in Rocky View County in 2015. While this is lower than the 191 units of SL3, SL4, and SL4-Dementia living offered by Prince of Peace Manor and Harbour, there are a number of residents at the Manor and Harbour younger than 75, as well as many from outside Rocky View County such as the City of Calgary. As of December 2014, there were 21 persons on the waiting list for Prince of Peace Manor, indicating a demand for additional units.

There are other supportive living housing developments near Rocky View County, such as Rocky View Foundation's 140 SL2 Lodge units in Cochrane and Crossfield, as well as Bethany Cochrane's 38 SL1 and SL2 units in Cochrane. These are not exclusive to Rocky View residents, and in fact

⁴ CMHC defines 'capture rate' as 'the ratio of the total number of residents living in the survey universe divided by its estimated 75+ population.'

most of the residents of these units come from outside the County. This indicates a lack of units specifically for Rocky View County residents.

Using CMHC's capture rates for the projected senior population, the projected number of persons in supportive living units is expected to grow to 205 to 350 persons in 2025. Even with the potential for 40 plus units of supportive living built in Bragg Creek by Rocky View Foundation, there will still likely be a strong demand for supportive living units in the County.

Removing approximately two-thirds (126) of the units offered by Prince of Peace Manor and Harbour (those estimated to be Rocky View residents) from an average of the projected 205 to 350 persons in supportive living in the County in 2025, it can be estimated that there will be a need for approximately 151 additional units of supportive living by 2025.

While a larger supportive living facility may be more efficient with regard to creating economies of scale, two mid-sized options with a mix of supportive living and independent units in two different locations in the County may be a more desirable option. This approach would allow for aging in place where seniors can move from independent units to supportive living units within the same facility. It would also address the desire of most seniors to age within or close to their own community. Using the land requirement for a development of this nature of about 25 units per acre would suggest a need for about 3.0 acres for each of these facilities for the supportive living units. Additional land would be required if independent units are to be included in these projects.

Independent Living

Subtracting the above mentioned population expected to be in supportive living in 2025, it can be estimated based on household projections that there will be 4,774 to 4,847 senior households (aged 65 years and older) in Rocky View County by 2025. This is up from an estimated 2,700 senior households in 2015, suggesting a growth of 2,000 senior households from 2015 to 2025. Of the over 2,000 additional senior households in 2025, the majority will be looking for, or already be in, independent accommodations. To address this projected need, the County should encourage a portion of all new residential developments to meet Universal Design standards. This would help meet the requirements of the over 2,000 new senior households expected in the next ten years. Developing housing with Universal Design features would also facilitate aging in place and may reduce the need for supportive living units in the area.

Of this new supply, approximately 15% should be affordable to households in the first income decile (earning approximately \$30,200 in 2014). This proportion is based on 2010 census data showing that 15% of the County's seniors were in the first income decile in 2010.

2.9 Key Findings

The following is a summary of the key findings and identified gaps from the Seniors Housing Needs Assessment:

- The senior population and senior-led households in the County are increasing and projections indicate that these will continue to increase, indicating that the current demand for seniors housing will continue to grow in the near future.
- Average household incomes of senior-led households are relatively high but there is also a large proportion of households with lower incomes, suggesting a need for both affordable and market rate housing options.
- The majority of homes in the County are single detached, which may not be the most appropriate housing type to facilitate aging at home. These also tend to be less affordable than other dwelling types.
- Most seniors in the County would like to remain in their own community or close to their own community as they age.
- Housing affordability is one of the most important factors which County seniors are considering.
- The need for affordable housing options in the County will continue to increase particularly as the average house prices in the County are increasing at a greater rate than the Province as a whole.
- The majority of survey respondents and focus group participants would like to move to a retirement community/ villa-type development offering light supports.
- Despite the upcoming additions to the supportive housing supply within the County and in adjacent municipalities, it is estimated that there will be a need for an additional 151 supportive housing units/ beds in the next ten years.

3.0 NEXT STEPS FOR CONSIDERATION

3.1 Opportunities and Challenges to Providing Seniors Housing and Support Services

One of the main challenges related to the provision of housing and support services to County residents is related to the rural nature of the County. For example, the provision of high level supportive living options would not be feasible in most areas of the County due to its relatively sparse population and distance to health care services. The availability of infrastructure, particularly sewer and water services, in some areas of the County is also a challenge to the development of seniors housing, particularly for larger projects.

Another key challenge is related to the support services that are currently available to residents of the County. Most support services provided by community agencies are light supports and services related to social and recreational activities. While Alberta Health Services is currently meeting the home care needs of seniors, there is a need to expand the capacity of community agencies and volunteer organizations to meet the increasing demand for support services as a result of the aging population.

Despite these challenges, there are a number of opportunities that exist including the following.

Partnerships with Adjacent Municipalities

Rocky View County currently has inter-municipal partnerships with adjacent municipalities and there is an opportunity to expand these partnerships to ensure that some of the housing and support service needs of County seniors that cannot be met within the County's jurisdiction will be met in these municipalities. This would include needs related to higher levels of supportive living options and long term care options. While expanding these partnerships does involve allocating additional in-kind and financial resources, this approach is still more efficient and cost-effective in addressing the needs of County residents.

Supports for Non-Profit Housing Providers and Community Agencies

Rocky View County is currently providing funding to Rocky View Foundation and other community agencies that provide housing and support services to County residents. As such, continuing and expanding the supports provided to these agencies will allow the County to address some of the identified housing and support service needs of its residents without the need to be a direct housing and/or support service provider. As previously mentioned, these supports can be financial or in-kind, such as the provision of County-owned suitable land at

reduced cost, waiving some development-related fees for affordable seniors housing developments, and streamlining the development process.

An Engaged Private Sector

Rocky View County has a very engaged private sector and as such, most of the housing needs of seniors with moderate and higher incomes will be met through privately-initiated developments. The County's role is limited to encouraging and facilitating the development of a range of housing options for seniors. There is also an opportunity for the County to facilitate partnerships among the private, non-profit and public sectors to meet the needs of seniors, including the needs of seniors with lower incomes.

Available and Suitable Sites

Despite challenges related to infrastructure in some areas of the County, there are sites that may be suitable for the development of seniors housing in the different areas of the County. One site in particular is within an existing full service hamlet while another is within close proximity of an identified growth hamlet. While these sites are privately owned, there are opportunities for partnerships or to encourage a specific type of development to meet the identified needs of seniors in the County. In addition, there is County-owned land in Langdon and a site close to the Prince of Peace development that may meet the criteria for seniors housing locations. There may be other opportunities within or close to an identified growth area that could be explored. Locating seniors housing within or in close proximity to an existing hamlet, town or growth area increases the viability of a project as well as ensuring easy access to services and amenities.

3.2 County's Role

Similar to other jurisdictions, the majority of housing in Rocky View County is provided by the private sector. Current proposed projects such as Harmony and Bingham Crossing are private sector initiatives which include a seniors housing component.

The responsibility for providing non-market housing for seniors in Rocky View County falls mainly on the provincial and federal governments. Non-profit organizations, such as Rocky View Foundation, also provide non-market housing options for seniors. Similarly, home care is provided through Alberta Health Services and community agencies.

While Rocky View County's current role with regard to the provision of seniors housing is limited, the County does provide funding to Rocky View Foundation. The County also provides funding to a broad range of community agencies through several funding streams including the Community Benefit Initiatives Grant, Community Recreation Funding Grant, FCSS Funding, and Specialized Transportation Grant.

In addition, the County has a direct role with regard to regulating land use and is responsible for making land use decisions which guide the overall development, including the development of seniors housing.

The County's Role in the Future

The population projections show an estimated increase of about 78% in the population 65 years and older. With such a significant increase expected in the senior population in the next ten years, the current approach may no longer be feasible. As such, the County may want to consider taking a more proactive approach if it wants to retain its current residents. While the County is not a direct housing or support service provider, there are a number of ways in which the County can facilitate the development of seniors housing to meet the needs of its residents.

Estimates show a need for an additional 151 supportive living units by 2025. In addition, a minimum of 15% of new residential development targeted to seniors should be non-market/affordable units to meet the needs of seniors with lower incomes. This is particularly important as this data is supported by the fact that affordability was identified as one of the most important considerations in the housing preferences survey as well as the focus group discussions with seniors.

While the provision of affordable housing for seniors is the mandate of the provincial and federal governments, the County should consider taking on a larger role in meeting the needs of its current and future senior residents, including those with lower incomes. This can be done by taking a more proactive role in advocating for adequate and predictable funding for affordable housing for seniors, building on existing partnerships to provide affordable housing, and making land use planning decisions which facilitate the development of affordable housing for seniors. The recommendation for the County to take a more proactive role with regard to seniors housing is supported by both the results of the needs assessment as well as feedback from residents during the focus groups and consultation sessions. As such, it is recommended that the County adopt a broad policy statement in its County Plan which identifies seniors housing as a County priority. A more proactive role for the County may also include:

Advocacy and Education

- Taking a leadership role in advocating for increased funding for seniors housing and supports and on initiatives that raise awareness of the benefits of a full range of housing

Policy, Programs and Funding

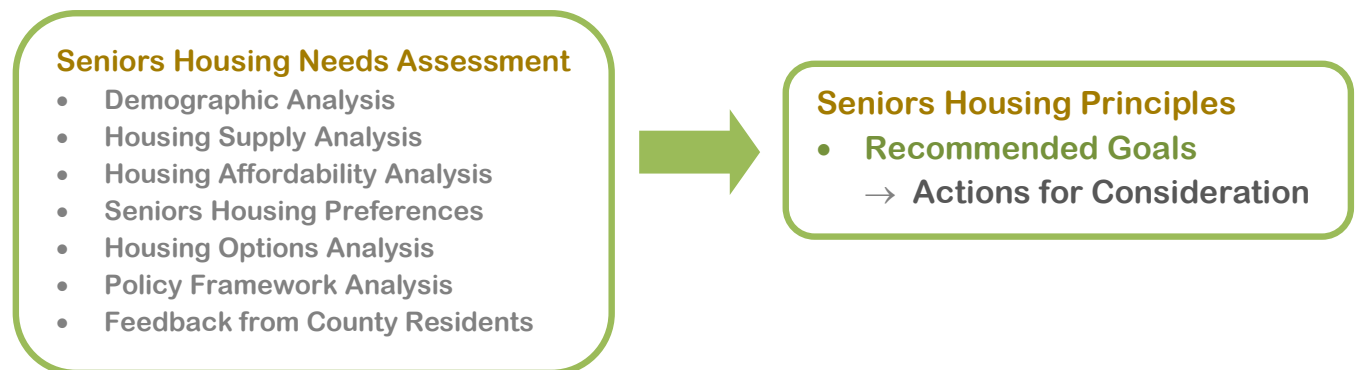
- Developing policies which support the provision of a full range of seniors housing options for County residents

Partnerships

- Facilitating partnerships among the public, private and not-for-profit sectors and expanding inter-municipal partnerships to develop seniors housing in the region

3.3 Recommended Principles, Goals and Actions

A set of recommended principles, goals and actions have been developed with the goal of addressing the identified housing and support service needs of seniors. Recommended policy statements have also been developed to support the implementation of the recommended actions. These principles, goals and actions for consideration are based on the results of the demographic, housing supply and housing affordability analysis, the seniors housing preferences survey, the analysis of housing options, the policy framework analysis and feedback from the two sets of focus groups with residents.



Principle 1: Adequate and Appropriate Supports

The majority of seniors would like to age in place in their own homes and in their own communities. Providing adequate and appropriate supports will help seniors maintain their independence longer. Adequate and appropriate supports also delay, and in some cases prevent, seniors having to move from their current homes to supportive living environments. The Recommended Goals and Actions for Consideration developed under this principle aim to address the following key findings from the Housing Needs Assessment:

- The senior population and senior-led households in Rocky View County are increasing and will continue to increase.

- Most seniors would like to age in their own community or, at least, near their own community.
- Despite the upcoming additions to the supportive housing supply within the County and in adjacent municipalities, it is estimated that there will be a need for an additional 151 supportive housing units/ beds in the next ten years.

The **Goals** associated with this Principle are:

1. Enhance home and community supports to enable seniors to live independently for as long as possible
2. Support caregivers

Principle 2: Diversity of Seniors Housing Options in Appropriate Locations

There are a range of potential housing options which are suitable for seniors depending on their care needs, from mainstream options and independent living options to supportive housing and long term care. It is important for a municipality to implement policies which facilitate the development of a range of housing options throughout the housing and care continuum to meet the different needs of seniors in a community. While the provision of some of these options may not be feasible in all communities due to service and infrastructure requirements, it is vital for all levels of government to ensure that those options are available in appropriate locations within the region. In addition to providing a range of seniors housing types, there is also a need to provide seniors housing options that meet the needs of seniors with low, moderate and high incomes. The Recommended Goals and Actions for Consideration related to this Principle aim to address the following key findings from the Housing Needs Assessment:

- The senior population and senior-led households in the County are increasing and projections indicate that these will continue to increase, indicating that the current demand for seniors housing will continue to grow in the near future.
- Average household incomes of senior-led households are relatively high but there is also a large proportion of households with lower incomes, suggesting a need for both affordable and market rate housing options.
- The majority of homes in the County are single detached, which may not be the most appropriate housing type to facilitate aging at home. These also tend to be less affordable than other dwelling types.
- Most seniors in the County would like to remain in their own community or close to their own community as they age.
- Housing affordability is one of the most important factors which County seniors are considering.

- The need for affordable housing options in the County will continue to increase particularly as the average house prices in the County are increasing at a greater rate than the Province as a whole.
- The majority of survey respondents and focus group participants would like to move to a retirement community/ villa-type development offering light supports.
- Despite the upcoming additions to the supportive housing supply within the County and in adjacent municipalities, it is estimated that there will be a need for an additional 151 supportive housing units/ beds in the next ten years.

The **Goals** associated with this Principle are:

3. Improve accessibility of existing and new homes
4. Expand independent and supportive living options in appropriate locations
5. Facilitate the development of an adequate supply of affordable housing options for seniors

Principle 3: Partnerships and Coordination of Services

The provision of an adequate supply of seniors housing and support services in an area cannot be the sole responsibility of one agency/jurisdiction. Focusing on collaborations, partnerships and coordination of services will result in a more efficient use of limited resources while still meeting the needs of an aging population. As noted above, the County should consider taking a more proactive role with regard to facilitating partnerships among public, private and non-profit stakeholders to meet the housing and support service needs of Rocky View County seniors. The County should consider taking the lead in enhancing and expanding current partnerships with adjacent municipalities to coordinate the provision of housing and services for seniors. As such, the **Goal** associated with this Principle is:

6. Enhancing partnerships, collaborations and coordination of services

In addition to the recommended Goals, outlined below are Actions which the County should consider to help meet the identified needs of its senior population.

Principle 1: Adequate and Appropriate Supports

Goal 1: Enhance home and community supports to enable seniors to live independently for as long as possible

To support this Goal, the County should consider adopting policies to encourage and support initiatives to encourage independent living and aging in place, including the following.

- 1.1. Providing support to community agencies and volunteers who are delivering support services for seniors by providing tools and resources, such as educational material, space for meetings, and other in-kind resources
- 1.2. Encouraging and supporting community agencies in the development of social enterprises⁵ which offer support services to seniors by providing tools and resources, such as education material and other in-kind resources
- 1.3. Advocating to Alberta Health Services to enhance and expand home care services for seniors to facilitate aging in place
- 1.4. As part of an education campaign, working with community agencies to increase awareness of programs, funding and services available for seniors and caregivers and provide this information in different formats (i.e. online, print, by telephone, etc.)

Goal 2: Support Caregivers

To support this Goal, the County should consider adopting policies to encourage initiatives which support caregivers of seniors, including the following.

- 2.1. As part of an education campaign, working with community agencies to increase knowledge of the symptoms of dementia and other age-related diseases and of caring for a person with dementia or other age-related disease by identifying and sharing best practices in caregiver support⁶ and posting a link to this information and other resources on the County website and/or community agency websites
- 2.2. Advocating to Alberta Health Services to increase the availability of adult day programs and respite care options in the region, including options for seniors with dementia
- 2.3. Advocating to Alberta Health Services to simplify the process to apply for home care funding through the Self-Managed Care program⁷
- 2.4. Advocating to Alberta Health Services to make the Self-Managed Care program more permissive with regard to family members as paid care providers
- 2.5. As part of an education campaign, working with community agencies to develop a database of qualified caregivers and provide this information in different formats (i.e. online, print, by telephone, etc.)

⁵ Further information on social enterprises can be found in the Appendix

⁶ Examples of caregiver support programs can be found in the Appendix

⁷ The Self-Managed Care Program of Alberta Health Services is a program in which eligible Home Care clients enter into a legal agreement with Alberta Health Services. The Home Care client is provided resources to directly pay for and manage their personal care and home support services. The current program does not allow family members to be hired as paid care providers.

Principle 2: Diversity of Seniors Housing Options in Appropriate Locations

Goal 3: Improve the accessibility of existing and new homes

To improve accessibility of homes, the County should consider adopting policies related to encouraging and supporting accessible housing in various forms throughout the County, including the following.

- 3.1. Examining the feasibility of developing a home accessibility assistance program whereby loans or deferrals of a certain portion of property taxes are provided for home renovations which increase the accessibility of a home for seniors with low incomes⁸
- 3.2. Developing policies which permit permanent secondary suites and garden suites which meet and exceed accessibility requirements in the Building Code in areas with the necessary infrastructure available
- 3.3. As part of an education campaign, promoting awareness of federal and provincial funding programs for home renovations to increase accessibility, such as the Province's RAMP program⁹
- 3.4. As part of an education campaign, developing a Universal Design/ Home Accessibility checklist and sharing this with the development community
- 3.5. Working with community agencies to develop a database of qualified contractors and making this information readily available to seniors through various methods (e.g. print, online, through telephone enquiries)

Goal 4: Expand independent and supportive living options in appropriate locations

To support this Goal, the County should consider adopting policies to facilitate the development of independent and supportive living options in appropriate locations throughout the region, including the following.

- 4.1. Adding a broad definition of seniors housing in the County Plan and Area Structure Plans to facilitate the development of innovative, age-friendly housing options throughout the County
- 4.2. Implementing criteria for appropriate locations for seniors housing¹⁰ when evaluating planning applications for residential developments which include seniors housing, particularly for developments outside of hamlets or other walkable communities
- 4.3. Sharing the findings of the Seniors Housing Needs Assessment with private and non-profit residential developers to raise awareness of the range of seniors housing needs in the County

⁸ Examples of similar programs are provided in the Appendix

⁹ Details on this program can be found in the Appendix

¹⁰ Recommended criteria can be found in Appendix 2

- 4.4. Advocating to the federal and provincial governments for sustained, long-term capital funding for affordable housing for seniors, including independent and supportive living options

Goal 5: Facilitate the development of an adequate supply of affordable housing options for seniors

While the provision of affordable housing is a provincial responsibility, the County may want to take a more proactive role by adopting policies which encourage and facilitate the development of affordable housing for seniors, including the following.

- 5.1. Adopting a definition for ‘affordable’ seniors housing based on the Provincial definition of affordable housing
- 5.2. Examine the feasibility of developing an Affordable Housing Reserve Fund to assist in the development of affordable/non-market rental housing options for seniors, including affordable independent and affordable supportive living options¹¹
- 5.3. Examine the feasibility of providing financial and in-kind incentives for new residential developments which include a minimum of 50% of the total units as affordable independent or affordable supportive living units for seniors. Financial incentives may be funded through the Affordable Housing Reserve Fund.
- 5.4. Advocating to the federal and provincial governments for sustained, long-term capital funding for affordable seniors housing in the County

Principle 3: Partnerships and Coordination of Services

Goal 6: Enhancing partnerships, collaborations and coordination of services

To support this Goal, the County should consider building on the principles and goals in the County Plan to adopt policies which enhance and support existing partnerships with neighbouring municipalities and community agencies in the provision of seniors housing options for County residents, including the following policies.

- 6.1. Expanding existing inter-municipal partnerships and partnerships with community agencies to provide seniors housing options, including options with higher levels of support, for Rocky View County residents in appropriate locations
- 6.2. Exploring opportunities for new collaborations and partnerships with private or non-profit organizations to provide seniors housing options for County residents

¹¹ Developing an Affordable Housing Reserve Fund would provide the County with the flexibility to determine how to allocate these funds in response to County needs. This would also provide the County additional flexibility to determine how this Housing Reserve Fund should be financed, such as through a portion of development charges. Further information on the Affordable Housing Reserve Fund can be found in the Appendix.

- 6.3. Developing policies related to County-owned land or land acquisitions for the development of affordable seniors housing in partnership with adjacent municipalities, community agencies or private developers
- 6.4. Exploring the feasibility of hosting a one-day Seniors Housing event, with support from CMHC, to raise awareness of seniors housing issues in the County and to facilitate partnerships and collaborations among non-profit, private and public stakeholders
- 6.5. Expanding the mandate of an already existing committee, such as the Rocky View Foundation, to focus on raising awareness of and monitoring the housing and support service needs of seniors throughout the County
- 6.6. Examining the feasibility of a seniors housing and support service coordinator role to assist with initiatives related to education and advocacy as a contract position subject to availability of funding or funded in partnership with Rocky View Foundation or other community agency

Appendix 1: Additional Considerations for Implementing Recommendations

Additional considerations in implementing the Recommended Goals and Actions are outlined below and arranged by the recommended Principles.

Principle 1: Adequate and Appropriate Supports

In implementing the recommended Actions under this Principle, the County may want to consider the following, particularly when considering the provision of financial or in-kind resources:

- Does the organization, partnership or proposed initiative increase seniors' ability to age at home?
- Does the proposed initiative build capacity among local groups, community agencies or informal caregivers in providing support services to seniors?
- Does the organization, partnership or proposed initiative augment the home care services already being provided by Alberta Health Services or is there duplication of services?
- Does the proposed initiative enhance the quality of life of Rocky View County seniors?

Principle 2: Diversity of Seniors Housing Options in Appropriate Locations

The following are some factors the County may want to consider when evaluating proposals or applications for seniors housing developments, particularly when considering the provision of financial or in-kind assistance:

- Does the proposed project meet the goals and objectives of the County Plan?
- Does the proposed project meet the identified seniors housing and support service needs?
 - Does the proposed project increase the supply of both affordable and market rate housing in the County?
 - Does the proposed project increase the supply of both supportive and independent living units?
- Does the proposed project incorporate Universal Design elements which meet or exceed the requirements of the Building Code?
- Is the proposed project compatible with adjacent land uses and, if located outside of hamlets or other walkable communities, does it meet the proposed locational criteria?
- Does the proposed project include affordable housing units for seniors?
- Is the proposed project financially feasible and sustainable (e.g. showing evidence of positive project cash flow, reasonableness of fundraising targets, confirmation of funding from other levels of government and/or funding/ resources from non-governmental agencies, and appropriate pro forma benchmarking)?

Principle 3: Partnerships and Coordination of Services

The County may want to consider the following elements when developing, facilitating or expanding partnerships to meet the identified seniors housing needs:

- Finding the right strategic partner/ partners:
 - Does the potential partner(s) share the same goals and objectives with regard to seniors housing?
 - Does the potential partner(s) share the overall vision and principles of the County (if the County is involved in the partnership)?
 - Can the housing or support service be provided more efficiently by a community group, private developer, local group, or adjacent municipality (i.e. is the potential partner already providing a similar service or has experience in providing a similar service)?
 - Is there an opportunity to pool resources to better address the identified seniors housing and support service needs?
 - Are there other agencies (including other levels of government), groups, or private organizations that can contribute to the success of the project?
- Developing or facilitating a strategic partnership:
 - Establish clear project goals and objectives
 - Determine roles, responsibilities and resources to be contributed by each partner
 - Identify who will lead the partnership
 - Establish measures of success

Appendix 2: Criteria for Appropriate Locations

The County may want to develop a set of criteria for appropriate locations for seniors housing. These criteria may be considered when evaluating residential development applications, particularly if the applications include seniors housing and the proposed site is outside of a hamlet or other walkable community. The criteria may include:

Proximity to Services and Amenities

No matter how large a development is, it is unlikely that it will be able to offer all the services and amenities which a typical senior resident would need or want. As such, residential developments with seniors housing components should be within close proximity to locally available services and amenities which would meet the needs of their target market. It should also be noted that the presence of a larger residential development can create economies of scale with regard to the provision of certain services and amenities so this should be considered when evaluating the appropriateness of a site. The following table identifies complementary services and facilities which should be within close proximity to the proposed development.

Services and amenities that ideally should be located no more than half a kilometre from the proposed project site	Services and facilities that ideally should be located no more than one and a half kilometres from the proposed project site
Grocery stores	Medical, dental and other health service providers
Pharmacy, dry cleaners, coffee shops or restaurants, and other shopping and consumer service destinations	Places of worship
Bank and post office	Library
Hairdresser and barber	Shopping centre
Seniors' social club	Financial services such as accountants, tax advisors
Recreation or community centre	

Source: Canada Mortgage and Housing Corporation (2012). Housing for Older Canadians: the Definitive Guide to the Over-55 Market. Volume 2, Responding to the Market.

Availability of Transportation for Seniors

The availability of transportation, such as a shuttle bus provided by the residential developer or access to a community van, is a very important consideration particularly as senior residents age and can no longer drive.

Zoning, Servicing and Site Conditions

Zoning determines the use, building size and density of development permitted on a particular parcel. While a zoning change is possible, this generally increases the time and cost of a development. As such, in addition to streamlining the development application process, the County should consider pre-zoning sites which have been identified in the County's inventory of suitable sites for seniors housing.

Servicing capacity, such as the availability of water, sewer, gas and electricity, should be a major consideration when identifying appropriate locations for seniors housing, particularly in rural areas such as the County.

Another consideration when evaluating a site for appropriateness are the conditions of a site. This would include:

- Typography
- Environmental conditions, such as whether the sites requires cleanup
- Soil properties, particularly if the project is planned for an area with unstable slopes or areas characterized by sandy or clay soil
- Vegetation and wildlife
- Existing structures
- Legal constraints, such as utility easements and covenants on the land which place restrictions on the amount of the land that can be built out¹².

Walkability

For seniors, the ability to participate in community activities, engage with family and friends, and safely undertake errands is important in maintaining their independence and quality of life. As such, a high priority should be given to the walkability of a proposed seniors housing development. This may mean walkability within the development if it is part of a large residential or multi-use development or walkability to local services and amenities within an existing hamlet, growth centre or town.

¹² Canada Mortgage and Housing Corporation (CMHC) (2012). Housing for Older Canadians: the Definitive Guide to the Over-55 Market. Volume 2, Responding to the Market.

Appendix 3: Potential Funding Sources

Provincial Funding Programs

This section provides an overview of the current funding programs related to the provision of seniors housing and support services. While the following information is current as of the writing of this report, these programs or funding priorities may change due to the recent change in the provincial government.

Seniors' Self-contained Housing Program

This program provides apartment type accommodation to low and moderate-income seniors who are functionally independent with or without the assistance of existing community based services. A tenant's rent, which includes heat, water and sewer expenses, is based on 30 percent of a household's adjusted income.

The Province owns most apartments under this program, and any operating deficits are fully funded by the Province through an annual budget review process. Management and tenant selection are delegated to the local housing operators.

Senior citizens whose income falls below local limits (Core Need Income Thresholds) and who are functionally independent, with or without the help of existing community based services, are eligible. Applicants are prioritized on the basis of need.

Example – Cypress View Foundation, Medicine Hat, Alberta

The Cypress View Foundation is a non-profit organization that manages a complex of affordable housing that includes 51 seniors' self-contained units, 120 lodge units, and 40 Supportive Living Level 3 Care Beds in Medicine Hat, Alberta. The self-contained units are apartments funded by the Provincial Seniors' Self-contained Housing Program and are available for low income households who meet eligibility requirements. Income maximums are determined and set by the Government of Alberta. Rent is based on 30% of gross monthly income.

The self-contained apartments are primarily social housing for seniors who are still able to maintain an independent lifestyle. The Cypress View Foundation provides optional meal services for seniors living in the apartments.

Seniors' Lodge Program

The Seniors' Lodge program offers single and double bed/sitting rooms, meals, housekeeping and other services and recreational opportunities for seniors who are functionally independent, with or without the help of existing community-based services.

Lodge management and tenant selection are delegated to local Housing Management Bodies (HMB). Applicants are prioritized on the basis of need, taking into consideration housing needs, level of support required and the applicant's income. In some cases, applicants must also meet local residency requirements.

Lodge rates are set by the local HMB, so they may vary between regions. To protect lower income residents, HMBs must adjust the monthly rate to ensure that each resident has at least \$315 per month in disposable income.

Example – Bethany Group, Rimbey, Alberta

The Bethany Group manages 674 spaces of lodge living in 11 lodges in Alberta. The lodges provide affordable room and board for senior citizens who are functionally independent or functionally independent with the assistance of existing community-based services. All of the facilities are audited by and in compliance with the standards set by the Government of Alberta.

One of the Bethany Group buildings is the Parkland Manor Lodge in Rimbey, which is managed through a partnership with the local Rimoka Housing Foundation. The lodge contains 63 units of subsidized lodge living.

In May 2014, the Governments of Canada and Alberta announced funding for facilities in Rimbey. The joint funding will be used to renovate the facility into 37 larger units with an additional 40 new units to be added to the facility.

Community Housing Program

The Community Housing Program provides subsidized rental housing to low-income families, senior citizens, and individuals with special needs who cannot afford private sector accommodation. Applicants whose income falls below local income limits are eligible to apply. Management and tenant selection is delegated to the local housing operators. Applicants are given priority based on need, as determined by income, assets, and current housing condition. A tenant's rent, which includes heat, water and sewer expenses, is based on 30 percent of a household's adjusted income.

Example – Capital Region Housing Corporation, Alberta

The Capital Region Housing Corporation offers a subsidized rental program that is funded by the Alberta Community Housing Program. It provides housing to families and individuals who have a low or modest income. To qualify, applicants' assets and belongings cannot exceed \$7000 and total gross household income cannot be more than the program's income limits, which are set by bedroom size.

The complexes offer apartments and townhouses that are suitable for families with children, and one bedroom apartments and townhouses that are for seniors or other single individuals or couples without children. Some housing units are wheelchair accessible. The CRHC also offers a supportive housing environment to people who may need help to maintain quality life in the community.

Special Needs Housing Programs

As of March 31, 2008, there are 1,617 special needs housing units subsidized by the Provincial government. The federal government shares the subsidy costs on most of these units. In most cases, the subsidies allow the occupants to pay a reduced rent based on 30% of their adjusted family income. The following Special Needs Programs relate to an existing portfolio. The programs are not offered for new initiatives.

Types of special needs housing include:

- **Municipal Non-Profit** - The province provides a subsidy based on the difference between the principal and interest payment on the mortgage at the lender's interest rate and that same mortgage amount at a two percent interest rate. This allows Calgary to provide affordable rental housing to a mixture of low, moderate, and mid-income tenants. The subsidy agreements are based over a 35-year loan period with the last agreement expiring in 2017.
- **Private Non-Profit Special Purpose** - Eligible non-profit organizations receive a monthly subsidy equal to the difference between the principal and interest payment on the mortgage at the lender's interest rate and that same mortgage amount at a two percent interest rate. Projects can provide on-site care services and facilities to residents with common physical, social, and emotional conditions or disabilities. Clients include the physically or mentally handicapped, the hard-to-house, and any other group having special housing needs. This program is cost shared with Canada Mortgage and Housing Corporation.
- **Public Non-Profit Special Needs** - The units under this program are provincially owned and provide modest and affordable rental accommodations appropriate to the needs of low and moderate-income households, senior citizens, and physically handicapped or any other group having special housing needs. Rents are based on 30 percent of a household's

adjusted income. Operating deficits and amortization costs are cost-shared with Canada Mortgage and Housing Corporation.

- **Public Non-Profit Municipally Owned** - This program provides monthly subsidies to municipalities to cover operating deficits, including the mortgage principal and interest payment based on eligible capital costs. Individuals who currently occupy a crowded or inadequate dwelling would be eligible for housing in these municipally owned units. The operating deficits are cost-shared with Canada Mortgage and Housing Corporation.
- **Private Non-Profit** - This program provides monthly subsidies to non-profit organizations to cover operating deficits, including a reserve allocation and the mortgage principal and interest payment based on eligible capital costs. Individuals who currently occupy a crowded or inadequate dwelling would be eligible for housing in these units owned by private non-profit groups. The operating deficits are cost-shared with Canada Mortgage and Housing Corporation. Rents are based on 30 percent of a household's adjusted income.

Residential Access Modification Program (RAMP)

The Residential Access Modification Program (RAMP) provides grants to help lower-income Albertans with mobility challenges modify their homes so they can enter and move around more easily. The program is eligible to seniors who use a wheelchair or four-wheel walker.

Applicants must have a gross household income of \$36,900 or less for a single person, or \$46,500 or less for a couple. For applicants who bought a home within the last 24 months, the property value threshold for rural areas is \$276,000. Clients can receive up to \$7,500 per grant and can get multiple grants of up to \$15,000 in a 10-year benefit period.

Modifications must enable the wheelchair user to:

- access their own living space
- move within their own living space

The grant is available to renters with approval from the landlord. Either permanent or temporary modifications can be done with landlord approval.

Seniors Financial Assistance (SFA) Programs

The Seniors Financial Assistance (SFA) programs offered by the Government of Alberta provide seniors aged 65 years and older who are Canadian citizens, or landed or sponsored immigrants, and have lived in Alberta for at least 3 months immediately before applying and have not chosen

to defer receipt of their Old Age Security Pension, with financial assistance via the following four potential programs seniors can apply for.

Alberta Seniors Benefit Program

- Provides a monthly income supplement to federal income sources to eligible Alberta seniors.
- Eligibility is based on the applicant's current accommodation, marital/cohabitation status, and household income.
- In general, for July 1, 2014 to June 30, 2015, a single senior with an annual income of \$26,200 or less, and senior couples with a combined annual income of \$42,500 or less, are eligible for a cash benefit.
- Monthly benefits vary – for example, a single senior with annual income of \$20,000 who rents their current accommodation could receive approximately \$120 to \$140 monthly.

Special Needs Assistance

- Provides a lump-sum payment for allowable one-time extraordinary personal expenses to eligible low-income seniors, such as the cost of some of the cost of appliances, minor home repairs and some health and personal supports.
- A senior's total annual income, residence and marital status, and the items requested are used to determine the amount funded. The maximum assistance available is \$5,000 in a benefit year.
- In general, for July 1, 2014 to June 30, 2015, a single senior with an annual income of \$26,200 or less, and senior couples with a combined annual income of \$42,500 or less, may be eligible for financial assistance.

Dental and Optical Assistance Programs

- Provides basic dental coverage and optical assistance to a set amount, based on your total annual income.
- Seniors could be eligible for up to a maximum of \$5,000 of coverage for eligible procedures every 5 years under the Dental program and up to \$230 every three years for prescription eyeglasses under the Optical program.

Seniors Property Tax Deferral Program

- Allows eligible senior homeowners to defer all or part of their annual residential property taxes for their primary residence through a low-interest home equity loan with the Alberta government.
- Participants re-pay the loan, with interest, when they sell the home, or sooner if they wish.

- The current interest rate is 2.85%. Participants need to have a minimum of 25% equity in their home.

Seniors Facility Fire and Safety Upgrades

The Alberta government is investing \$80 million to install fire sprinklers and upgrade safety systems in government-owned or supported seniors lodges and continuing care centres built prior to 1990. The upgrades will be made by 2018. The funding will support upgrades to 75 seniors lodges containing approximately 4,700 units and 30 continuing care facilities containing 1,800 units.

Affordable Supportive Living Initiative (ASLI) 2014–2015

The Affordable Supportive Living Initiative (ASLI) is an Alberta government capital grant program that provides funding to develop long-term care and affordable supportive living spaces in the province. The purpose is to provide affordable supportive living options to accommodate persons with high health care needs that would benefit from a more appropriate alternative to long-term care accommodation and increase options for remaining in the community.

Funding is available to not-for-profit organizations, Métis settlements, housing management bodies, local housing authorities, faith-based organizations, community groups, municipalities and private sector organizations.

Applicants submit a proposal through a request for grants process administered by the Alberta government. A review panel with members from Alberta Seniors, Alberta Infrastructure and Alberta Health Services evaluates the applications based on established criteria. Final selections are made by the Minister of Seniors based on the panel's recommendations.

In early 2015, the Government announced it will direct \$180 million toward 31 projects in 18 communities. ASLI grants cover up to 50 per cent of the capital cost for the new spaces. Grant recipients are required to maintain the units at government-established rates for 30 years. This funding will support the development of 1,305 supportive living spaces in the City of Calgary and surrounding area.

Community Grants

The **Community Facility Enhancement Program (CFEP)** assists communities with construction, renovation or redevelopment of community public-use facilities to help enhance the quality of life and citizen well-being in communities across the province.

The **Community Initiatives Program (CIP)** provides funds to enhance and enrich community initiatives throughout Alberta within a number of categories including:

- Project-Based Grants that provide financial assistance for community organizations for such things as equipment purchases, facility construction or renovation projects, hosting/travel/special events, new programs or special funding requests (i.e., disaster support) within Alberta.
- Community Operating Grants that provide financial assistance to registered non-profit organizations in Alberta to enhance the organization's ability to operate and deliver services to the community.

Example – Mill Woods Seniors Activity Centre, Mill Woods, Alberta

The Mill Woods Seniors Activity Centre (MWSAC) received a \$21,000 grant from the Alberta CIP to help fund its 'Aging Together' project which provides programs and services to meet the growing population of seniors in Mill Woods and South East Edmonton. The grant helped MWSAC move towards its goals of growing its membership, non-member program participants, and outreach service clients to reflect the diversity of Mill Woods.

Federal Funding Programs

Enabling Accessibility Fund

The Community Accessibility Stream of the Enabling Accessibility Fund administered by Employment and Social Development Canada (ESDC) is designed to provide funding to eligible recipients for projects which improve accessibility in communities across Canada. Projects may include:

- Renovating, retrofitting or constructing community facilities where programs and/or services are offered to people with disabilities;
- Retrofitting motor vehicles used as community-based transportation; and,
- Providing information and communications technologies to make them more accessible for the community.

Projects must be directly related to removing barriers and increasing accessibility for people with disabilities in Canadian communities. All projects must meet specific eligibility criteria, including support from the community. Eligibility is assessed on projects, recipients, costs, and activities.

The deadline for applications for 2015 is April 27, 2015. For the current Call for Proposals, a number of priorities were identified including enhancing access for seniors with disabilities, including structural modification projects that improve/ increase the accessibility of facilities which offer programs and/or provide services to seniors with disabilities to enable them to



participate in community life. Only projects related to the common areas of a facility or residential complex are eligible for funding. For the current Call for Proposals, the project must have a maximum duration of 52 weeks (one year) and the total amount of funding requested from ESDC must not exceed \$50,000. In addition, contributions equal to or greater than 35% of the total eligible cost of the project must be provided through sources other than the federal government although both cash and in-kind contributions will be accepted.

New Horizons for Seniors Program (NHSP)

This is a federal grants and contributions program which supports projects led or inspired by seniors who make a difference in the lives of others and in their communities. Projects must be address one or more of the following five program objectives:

- Promoting volunteerism among seniors and other generations;
- Engaging seniors in the community through the mentoring of others;
- Expanding awareness of elder abuse, including financial abuse;
- Supporting the social participation and inclusion of seniors; and,
- Providing capital assistance for new and existing community projects and/or programs for seniors.

Community-based projects under the NHSP which enable seniors to share their knowledge, skills and experiences with others and help communities increase their capacity to address local issues are eligible to receive up to \$25,000 per year per organization.

Eligible applicants include:

- Non-profit organizations
- Coalitions/ networks;
- Municipal governments;
- Research organizations and institutes;
- Educational institutes;
- Band/ tribal councils and other Aboriginal organizations;
- For-profit enterprises as long as the nature and intent of the proposed activity is non-commercial, does not generate profit and meets the objectives of the NHSP; and
- School boards/ school districts.

Other Potential Funding Sources

Social Impact Bonds (SIB)

A social impact bond is a bond bought by investors who are interested in both a social and financial return. The investment capital is used to fund service providers, usually non-profit

organizations, and the return on the bonds is determined by how successful the project is based on established outcome measures. The returns are paid out by governments based on what they save due to the program/ project. The SIB model would be useful for programs/ projects which would have the potential to put a dollar value on the social outcome by weighing the cost of prevention against the cost of remediation in the future.

One issue with this model is the need for a standard, reliable set of metrics to quantify social impacts which would be the basis for returns on investments. This must be decided by all stakeholders before the program is started. In addition, this model would benefit larger non-profit organizations that have more capacity to undertake suitable initiatives. This model also puts pressure on non-profit organizations to bear even more responsibility for social programs that may have been the responsibility of governments in the past.

Social Enterprise

Social enterprise is a business engaging in the sale of goods and services to work toward a primarily social purpose. It is different from a conventional business in that its social mission is central to the business. In addition, it is unlike the work of a traditional non-profit organization because it directly engages in the market to provide a social benefit. The reasons for starting a social enterprise generally fit in three categories: “market, mission and money”¹³. In general, a social enterprise is started to 1) fill a community need that the market does not meet such as providing jobs for individuals who face barriers to employment; 2) advance the mandate of an organization, such as utilizing current assets to provide services to a new group of clientele; and, 3) generate revenue to provide more control over services, create profits to support an organization’s social mission, or diversity funding sources to improve financial stability. The benefits of a social enterprise go beyond the financial value of the goods and services it provides. It also generates positive social impact creating ‘blended value’.

Example – Namerind Housing Corporation, Regina, Saskatchewan

Namerind evolved into a social enterprise as a result of changes in the funding environment in the federal and provincial levels. As a social enterprise, it has been able to reduce its reliance of external funding sources by investing in a range of revenue-generating activities in the community. As of 2014, it owns more than 270 homes and for-profit businesses in the Regina area. Profits from these are reinvested into initiatives that provide affordable housing.

Source: <https://www.cmhc-schl.gc.ca/en/inpr/afhoce/afhoce/afhostcast/afhoid/fite/soen/index.cfm>

¹³ Enterprising Non-Profits (2005). Canadian Social Enterprise Guide.

Housing Reserve Fund

A housing reserve fund provides grants or loans for capital funding to assist in the development of affordable housing for individuals and families with low incomes. Fund sources may include cash-in-lieu contributions and contributions from a portion of development charges or property taxes.

Example – Victoria Housing Reserve Fund

The Victoria Housing Reserve Fund was established to provide grants for capital funding to assist in the development and retention of housing for households with no, low or moderate incomes to support community diversity and infrastructure and to facilitate the development of affordable rental housing.

Source: <http://www.victoria.ca/EN/main/community/sustainability/social/housing/victoria-housing-fund.html>

Appendix 4: Case Studies and Housing Options

This Appendix provides some case studies of programs and policies similar to the recommended actions.

Caregiver Programs

In-Home Caregiver ReCharge Program, AbleLiving Services, Ontario

The Caregiver ReCharge program provides caregivers with a break from caring for their loved ones by providing skilled substitute in-home care free of charge for eligible caregivers. Support services provided include assistance with activities of daily living (such as movement and transfers, dressing, and personal hygiene), instrumental activities of daily living (such as preparing meals, medication reminders, and light housekeeping), and companionship and safety and risk monitoring.

Assistance for Home Renovations

Housing Opportunities for Edmonton (HOPE) Program, Edmonton, Alberta

HOPE is a new home repair program for qualifying homeowners to help bring their homes to a minimum standard of health and safety relating to plumbing, heating, electrical, structural, fire safety, disability modifications and energy efficiency. The program provides one-time conditional grant assistance on a first-come-first-served basis, up to a maximum of \$20,000 per qualifying applicant. HOPE applicants must own and occupy their homes. Eligible applicants' household income must fall within the Maximum Income by Household Size guidelines as defined by the Cornerstones II Program Guidelines (and based on information provided by Statistics Canada) and the 2013 assessed home value of the property must be no more than \$400,000.

B.C. Seniors Home Renovation Tax Credit

The B.C. seniors home renovation tax credit assists individuals 65 and over with the cost of certain permanent home renovations to improve accessibility or help a senior be more functional or mobile at home. It is a permanent, refundable personal income tax credit for seniors and family members who live with them. To be eligible, the property must be the applicant's principal residence. The maximum amount of the credit is \$1,000 per tax year and is calculated as 10% of the qualifying renovation expense (maximum \$10,000 in expenses). The renovation or alteration must help a senior with an impairment by:

- Improving access to the home or land
- Improving mobility and functions within the home or land, or
- Reducing the risk of harm within the home or land

Housing Options

The following models may be more appropriate for the Rocky View County context. Moving forward, proponents of seniors housing options may want to consider the following models.

Shared Ownership

This model would be a good option for independent seniors with low incomes but who would like to be homeowners. It would also be a good option to address isolation, which is one of the issues for seniors living in rural areas, particularly for those who can no longer drive. It also meets the identified need of many seniors in the County for low level supports, such as help with housekeeping. This model also facilitates aging in place as home care can be brought in as residents' needs change. It also helps increase efficiencies with regard to service provision as personal support workers can provide services to several individuals at the same location. This model can be applied to a larger existing home either within or in close proximity to a hamlet. It would not require significant investments in infrastructure and may even be able to use already existing infrastructure due to its smaller scale. The home can also be expanded to be a hub for support service provision for seniors in the surrounding area. One other advantage of this model is that it may be implemented without funding from senior levels of government. As such, the proponents would have more control over eligibility criteria.

Cluster Housing/ Village Community/ Retirement Community

Survey and focus group participants expressed a preference for this model, particularly one with small, single-storey villas for rent or ownership and with some light supports, such as help with housekeeping and yard maintenance. While the preference would be for an all-senior project, the cluster housing/ village community model also provides an opportunity for a mixed-age development. There is also an opportunity for a mix of housing types, such as a mix of small bungalows or single-storey attached dwellings as well as apartments in a low-rise building.

One issue with this model is the need for significant infrastructure investment. The project would also need to be near a hamlet, town or city otherwise accessibility to services and amenities would be an issue, particularly as residents age and their care needs change. On the other hand, if the project is located in close proximity to services and amenities, then there are opportunities for synergies related to service provision. Another opportunity is the ability of the model to retain the rural character of the community, which would be a draw for many seniors in the area as well as those from outside the County who are looking for a more rural lifestyle. There is also an opportunity to develop a certain proportion of the homes as affordable rental or ownership homes for seniors with lower incomes. To be successful, the project would have to offer some support services with the option of expanding those support services as residents' needs change.



The location is also important and should be within or in very close proximity to a full service hamlet or an adjacent municipality with services.

Home Care and Increasing Accessibility

In addition to building seniors housing, the County should also focus on ensuring the availability of home care and increasing the accessibility of existing homes, particularly as the largest proportion of the seniors population in the County is within the 65-74 age range and many of these seniors are still independent and can still remain in their own homes. Initiatives focused on home renovations to increase accessibility and the provision of support services, including light supports should be considered. There are also opportunities to encourage and facilitate the development of social enterprises which supplement the higher level of supports provided by Alberta Health Services as well as the support services currently being provided by community agencies. These would include expanding accessible transportation services and providing light supports such as help with housekeeping, meal preparation and yard maintenance. These initiatives would be appropriate in all areas of the County.

Appendix 5: Engaging Stakeholders

As previously mentioned, the provision of seniors housing and support services cannot be the sole responsibility of one agency. Meeting the identified needs would only be possible through collaborations and partnerships among different stakeholders, including the private sector, non-profit sector, the three levels of government, and County residents. Engaging these stakeholders to be more involved in meeting the identified needs is essential and can be achieved through a number of activities including an ongoing education campaign and annual events to facilitate learning and networking. Sharing the results of this needs assessment with the private and non-profits sectors as well as residents in general will also assist in engaging stakeholders in this process.

Community Acceptance

Community acceptance, and conversely community opposition to projects, can be important supports or roadblocks to the development of seniors housing in the County. Opposition to projects can affect the length of the approval process and development, potentially impacting costs but also fostering negative associations or feelings. In some cases, community opposition may result in some projects being abandoned. As such, it is vital to recognize the importance of community involvement in proposed projects.

The phenomenon of “not-in-my-backyard” or “NIMBY” can be an issue in many types of developments, but particularly for affordable and/or innovative developments. In many cases, the opposition is driven by unfounded fears, usually fed by erroneous assumptions, misconceptions, a lack of information, as well as concerns for community safety and property values. A CMHC study on gaining community acceptance found that open communications beginning in the early stages and continuing throughout the project is vital to addressing NIMBYism. In addition, developing relationships with local politicians, a clear plan, and the understanding of the community process were important elements to success.

There is a growing wealth of research and tools to help address NIMBY myths. For example, the Wellesley Institute looked at several supportive housing projects in the City of Toronto and found that residents actually helped the local economy as they tended to show within the community. Other useful strategies for gaining community acceptance include:

Communication

The key to a successful project is open and honest communication with neighbourhood residents, municipal officials and the media. The purpose is to:

- Demonstrate the value of the project

- Create a transparent process
- Educate and inform the community
- Maintain a regular flow of information and ensure as many people as possible are aware of the project
- Build support through community connections
- Allay community concerns about the project
- Focus on the facts, not the arguments

Effective Use of the Media

The media are an effective tool for informing the public and gaining community acceptance. Some suggested strategies include:

- Regular contact with the media through news releases, articles and interviews to ensure the project is “front and centre” in the mind of the community
- Positive exposure in the media can help bring understanding and acceptance for a project.

Developing Relationships

Good relationships with local or community leaders, associations, groups and agencies are very important. They can be partners in, or supporters, of the project and offer help and advice in educating and informing people, thus dispelling fears and preconceived notions as well as gaining community acceptance for the project. Identifying political “champions” is an important strategy.

Develop a Clear Plan

Good planning not only helps project proponents to anticipate any issues and prepare for potential concerns, it can also lead to the community feeling included, which can deter opposition before it even appears. Some useful strategies include:

- Developing a community relations and communications plan
- Clearly defining all aspects of the project before building
- Ensuring the project plan is open to the public¹⁴.

¹⁴ CMHC (2006). Gaining Community Acceptance of Affordable Housing Projects and Homeless Shelters.