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**Report on the feasibility
of a Polish seniors' residence
in the Ottawa region**

Ottawa

1998

Edited by S. Zaborowski

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1. INTRODUCTION

The idea of establishing a Polish home for the aged in Ottawa has been considered by various groups and individuals several times over the last thirty years. All these attempts were eventually abandoned either for lack of support from the targeted organizations or from the Polish community at large or for other reasons.

In 1996 the initiative was renewed, this time by the group, attached to the Polish Church in Ottawa, visiting the sick and lonely parishioners. Members of this group, among them Mrs. Ewa Konopacka and Mrs. Aniela Zimak, knew first hand the difficult situation of some Polish elders spending their last years surrounded by English speaking personnel of various nursing homes and similar institutions. They argued that people of non-English linguistic background, as they age, frequently suffer from growing difficulty to communicate in English, gradually withdraw, become depressed and live increasingly unhappy lives. This phenomenon is typical for immigrant communities. To help this situation, the two ladies appealed to several Ottawa Polish organizations to return to the idea of the Polish nursing home or other form of the Polish home for the aged.

Consequently, representatives of several Polish organizations in Ottawa undertook to establish a retirement home for Polish seniors. A nominating committee, chaired by Mrs. Irena Bystram, was formed to set up the appropriate mechanism to manage the project. In the meantime a Task Force was created under the direction of Stan Zaborowski to test the project's feasibility. Dr S.Krzaniak and dr W.K.Stefański joined the Task Force. This Report is the product of the Task Force.

On October 21, '96 a meeting of the Nominating Committee, the Task Force and the informal group, promoting the project, was held in the home of Mrs.Konopacka and the project's interim management team was selected with Stan Zaborowski as President, dr W.K.Stefański and Mr. G.Barry - Vice-Presidents, Ms M.Tiley - Secretary, Mr.L.Klimkowski - Treasurer, dr S.Krzaniak - Health Expert, Mr.L.Cyfracki - Member.

It was envisaged that, once the Feasibility Report is completed and the preliminary options are outlined, a more formal advisory committee or a board of directors, representative of the Polish community, will be formed to determine if any action should follow. Should such a committee decide that a project (or projects) is to be pursued, a new structure to manage, assist and guide the project would be formed.

The Feasibility Study would proceed along the lines established earlier by the Task Force, where the scope of work and the objectives were defined as follows:

- review a number of existing seniors establishments in Ottawa and, as far as practical, in Toronto, Montreal and possibly other centers in Canada as to the level-of-service / ownership / management models for the Ottawa Polish Seniors Home;
- review ways of financing non-profit projects, practiced today in Canada and suitable for the Polish project;
- identify sources of financial subsidies and other assistance;
- review opportunities to purchase land, or existing buildings for adaptation;
- develop and, if possible, test, a survey methodology for a market study of the Polish community to assess and quantify the need for a Polish seniors home;
- identify and, where practical, collect as much as possible of other relevant information to help the future project to have a flying start;
- recommend, should the project appear feasible, one or several options of the Ottawa Polish Seniors Home project to pursue further.

This Preliminary Feasibility Assessment Report is the outcome of the above process. The objective the Task Force was not able to achieve is the survey. This will have to be done by the successor committee.

In addition to the contributions of the 3-member Task Force who performed the research and wrote the bulk of the report, Mr.Ludwik Cyfracki provided information on the real estate disposal system of the Public School Boards and arranged the site visit to the Ramseyville School, the only property of the Carleton Board offered for sale at the time. Mrs. Maria Tiley assisted the Task Force with the review of the outline of the survey.

Mrs. Konopacka obtained several thousand dollars of donations intended for the future Polish seniors' home which the interim committee decided to leave in her custody as all expenses, associated with the research and the writing of the report, were covered privately by the

Task Force members. Mr.Klimkowski advised Mrs. Konopacka on the best way of investing the money until

the future of the project is decided.

2. STATISTICAL BACKGROUND

No statistics concerning the Polish population of Ottawa region were found. Off-the-cuff estimates ranged from 10,000 to 15,000 people. If the Polish community's age groups were in the same proportion to the total as those of the rest of the region's population, and if we assumed that it were 12,500 strong, then the numbers of seniors broken down according to age within the Polish ethnic group would look like this:

55 to 64 years old:	1,250 individuals
65 to 74	1,062
75 to 84	562
85 and over	162

The above adds up to some 3,000 people of Polish origin in Ottawa aged 55 and over. There are opinions, however, that the Polish ethnic group is actually younger than the population of Ottawa at large. This appears to be a reasonable view as there was a major influx of relatively young people between '80 and '90. This would reduce the estimate somewhat, perhaps down to 2,500.

Assuming the same wealth distribution among the Polish ethnic group as is the case with the Ottawa population and again the total Polish population as 12,500, accepting \$15,000 per person as Poverty Level (PL) income, and assuming that very poor means less than 0.6 PL, poor 0.6 PL to PL, lower middleclass PL to 2 PL, upper middleclass 2 PL to 4 PL, and rich more than 4 PL, the percentage in each category would be: very poor - 2%, poor - 15%, lower middle - 33%, upper middle - 36%, rich - 14%. Polish group, consisting to a significant degree of new immigrants, may, in fact, be poorer than the average in Ottawa region, but deviations should not be dramatic.

The above 2.5 or 3 thousand people is the potential clientele of any Polish seniors institution. Should a serious effort follow this study, one of the first tasks of the steering group would be to identify as large as possible portion of this clientele and to sound out its financial ability and desire to get involved in any of the options that would be considered.

3. PURPOSE AND OPTIONS

The purpose of the initiative to establish some form of a Polish seniors home in Ottawa would be to permit the older members of the community to spent their retirement years surrounded by their Polish friends, in touch with the community, Polish language and culture, and to do so in security, comfort, and with ready access to an adequate health care.

There are many different ways of achieving all or some of these goals by individuals, depending on such factors as their financial situation, health, personal preferences and interests, family situation, urgency, age, numbers of Polish seniors potentially involved, even temperament and personal interrelationships, etc. Different individuals, depending on their situation, will have different needs in this respect and, to make it even more complex, these needs will be changing as the individuals get older. Thus, there will not be the ideal or universal solution for everybody.

3.1 PROGRAM "MINIMUM"

Some of the above objectives can be reached in an informal and entirely non-institutional way by simply continuing living in individual homes or apartments and maintaining a network of social contacts and mutual assistance. This, combined with the services, available from the community (visits of the nurse or the social worker, meals-on-wheels, etc.), could create for some seniors a satisfactory and even preferred way of spending their retirement years. This model is practiced by various informal groups of older friends (and, often, their younger families as well) in Polish communities around Canada. The Ottawa group "Ognisko" fits this description, where older people who generally live in their own homes or apartments get regularly together to have a meal, listen to a presentation or a talk, or simply chat and socialize and, to some extent at least, keep in touch with the younger segments of the Polish community in Ottawa.

In order to exercise this level of interface of a group of seniors, the only physical facility that is necessary is a place to meet, which, in the case of "Ognisko", is Dom Polski (it has an important extra feature: the Polish library). A similar facility could be perhaps provided by a church or some other neighborhood institution such as a nearby seniors home - some seniors homes (e.g. Glebe Centre) make some of their facilities available to non-resident seniors.

This scenario depends, however, on relative mobility of the members of the group and on the energy of its leaders. For many of seniors it is a major effort to get to and from the meeting, etc. Besides, the meetings are not frequent enough to be the substitute for a satisfactory social life and the Dom Polski, at least at this moment, is not really a place where people drop in at will. For many a better solution would be to live in the same building and have a meeting place available at all times. This can take several different forms and can be achieved with more or less of organizational effort.

3.2 "COLONIZATION" APPROACH

Ottawa-Carleton Housing, an agency responsible to the Ontario Housing Corporation, has 10,000 subsidized apartments in apartment blocks and rowhouses. Needy tenants pay the rent of only up to 30% of their income, the balance, if any, being subsidized by OHC.

Municipal non-profit housing is available on a similar basis. City Living (City of Ottawa Non-Profit Housing Corporation) has 6,000 units, other municipalities combined offer additional several hundreds units through 8 different corporations. Most of these units are subsidized.

Private non-profit housing organizations offer another 3,000 units, many of them subsidized.

There are dozens of apartment buildings in the above 3 general categories where satisfactory and even excellent housing for seniors is available for a reasonable price.

One of the obvious solutions to the question of the Polish Seniors Home would be to select from the above existing institutions the most desirable and reasonably accessible building, suitable for seniors, and have the interested Polish seniors apply for it. While many of the better homes have several years long waiting lists, these lists often move quite fast as people on the waiting list choose different options, become disabled thus disqualifying themselves from some of the homes, etc. A concerted effort on the part of the Polish seniors to "colonize" the selected home would lead effectively to a sufficient

concentration of Polish seniors for some services, such as nursing help, a library, newspapers and periodicals, etc. to become eventually available in the Polish language.

From the logistics and cost point of view this colonization would appear to be the easiest and surest way to arrange a group of Polish seniors to live together. The obvious advantages would be:

- no need to create any new institutions (such as a Polish non-profit housing corporation) to build or operate the project. In fact, there would be no need to create any organization or undertake any action other than a simple task force to assess the existing establishments and recommend a target institution. Such a task force could be created, for instance, by the Canadian Polish Congress in Ottawa cooperating with "Ognisko" and other Polish groups;

- no need for a major fund raising campaign (although some funds may be needed even in this situation, for example to establish a Polish library);

- no risk on the part of the future residents - they could see and assess the home well in advance in terms of the cost, convenience of location, quality of living, food, nursing care, etc.

- perhaps the only chance to take advantage of the still existing subsidies, attached to most of the non-profit institutions discussed above.

Concerning the last point it must be noted that all provincial subsidies to new housing have been terminated shortly after the last Ontario provincial election and are not likely to be ever reinstated in their traditional form (see interview with S. Shapiro of the Ontario Ministry of Housing). Federal subsidies have evaporated almost equally radically as the provincial ones have and any new construction would have to be self-financing, causing the cost of any new housing for seniors to be significantly higher than the equivalent housing now in existence, which had been built with subsidies.

The above does not apply to nursing homes (long-term care) where 1 billion dollars of new provincial funding was announced in May, 1998. The long-term care facilities in view of this new funding are covered in a separate chapter in this document.

For the still independent (physically and mentally fit) seniors, able to afford a higher standard of living than that offered by social housing, there is a brand new option - a Life Lease apartment project for seniors being now already pre-sold by the City of Nepean through its Centrepoint Life Lease Non-Profit Residence Inc., called

The Meridian at Centrepont. The reader will find more about The Meridian and about the Life Lease concept later in the Report.

The Task Force consulted a real estate specialist who determined that the prices of apartments in The Meridian ranging from \$120,000 to \$197,000, while not low, are very reasonable comparing to what can be purchased for the same prices elsewhere in Ottawa. For this reason the Task Force decided to support actively this initiative of the City of Nepean and had distributed several hundreds of leaflets with information about the project and the past two introductory meetings, last of which took place May 11, '98. In the context of "colonization" this could be one of the targets for the Ottawa Polish community.

Since that time (as of December '98) the Meridian is being built, most of the apartments have been sold, but it would appear that few (if any) members of the Polish community opted for that project.

3.3 POLISH SENIORS' RESIDENCE

The opposite extreme would be a full-fledged residence for the aged with or without some level of nursing care, complete food and laundry services, visiting doctors on duty, physiotherapy, exercise and activities rooms, libraries, chapels, etc. St. Patrick's Home, The Glebe Center, Harmer House and Unitarian House, all in the Ottawa region, would be examples of good standard institutions approaching this model.

Model "maximum" would be expensive. Roughly speaking, the cost of a 1 - 2 bedroom modest apartment, built today in Ottawa, would be in the vicinity of \$100,000

3.5 POLISH ABBEYFIELD HOUSE

An interesting and quite distinct from the models discussed above is the Abbeyfield House concept. Abbeyfield House is a residence (new building or, more commonly, an existing building, adapted) for a small group of 6 to 10 seniors, living under one roof in individual rooms or self-contained one-room-plus-bathroom (but no kitchen) apartments under the care of a full-time resident housekeeper who up-keeps the residence's general areas, supplies the kitchen, and cooks, serves to the table, cleans, washes the dishes, etc.

The main attraction of an Abbeyfield house is the small size of the project, which makes it easier to establish and manage, and the fact that it is more pleasant to live in, as it resembles more a home than an institution.

- 150,000. Hence, a 50 unit home would cost at least \$5,000,000. It is clear that raising this kind of money through donations is entirely beyond the capability of the Polish community in Ottawa and the only practical way to realize such a project would be through investment of individuals (e.g. future tenants), likely in combination with sizable mortgages.

3.4 LONG TERM CARE (LTC) INSTITUTION (NURSING HOME)

Nursing homes are, relatively, more expensive than the residential model discussed above, both in terms of the first cost and the operating cost, which would make a Polish LTC institution even more difficult to finance. Experience and professional expertise is required from the management and personnel. Strict rules control the equipment that must be built into the facility and other rules ensure the quality of care and professionalism of an LTC institution. It is difficult to obtain the license to operate it. A nursing home would be, relative to other models, the greatest challenge before the Polish community in Ottawa.

It should be noted that an addition of a long term care section to many of the existing seniors residences has taken place as a natural order of things and, should a new Polish seniors residence be built, a provision for the future long term care addition or appropriate conversion should be made, that is, there must be enough land for the addition or, in the case of conversion, the building must be designed with this conversion in mind.

This subject is more exhaustively covered in Appendix A further in this report.

Abbeyfield Houses are usually established by community groups either spawned by a church or other non-profit institution such as a service club, or created ad hoc for the sole purpose of establishing and operating the house. There are national and regional organizations of Abbeyfield Houses, which assist the community groups in establishing new institutions and help them in fund-raising, design, construction and management. The property is acquired and the institution operated by a voluntary board.

Wednesday, August 27 '97, the cornerstone has been laid under the first Abbeyfield House in Ottawa, located at 425 Parkdale Avenue. The project opened before Christmas '97 and by mid-January has been substantially occupied. Mayor Holtzman and the federal Liberal MP Marion Catterall attended the ceremony and gave speeches. Stan Zaborowski was invited and had the opportunity to speak to the people involved in the project, among them Nelia

Goncalves, Ken Nelson, and the President of the Abbeyfield Association of Ottawa, Terry Fellows.

There are 10 apartments for seniors in that building plus an apartment for the housekeeper. The project has been sponsored and managed by the Abbeyfield Houses Society of Ottawa under the umbrella of the Abbeyfield Houses Society of Canada.

In most cases tenants of an Abbeyfield House pay for the lodging and food a monthly fee, equivalent to the actual costs of operating the facility plus the debt servicing. In the case of the Parkade institution this fee is around \$1,400. It would appear that it is possible to lower the cost in similar institutions below this figure by 10 to 15 per cent.

4. RECOMMENDATIONS

The eventual Polish Seniors Home in Ottawa could be similar to one of the above options or something in-between. The decision should be made in accordance with the preference of the potential residents, which could be established through a survey. Therefore, the first recommendation of the Task Force is to perform a survey or otherwise estimate the size of the Polish senior population in Ottawa and to find out what form of a Polish Seniors' residence (if any) this population would be looking for.

Considering

- a) the moderate size of the Polish community in Ottawa, estimated as between 10 and 15 thousands, of which apparently fewer than 50 people reside in nursing homes at this time (the visiting group of Mrs. Konopacka had only 18 people on its list as of May '98, not all actually living in nursing homes);
- b) the high cost of the long term care facility, estimated as around 10 - 20 million dollars for the minimum economical size of around 100 beds, or on the order of \$2,000 plus per each Ottawa Polish family,
- c) the considerable organizational effort, necessary to establish such a facility,
- d) uncertain at this moment level of a possible assistance from the government (this has just changed, see a separate chapter on the latest developments in Ontario funding for nursing homes),

the Task Force concludes that, at this time, it is not realistic to expect that the Polish long term care facility could be established in Ottawa through the effort of the local Polish community. It is not even certain that such a facility could be justified by the numbers of likely inmates.

The Task Force believes that, in the short to medium term, a realistic strategy to achieve the goal of creating the Polish atmosphere for the current Polish nursing home population is to move this population into one selected existing home where, through a concerted effort of the Polish community and the given selected nursing home's management, a satisfactory approximation of the ultimate goal could be achieved. The more detailed rationale, pros and cons, and the logistics of achieving this goal is discussed under the chapter 3.2 in this Report.

In the longer perspective, say 5 - 10 years, the Task Force feels that it will be possible to create a Polish long term care home developed beside the Polish Seniors' Residence, if such a residence is built. Its feasibility is summarized below.

Considering the apparent total absence of "hard" cost assistance for community housing initiatives (to purchase land and pay for construction), traditionally available from various levels of government, it appears to the Task Force that the Polish Seniors' Residence must be built basically on the self-financing principle, that is, paid for by the future owners of individual apartments. The building can be built as either a co-operative, a condominium, or a life lease project. The less familiar life lease concept is explained in detail in Appendix B of this Report.

A committee, broadly based in the Polish community in Ottawa, could be established to act as the "sponsoring organization" for a project founded on the concept of life lease. The project would comprise a residential part and a Polish community center, where such facilities as meeting rooms, a reading room, a library, possibly a cafe, etc. would be located and made available to the Polish community at large. The project should, as well, be conceived so as to allow for future expansion by the addition of more apartments and a long term care facility. To accomplish this the land, purchased for the initial

apartment / community center phase, must be large enough to accommodate additional buildings.

The residential part would be financed, depending on the type of ownership (co-op, condo, or life lease) by the individual apartment owners (or equivalent), while the common area could be paid for from the funds raised by the community through the fund raising effort.

The financial feasibility of the Residence will depend mainly on the sufficient number of interested investors, willing to purchase apartments (or acquire occupancy rights) in the Residence. As said before, a survey will be necessary to determine the potential interest in such a scheme.

In order to reach the financial critical mass to afford the acquisition of additional land for future expansion, the Task Force believes that at least 75 to 100 apartments should be sold in the initial phase.

Preliminary conversations with the potential candidates would indicate that the apartments in demand will be rather large and of high standard, as confirmed by the pattern of sales of the Meridian project on Centrepoin, Nepean, where the largest, most luxurious apartments were sold first and almost immediately.

It is estimated that the cost of the building in question would be translated into the cost per square foot of some \$125 to \$150. Thus a small one bedroom apartment of 500 ft. sq. would cost, say, \$70,000, while a 2 - 3 bedroom 1,000 ft. sq. apartment would cost around \$140,000 plus. The purchase of additional land (say, 2 - 3 acres) for the future expansion would add \$5,000 - \$10,000 of additional cost per apartment but this cost could be later recovered from the sale of additional units.

The Task Force recommends that the Polish community in Ottawa considers and evaluates a Life Lease-based residence as a possible, logistically and financially feasible, model. The Task Force could not, however, determine whether or not there is a potential market within Polish community for the above size building.

A Polish Abbeyfield House is certainly another option worth considering. It has the following advantages for the Polish community in Ottawa area:

- Abbeyfield Houses, because of their small size, are always projects well below one million dollars in overall cost. This, therefore, presents only a moderate challenge in terms of management, fund-raising, etc.;

- since only 6 to 10 people can live in an Abbeyfield House, the Polish community in Ottawa would find it easier to recruit the full contingent of tenants upon completion of the project than to populate an apartment building for senior with, say, 100 units.

- Abbeyfield House is a proven concept, there are hundreds of such institutions around the world (among them 3 Polish houses in England, see interview, Appendix C). This offers a wealth of experience to draw from and a good chance of success.

In the opinion of the task force, the Abbeyfield house model could be one of our serious options. Because of its relative simplicity it should, perhaps, be the first project to be attempted.

APPENDIX A

OTTAWA-CARLETON MULTI-YEAR PLAN FOR LONG-TERM CARE COMMUNITY SERVICES 1996-1999.

(this chapter researched and written, except for limited editorial interventions, by dr Krzaniak. Interviews relevant to LTC, conducted by dr Krzaniak, immediately follow the chapter)

The following 7 paragraphs (in italics) are an update on the LTC situation in Ontario as of May '98. It has been added after the main body of Appendix A had been completed.

LONG TERM CARE IN LAST BUDGET AND HEALTH CARE SERVICES.

In May 1998 "News Releases" by the Government of Ontario it was announced that \$18.5 billion will be spent on health care this year. The LONG TERM CARE sector will get a boost of \$.1.2 billion over a period of 8 years ending in 2005. The money will be spent on adding 20000 senior care beds and upgrading another 13500 beds. There will be more nursing homes and homes for the aged, more services and more professionals in the community based centres

This move should result in building 175 new facilities and renovations of more than 100 older facilities. Ontario has 496 nursing homes and homes for the aged serving 57000 people. These homes are operated by private companies, local governments and charities,

Out of \$1.2 billion, pledged for Long Term Care (LTC) - \$551 million will be used to expand and enhance community services such as in home nursing, therapy, homemaking support housing, day programs and Meals on Wheels, - \$602 million will be spent on nursing homes and homes for aged. Generally speaking \$96 million a year will be spent on the construction of new homes and rebuilding of more than 100 older homes, This action will upgrade over 13000 of the existing beds in Ontario by 2006.

The total budget for LTC in 1995 was \$2.2 billion. At the end of 2006 the government will have added \$1.5 billion - a 69% increase - to the LTC system. In early May 1998 Toronto requested proposals for the first 6700 new LTC beds to be built in Ontario in next 18 months.

The new establishment of Community Care Access Centres ([[AC]), as one stop access to the system will assist

Ontarians in finding community based supports for the LTC needs. Since {995, 43 (out of total 47) [[AC were formed.

LOCAL BENEFITS

For Ottawa the following is proposed:-

1313 estimated new LTC beds in 8 years.

\$ 36.8 estimated additional community funding in 8 years.

There are rumors among political and municipal stakeholders that Grace Hospital may be converted to long term care facility. Grace Hospital is said to prefer building a new LTC facility rather than renovate the presently existing facility. There are also whispers that Montfort Hospital will be receiving 65 LTC beds.

S. Krzaniak.

A report entitled OTTAWA-CARLETON MULTI-YEAR PLAN FOR LONG-TERM CARE COMMUNITY SERVICES 1996-1999 was prepared by Long-Term Care (LTC) Committee of Ottawa-Carleton Regional District Health Council and submitted to the Ministry of Health in December 1995. It is a long document reflecting Ottawa-Carleton planning for the LTC program to be implemented and reorganized so as to fit into the plan of total reconstruction of the health care in our region undertaken by the Ministry of Health (MOH). The gradual changes and improvements are expected to be in place by year 2000 through strategic multi-year planning.

It appears clear from the report that Ottawa-Carleton Health District has no power, no money and is totally dependent on MOH decisions and funds. LTC already represents the third largest expenditure (\$203 million), after hospital and medical services.

Further it is equally obvious that;

a. The region is about 441 LTC beds short.

- b. There is a waiting list of 1200 for LTC placements and 74 for supportive housing option.
- c. There is an increasing demand on LTC beds by reconfiguration and closure of hospitals.
- d. The existing support agencies are under-funded and ill-prepared and unable to cope with ever increasing work load.

The Multi-Year plan aims to coordinate a continuum of services from acute care in hospital to care at home, the so called one step access. There is an obvious shift from programs type of care to service type of care for seniors at their own homes. An increase of services to help family care givers, and voluntary services is also planned, eg. Adult Day Care, Multicultural Services so that seniors can stay at home as long as possible. The accent will be on care of the individuals in their own homes as opposed to that in an institution. More community living alternatives must be developed (no explanation as to what these alternatives may be), so that opportunity is provided for one to age at one's own home, rather than LTC facility.

All this planning requires funding, which is anticipated to come from two sources:

- (a) Long term care Envelope - that is \$75 million budget now provided by the MOH;
- (b) (b) Reinvestment from hospital reconfiguration - that is money saved from closure of hospitals.

But - the 1% increase to the Funding Envelope for 1995/96 already approved by the previous government has not yet been confirmed.

Hospital reconfiguration process has not yet been finalized and Ministry of Health itself does not yet have a definite plan or solution to LTC or the Ministry of Health has not revealed it yet, meaning that any regional programs which are planned by Ottawa/Carleton are not certain and funding may or may not be available.

The report admits that all the future planning process will depend on cooperation of Ministry of Health Long Term Division and Ottawa-Carleton District Health Council, it is hoped that Multi-Year Plan will be implemented by the year 2000.

LONG TERM CARE REFORM.

The key principle adopted is - the shift from the PROGRAM BASED FUNDING to SERVICE BASED APPROACH along the lines discussed above.

The principles of LTC Reform are:

- 1. Support seniors desire to be healthy and independent
- 2. Integrate LTC health and social services.
- 3. Promote racial and cultural sensitivity.

The goals are good and well sounding, but ill-funded, eg. the LTC Envelope for 1995/96 budget was \$76.6 million, 1996/97 allocation of over \$1 million was not confirmed. The commitment of MOH funding have not yet been identified for 1997/98 and 1998/99. The Ministry of Health itself (as has been already mentioned above), is in the process of converting from program to service planning.

DEMOGRAPHICS

The population of Ottawa/Carleton District by year 2000 will be 613 749, an increase of 8.5% over 1995 (750117). [This projection was based on 1991 census]. Eleven percent (11%) of O/C population is over 65 years of age, by the year 2000 it will increase to 14%. The population of 75+ years of age is 4.45%. By 2000 it will be 5.19%. These figures demonstrate, that the growth population of seniors of 75+ in the region is increasing by 5% every year and by year 2000 it will reach the number 42243. There are now 2645 LTC beds and 906 chronic hospital beds (a total of 3751) in the region. Using formula that 5% of population of 65 years of age, requires LTC facility, by 1999 additional 618 beds will be required in Ottawa-Carleton District. It was also calculated that adult day program will require additional 50 spaces.

96/11/01

Ottawa-Carleton Placement Coordination Service (727-0132)

This service does all the processing of placements in all the Long Term Care (LTC) facilities in the Ottawa/Carleton Region. It is run by the Ministry of Health. They deal with applications only and have nothing to do with planing or policy making. At the moment there are 1200 persons on the waiting list. The priority is given to people in private homes in some sort of crisis.

The Placement Coordination Service (PCS) estimates that 1 in 8 persons in the region requires some sort of long term care. *If there is a person who needs help and cannot afford it PCS will find a place for that person and the Ministry will nay the difference

PROVINCE WIDE ELIGIBILITY CRITERIA FOR A LONG TERM FACILITY

1. must be 18 years of age or over.
2. must have a valid Ontario Health Card, or obtain one.
3. must have care needs that can be met in a LTC facility.
4. must need one of the following:
 - a) nursing care 24 hours a day.
 - b) daily assistance with activities of daily living.
 - c) daily on site supervision or monitoring.
 - d) be at risk of abuse at home (emotional, financial, physical).
 - e) be at risk to other persons in present residence.
5. Government funded community programs are not available/or sufficient to meet your needs.

COUPLES - An exception

An applicant who does not meet this criteria may be determined eligible, in order to join a spouse or partner who is eligible, if his/her partner is resident of a long term care facility, or is determined to be eligible for residency.

If you are found to be ineligible for a long term care facility, PCS will help you find other alternatives to meet your needs". (== Ottawa-Carleton Placement Coordination Service, pp. 11-13)

In Ottawa there are 3306 (LTC) and 741 Chronic Hospital beds. Recently 450 LTC beds were added = Perley Veterans +200 LTC at Glebe C.

It is advisable to find out what help can be obtained from locally existing Day Care Centres for seniors. Short Stay & Respite services for seniors are also provided by some LTC facilities eg: Island Lodge, in order to help and give a break to care giver to seniors.

Things to consider:

- *What sort of population do we have in the Polish community.
- *What exactly are the needs of seniors.
- *How many are 85, and how many will be 85 in 20 years.
- *Consider recruitment of Polish volunteers to help running a facility you may decide to start.
- *Rent a house with some supporting services. Organize some sort of a board for fund raising etc.
- *Approach local agencies to recruit Polish persons on their staff in an existing facility to look after Polish seniors.

Further information can be obtained from--
Long Term Care Office O/C District Health Council -
Albert Linus (241-4263).

Executive Director, Placement Coordination Service,
Susan Smith (727-0132)

Directory of Resources Senior Citizens Council of Ottawa
Carleton (234-8044) - all services are included together
with LTC.

Good Companions 670 Albert Street Ottawa (237-6879)

Interview and analysis by dr S.Krzaniak.

96/11/13

MEETING AT ISLAND LODGE, OTTAWA.

(with Ms. Janet Chene - Executive Director [748-51 DO
ext. 29231 and Ms Diane Officer-Director, Administration
& Planning-560-6078 ext. 1426)

Island Lodge is owned and administered by Regional
Municipality of Ottawa-Carleton and is financed by the
Ministry of Health. They have homes for aged at three
locations: a) Island Lodge = (Allan House + Bradford
House) 331 beds; 61 private, 135 semi-private rooms.
b) Carleton Lodge -single rooms only
c) Champlain Lodge, Vanier, 40 beds
d)

Their information is that 10% of population of 65 years or
more requires Long Term Care (LTC) accommodation.
Island Lodge is a LTC facility. There are only four Polish
persons in Island Lodge at the moment. They think that
generally speaking government is still supportive of
cultural grouping. The Glebe accommodation of Chinese
and Dutch groups was given as an example. Both ladies
advised us to investigate Metro-Toronto experience, where
cultural homes for the aged were successfully established.
The manager of these culturally oriented facilities Ms.
Sandra PETERS (416-392-8907) could be of great help
and provide further information.

ADVICE for us to CONSIDER

- * Assess the needs of the Polish community.
- * Unite with others eg. Villa Marconi, and
collaborate with them.
- * Find out exact number of people who are
interested in a project of homes for the aged.
- * Identify their requirements.
- * Cultural requirements,

- * Level of care required: cognitive impairment, mobility issues etc.
- * Culture specific unit - get more information from Toronto - Ms Petters.

ISLAND LODGE MANAGEMENT WOULD CONSIDER ACCOMMODATING POLISH CULTURE ORIENTED GROUP in their reconstruction program, which they are going to implement soon, provided that Polish community makes a definite and concrete proposal. They would be prepared to have further discussions with us, before we make any firm proposal.

Monthly Cost in Island Lodge:- Basic \$1248.99
Private \$1806.99
Basic Reduction \$ 852.81

Rent reductions are available for "Basic" Accommodation only.

Short Stay and Respite accommodation = \$27.51 daily.

Interviewed by dr S.Krzaniak

96/10/17

Summary of a meeting with Carl Martel, Ottawa Carleton Regional District Health Council, 995 Green Valley Court, Bureau 350, Ottawa, Ontario, K2C 3V4 Tel.-- 723-I 440 ext. 235. Fax=723-5162.

The population of the region=751 17. Polish population of the region = 1% Region has 6% of its population in institutional care.

There are 3 options in accommodations for seniors:

1. Privately owned facilities (these can be "not for profit" or "for profit") Some nursing care and home making support can be provided in patients own home. To some of these services charges may apply.
2. Long Term Care Facility - managed and financed by the Health Ministry.
3. Chronic hospitals - also managed by the Ministry.

Long Term Care.

- a) Chronic hospital care is very expensive, because of medical cost.
- b) Institutional residential care - expenses depend on:
 - i) the level of medication
 - ii) number of beds in the facility (minimum=100 beds, optimum=150)

Mr. Martel recommend either building our own facility or join already existing facility which would accommodate

the needs and cultural requirements of Polish community, as the Dutch and the Chinese have done in Glebe.

It would be advisable to contact the following institutions with a view of some joint venture could be considered to establish a Polish section in an already existing institution:

- a) Perley Rideau Veterans Health Centre.
- b) Island Lodge - they are about to start a redevelopment program.
- c) Harmer Home - which is private, not for profit facility. Its worth a visit

For more information the following could be contacted.

*Municipal Homes (Carleton Homes) - Gay Armstrong
*Commissioner, Homes for the Aged - 111 Lisgar (They have information re: Regional, Municipal and Government homes for seniors).

Mr Martel} will send literature in a form of surveys, census etc. by mail.

**The new Long Term Planner for the O/C District replacing Carl Martel is Lucy Wynn 723-1440 ext: 235

Interview by dr S.Krzaniak.

HOMES FOR AGED, LONG TERM CARE AND CHRONIC CARE HOSPITALS

Interview with: Claudia Numan of Riverside Hospital of Ottawa.

1. PRIVATE RESIDENTIAL FACILITY (first level)

These types of facilities are governed by Landlord-Tenant Act.

Patient must be independent (wheel chair acceptable) and be able get to the dining room and bathroom, In these facilities 24 hour assistance is available, bathing help is provided, medication given. Social and recreational activities are organized. They usually have a van or similar vehicle to provide transportation for doctors' appointment etc.

Assisted Living Floor may be available in a private residential home, where patients with some mental confusion states will be accommodated. Assistance to dress up is available. Most residences are private or semi-private. Sometimes suites are available eg. in Rideau Place and New Edinburgh.

Patients in these homes may still qualify for some subsidies known as Supportive Living Services from the region, while still living in private residences. Financial means test applies.

Cost - the semi-private = \$1300.00 - 4000.00. All rates are similar Depending on competition and market.. Residential Homes Association does exist.

2. LONG TERM CARE FACILITIES (next level of care).

These homes are regulated by Provincial Ministry of Health eg: Island Lodge, or St. Patrick's Home (Long Term Care Branch, Eastern Division Ms. Cathy DUNN 241-4263 = Executive Director). Ministry of Health controls distribution of beds and location. All applications for admission go through Placement Coordination Service (PCS) -727-0132. They will determine eligibility, approve and arrange the placement. They short-list and give choices. Some Long Term Care facilities may specialize in eg: Alzheimer or psychiatric cases. Complicated medical cases will not be accepted eg: haemodialysis.

Ministry regulates the cost and sets fees:

- (a) ward \$ 1200.00 Ward beds have 2-3 beds in one room. They amount to 30%-40% of all LTC beds.
- (b) semi-private \$1400.00
- (c) private \$ 1700.00

Ministry claws back from the patient 50% from (b) and c) from all private facilities.

Pensioners (pension from all sources=\$900.00) who cannot afford to pay \$1200.00 per month will be offered a subsidy. That means that each fully subsidized person will use up all his pension to pay for his upkeep in the facility except for \$ 11 2.00/month pocket money.

Specifications and instructions from the Ministry apply to private building eg: dimensions of bathrooms and

corridors etc - details can be obtained from Long Term Care Branch of the Ministry of Health. In Long Term Care (LTC) facilities private insurance eq: room differential, does not apply. Home Care personnel can go into privately run residencies, eq: for physiotherapy. NO home making can be provided for LTC because meals etc are already provided.

3. CHRONIC CARE HOSPITALS. (last level of LTC)

Hospitals are completely run by the Ministry of Health. There is only one such facility in Ottawa run by the Sisters of Charity that is St. Vincent and Bruyere Hospitals. Only patients requiring complicated medical treatment are admitted eq: dialysis, tube feeding, M.S., ALS. The cost is regulated by the Ministry the ward rate is \$27.50/day or \$900.00 per month - also subject to means test. Semi private = 2000.00+/month, private 4000.00/month. Insurance - only some - available eq: GSMIP. will cover private room.

Useful addresses: Day Care for Seniors - Social Centre, Abbotsford House, (part of Glebe

Good Companion Centre, 670 Albert Str. (Margo Borenstein 236- 0428)

Directory, Community Information Centre of Ottawa (241-4636)

Senior Citizens Recreation Club, (234-8044)

Interviews by S.Krzaniak.

APPENDIX B

THE LIFE LEASE CONCEPT

Introduction

Over 50 housing -for -seniors projects in Canada (about 40% of it in Ontario, most of the rest in Saskatchewan and Manitoba), have been based on the novel concept of Life Lease. One of these projects is located in the Ottawa area: the "third phase " of The Harmer House in Bells Corners (see interview with Patricia Kearney in this Report), completed in '96. The first major Life Lease developments, however, now under design and already being sold (May '98), is The Meridian at Cetrepointe, Nepean, mentioned earlier in this report.

Names, addresses and telephones of some of the other Ontario projects are listed at the end of this report.

Life Lease is explained here at some length because it is new and is becoming extremely fashionable. It is seen in certain municipal, provincial and federal circles as the most exciting model for seniors housing. The favorable opinion on the part of the authorities may give a Life Lease project an advantage in obtaining land, permits, financing, etc. This can provide some savings in development costs.

The Life Lease concept was developed in Great Britain and other European countries and is gaining popularity in the US and Canada. There are several variations on the theme of Life Lease, relating mainly to the amount of the entry fee and the ownership after the death of the resident or moving out, making Life Lease more or less distinct from a condominium or a housing co-operative. The most common type of Life Lease in Canada seems to be the "Market Value" model, where the amount of repayment of the entry fee upon the termination of the agreement is equal to the market value of the unit at the time of the turnover less the cost of the transfer and may exceed the original entry fee.

Distinguishing Features of Life Lease

The common features of the Life Lease schemes, setting it apart from other housing models, usually are:

1. The project is owned by a sponsoring organization. The sponsoring organization is typically a non-profit corporation or a charitable institution which has title to the Life Lease development as the owner. Actual ownership and the title to the Life Lease development remains in the

name and protection of the sponsoring organization which in turn provides management to ensure long -term maintenance benefits to all residents, both present and future.

2. The residents are individuals or an elderly couples who are neither renters nor owners. Life Lease residents have a leasehold interest in their accommodation or a contract with the sponsoring organization. Through their leasehold interest they have certain rights or privileges which include:

- the exclusive right to occupy the suite of their choice; and,

- shared use of the common areas with other residents of the development (resident lounges, workshops/games rooms, parking , etc.).

The leasehold interest is granted to the resident in accordance with certain prescribed criteria which are established by the sponsoring organization. A common criterion is age: for example, all residents must be 55 years of age or older (as is the case with The Meridian). The criteria are established in order to ensure the intent and the fabric of the community are maintained for the target population.

The resident under a Life Lease housing arrangement common today in Canada will have the right to transfer (e.g through selling or inheritance) to a future resident the right to occupy their suite and use the common facilities. To ensure the integrity of the residential complex, this right of transfer is usually subject to certain conditions of the sponsoring organization.

Since the resident is not an owner of the unit in which he lives, he cannot sell his unit on the open market. In most cases it is the sponsor who finds a new resident, collects the entry fee from him and reimburses the leaving resident (or his estate) according to the agreement.

When a Life Lease resident wishes to transfer his or her leasehold interest, the sponsoring organization has the first right of refusal to purchase the life lease interest. This is advantageous for the resident who may not wish to worry about finding another purchaser. This is also

advantageous for the sponsoring organization which gains the added benefit of control over ongoing membership.

If the Board of Directors chooses to exercise the first right of refusal, the Life Lease would be purchased by the organization at the appraised value or predetermined redemption formula.

If the sponsoring organization does not wish to purchase the Life Lease, the resident may sell the interest privately or on the open market.

A Life Lease development is unlike a typical rental accommodation where residents would lease a dwelling for a stipulated term, (e.g., one year) with no potential for return on their investment. One of the advantages of a Life Lease project is that residents can potentially earn a return on their investment, similar to the equity growth in their home without the headaches and worries associated with the maintenance. This is true with a market value Life Lease model where the return may be recovered when a resident wishes to vacate the unit and transfers the right to occupy to another resident or purchaser.

The sale price is typically established by either :

- an independent appraisal based on the current market value of the life interest , or
- a redemption formula which is contained in the Life Lease Occupancy

3. Life Lease housing is a resident-funded model, that is the funds necessary for the construction and operation of a life lease housing development comes from its residents. Residents desiring smaller and more modest accommodation would pay less towards the construction and operation of the project than those who desire more elaborate and larger units. Since the sponsoring organization acts as a developer of the project , and no profit margin is built into a price, the units can be offered to residents at a break-even cost.

The residents pays an entry fee, typically in Canada ranging from 80% (rarely) of the development cost to the full market value (in most cases) of the unit. Lower than the market value entry fee would be sometimes possible if the sponsor or some private or government agency would offer a subsidy (e.g. donate land), or provide favorable financing. A resident can also choose to finance a part of the fee through mortgage.

4. Once the project is completed, the residents contribute to the cost of maintaining the project in proportion to their respective share in the project through a monthly occupancy fee (similar to a condominium fee). Depending on how the sponsoring organization structures the operating budget, this monthly fee may include:

maintenance and repair, common utilities, insurance, property taxes, replacement reserves for capital items, and administration costs.

Depending how the sponsoring organization wishes to structure the Life Lease Occupancy Agreement, Life Lease housing can be closely compared with condominiums and equity co-operatives in terms of investment return, security of tenure and resident participation in the management of the project. However, Life Lease has the added benefit of the greater control over the membership and possible lower costs.

Comparison of Life Lease to Condominium and Co-operative residence

- Condominium residents have title to their individual units and non-exclusive use of the common elements in the project for their fee. Each condominium owner is a member of the condominium corporation and these members elect or appoint a board of directors to oversee the operation of the project and make all decisions related to the development. Members of a condominium corporation also pay monthly condo fees to cover the operational costs of the development. Condo owners wishing to sell their interest in the project may sell their unit on the open market to whomever they wish at the market value.

- Equity co-operative residents purchase shares in their project, rather than individual title. The shares which are owned by the resident may vary depending on whether they wish to purchase shares equal to, less than or greater than the selling price of their unit. Shares provide residents with exclusive use of their unit and non-exclusive use of the common facilities. Monthly maintenance fees are also shared to cover ongoing operating costs. Owners wishing to sell their shares in the co-op do so on the open market, to whomever they wish, at the market value.

- Life Lease residents have exclusive right to occupy a unit for either a defined or undefined period of time, as well as shared use of the common areas of the development. Life Lease offers residents security of tenure since most Life Lease plans have no termination date and life interest may pass to the resident's estate. The Life Lease purchase price is normally less than or equal to the total cost of the unit and its share of the common areas. Similar to condominiums and equity co-operatives, Life Lease residents contribute to the ongoing expenses of the Life Lease project through a monthly occupancy fee. When a Life Lease resident wishes to transfer his/her lease, the sponsoring organization has the first right of refusal to purchase the Life Lease interest.

First right of refusal is the advantage life lease housing enjoys over condominiums and equity co-operatives for both the resident and the sponsoring organization. The resident who may not wish to worry about finding another purchase benefits. The sponsoring organization benefits from control over ongoing membership.

In some instances the sponsoring organization or government institution may contribute land or financial resources towards the development which further reduces capital costs and Life Lease purchase price. This factor allows eligible residents to acquire a unit at less cost than can be offered by "for-profit" developers.

Developing a multi-residential building usually results in lower maintenance and operating costs than in single family homes due to the economies of scale. Because the project is developed and controlled by a non-profit organization, the costs of purchasing a life interest as well as the ongoing operating costs are typically lower than a typical condominium. All construction and expenses are budgeted at the lowest break-even point.

The common facilities of Life Lease projects allow the residents to interrelate and create a sense of community and well being. A project can include features such as a common lounge and dining room, work-shop, exercise room, health room, games room, emergency response system, nurse's or doctor's room, etc. These facilities are beneficial for all residents particularly for those who are occasionally "shut-in" due to inclement weather or for health reasons. In some developments, residents can also select the size and type of unit and can include modifications to suit their personal needs.

Life Lease projects provide residents who live alone with a reassuring and supportive environment. Space for future support services can be incorporated into the project to allow the seniors to age-in-place in comfort and security. Residents also have input into both the management and operation of a Life Lease development.

Maintenance, and in some cases, taxes and utilities are paid for under a Monthly Occupancy Fee. This feature appeals to those who wish to have the flexibility and freedom to "get-up-and-go" without the worries associated with the security and maintenance of their homes. Some life lease communities with active Resident Association take the opportunity to reduce this monthly occupancy fee through the skills and resources of resident contributions. Annual spring planting and landscaping is often undertaken by the residents themselves.

Financing of Life Lease Project

At the concept stage of development a preliminary financing plan is prepared by the sponsoring organization. The structure of this plan will depend on the type of ownership desired and the resources available to the organization. Typically, the sponsoring organization will receive an up-front, non-refundable deposit from each resident. This equity enables the sponsor to secure the construction financing necessary to prepare documentation and start construction of the project. The total entry fee is paid by a resident on "a moving in day".

Criteria of success

The success of the Life Lease Housing model depends primarily on the credibility, resources and efforts of the sponsoring organization which is undertaking the work necessary to develop the life lease community. The project should be operated by a Board of Directors, comprised of active community-minded people, and in some cases members who intend to be future residents. This organizational structure ensures the residents' interests are looked after and the community that is created is successful.

The participation of the sponsoring organization is critical to create a successful Life Lease development. The sponsoring organization is linked to the community and has the responsibility to ensure the project proceeds dynamically. Purchasers of life interests look to the sponsoring organization to best represent their interests and welcome their participation in creating the community.

City of Nepean Life Lease Project.

In the Fall of '97 Corporation of the City of Nepean announced its plans to develop a housing complex, intended to provide "quality, affordable housing for mature adults and seniors aged 55 years and older". The project will be owned and managed by a non-profit housing organization called Centrepointe Life Lease Residence Inc. The location will be close to the Nepean City Hall and the Baseline Bus Station, at Tallwood Drive and Meridian Place, which is just north of the extension of Meadowlands Drive beyond (west of) Woodroffe Ave.

The project will consist of a 80-unit, 3-storey conventional looking building with the common underground parking and lockers, a large lounge, crafts/hobby room, library, large multipurpose room with kitchen, exercise room, bike and scooter storage, outside hobby garden, etc. and 6 basic types of apartment layouts, ranging from 1 bedroom 850 sf.ft. to 2 bedrooms plus den 1265 sq.ft. The price range will likely be from \$90,000 to \$175,000 plus, including 1 underground parking place, 3 appliances and GST.

In the near future, the Ottawa-Carleton Regional government intends to build in the vicinity a long term care facility, which should make the seniors' project so much more attractive.

S. Zaborowski distributed among the Ottawa Polish community information about the October 29, '97 information session about the project and several Polish seniors attended the meeting along with some 100 others. An extensive information was offered about the Life Lease concept and the project architect, Barry Hobin, demonstrated the architectural features of the building, general area, and individual apartments.

Up-date: as of the end of '98 the excavations have began. The apartments were mostly pre-sold. Interestingly, the first apartments to go were the almost \$200,000 large and most luxuriously appointed units, while some of the cheaper ones were still available.

Other Life Lease projects in Ontario

In order to explore further the Life Lease option for the Polish project, it may be helpful to contact, at an appropriate time, organizations having first hand experience in actual project preparation, construction and operation of homes for seniors based on this concept. Here is a partial list of such projects in Ontario:

- 1) Ebenezer Villa, 992 Highway 53 East, R.R. #1, Ancaster, Ontario
- 2) Elridge, The, 170 Metcalfe St., Guelph, Ontario
- 3) Hamlet Estates, 300 John Street South, Stratford, Ontario

- 4) Harmer House, 848 Seyton Drive, Nepean, Ontario, 613-726-8882
- 5) Maplehill Retirement Village, Box 7, Clinton, Ontario
- 6) Maxville Manor, 80 Mechanic St. West, Marville, Ontario, 613-527-2170
- 7) Morningside Retirement Village, R.R. #2, New Hamburg, Ontario, 519-662-3381
- 8) Nithview Seniors Village, 200 Boulee St., New Hamburg, Ontario, 519-662-2715
- 9) Parkview Home Village, Ret. Com. Ass., 12184 9th Line, Stouffville, Ontario, 416-640-1940
- 10) Parkview Meadows Retirement Village, 72 Towncentre Drive, Townsend, Ontario
- 11) Pine Meadows, R.R. #1, Bellwood, Ontario, 519-787-7000
- 12) Pleasant Manor, Virgil, Ontario, 416-468-2234
- 13) Southwinds Seniors Complex, 2976 St. Claire Court, Windsor, Ontario, 519-969-0824
- 14) St. Elizabeth Village, 393 Rymal Road West, Hamilton, Ontario, 416-389-5020
- 15) Toronto-Finnish-Canadian Seniors Centre, 795 Eglinton Ave. East, Toronto, Ontario
- 16) Wyndham Gardens Apts., 100 Anna Russell Way, Unionville, Ontario, 416-479-2066

APPENDIX C

RECORDS OF INTERVIEWS (see also interviews re LTC in Appendix A)

***** O *****

Record of Interviews

96/10/10 Ms Christine Dawson, Program Director
The Council on Aging 256 King Edward St., Ottawa
tel. 789-3577, fax 789-4406

Interviewed by:
S.Zaborowski, dr S.Krzaniak

The Organization

According to its brochure, The Council on Aging is a non-profit, voluntary organization, dedicated to enhancing the quality of life for seniors in Ottawa-Carleton. The Council is headed by the Board of Directors, comprising seniors, professionals, interested community activists, etc. It works also through Committees, Task Forces, Working Groups and special projects. The Council provides expertise on seniors' issues, promotes development of effective programs and services for seniors, serves as a partner in the planning and coordination of seniors' services, speaks to government on policy and funding priorities, promotes public understanding and awareness of seniors' issues.

The Council is mainly concerned with services for seniors and not so much with accommodation, or new establishments, such as the Polish project. Nevertheless, Ms Dawson was well informed and very helpful in providing us with information and identifying potential sources of information and support and asked to be kept informed about our progress.

Ms Dawson provided us with the following leads and suggestions;

Ontario Assoc. Of Rest & Retirement Homes - assoc. of the "for profit" housing for seniors - a good understanding of this important segment of the market can be obtained.

The Team will attempt to contact this group.

Placement Coordination Service - total 3000 beds in long term care, have 1300 people on waiting list. Waiting time is currently up to 25 years.

It is considered that 5 - 6% of total population may require long term care.

District Health Council of Ottawa-Carleton - advises Ont. Min. of Health on matters medical, such as long term care for seniors. This group gives licenses to operate long term care facilities.

Polish community would have to perform a survey before any assistance of even serious discussions could be contemplated.

Harmer House a good model for a senior's residence with a range of services (Patricia Kearney)

Chinese Home for Seniors, Ms June Joe (?) and Mr Peter Law (?), a poor community, with lots of older women;

Abbeyfield concept, Parkdale Ave. a good local example, older home purchased, 5 - 6 bedrooms, common living room, etc. (Jean Grant);

Guigues School, now Centre du Jour Guigue, on Murray Street, under construction now - example of adaptation of an older building to senior residence, (Gaetan Beauregards);

for-profit: Dignicare, New Edinburgh Square (McKay St.) Not doing very well, could discuss arrangements with Polish community;

The Council's Board of Directors would be inclined to discuss the Polish project and give advice;

Ms Dawson let us see some of the relevant publications she had in her possession. These included:

CMHC's :
"Housing Choices for Older Canadians";

"Housing Choices for Canadians Over 75 Years Old";
"Ottawa Retirement Homes Survey 1990";
"Innovations in Housing for Seniors";

RMOC's :

"1992 Annual Housing Review";
"Review of Private Residential Homes in Ottawa" (OCR
District Health Council - 2400 Ottawa seniors live now in
non-regulated sector);

as well as:

Co-op Housing Federation Of Eastern Ontario's "Co-op
Housing and Non-Profit Housing,
Information Package";
SisterShare Living's "As I Grow Older, Do I have To
Live Alone?";

Canadian Retirement Planning Magazine "Foresight"'s
article "Housing alternatives";
The Canadian Seniors Network "Habitat's Final Report;
"A guide to Selecting a Long Term Care Facility".

and her own Council's Directory , listed at the end of
this transcription.

We agreed to meet again and the Team strongly
recommends further liaison with the Council and Ms
Dawson.

Publications:

The Council publishes the Directory of Resources for
Senior Citizens of Ottawa-Carleton. A copy of the latest (96)
edition has been acquired by the Team and is available
to the Steering Committee.

Core funding for The Council comes from Province of
Ontario, United Way/Centraid Ottawa-Carleton, and City
of Ottawa. For individual projects funding may also come
from private donations, foundations, federal grants, etc.

It appears that the funding for the Council is drastically
diminishing. City of Ottawa has withdrawn its support, the
same is expected from the Province. It was not clear what
are the chances of the Council to survive the next 12
months.

***** O *****

Record of an Interview
96/10/22 Ms Carla Scotayan (?), Co-operative Housing
Federation of Eastern Ontario 1355 Bank Street,
suite 501, Ottawa, K1H 8K7 tel. 230-2201
Interviewed via telephone by: S.Zaborowski

The Federation represents various housing co-ops in the
region.

Early co-ops received various forms of financial support,
cheaper land, lower mortgage rates, operation cost
subsidies, etc. All this has now ended and the governments
are contemplating withdrawal even from the existing
commitments. This is being challenged by some co-ops in
courts.

Since the suspension of CMHC's and the Province's
assistance to new housing co-ops the construction of new
housing co-ops has effectively terminated. There are
groups and individuals who continue to consider the co-op
model as viable, but for the moment there are no new co-
ops coming on stream.

In Ottawa there is a consultant, Mr. Mark Goldblatt, tel
232-0463, who offers consulting services to new housing
co-ops, should such co-ops come along. Mr. Goldblatt,
according to Ms. Scotayan, has some ideas about setting
up co-ops in absence of subsidies.

Ms. Scotayan is aware of two seniors housing co-ops,
going ahead in Canada in spite of the CMHC's withdrawal
of support to new initiatives. They are:

Communitas Group
12120 - 106th Ave., suite 200, Edmonton, Alberta
tel. (403) 482-5467, fax 488-5102
contact person: Lynn Henley, and

Columbia Housing Advisory Association
2250 Commercial Drive, Vancouver, B.C., V5N 5P9
tel. (604) 255-7733, fax 255-0669
contact person: Glen Haddrell

CMHC continues to provide mortgage insurance and even
direct lending. Contact local CMHC office at 1565 Carling
Ave. (Tom Levesque).

Publications:
(already obtained from Ms Dawson of The Council on
Aging) Co-op Housing and Non-Profit Housing,
Information Package" - 10 pp. brochure, providing
information on how to apply to a coop and listing 27 coops
in Ottawa and the region (Kanata, Orleans).

***** O *****

Record of an Interview
96/10/96 Ms Lynn Carson,
Nepean Housing

City of Nepean
tel. 727-6651, fax ??

interviewed via telephone by

S.Zaborowski

Lynn Carson has recently joined the Nepean Housing Corp. after having worked for some time for the Ontario Housing Corp. Her main points:

CMHC may have some money through PPP (Private-Public Partnership Program) for start-up;

she was impressed by the presentation on Life Lease, delivered recently by Gary Zock*), a consultant, LifeLease Associates of Canada, (519) 652-1192, local rep. Maurice St.Jacques, tel.?? They are experienced development consultants. Zock has interesting handouts which we should obtain;

City of Ottawa may have more mature policy on seniors housing than Nepean at the moment and perhaps some money, land, etc. Contact Housing Department, tel. 244-5300, Stan Wilder ext.3116 or Dan Stankowic, ext.3131. Stankowic will have materials from Nov. 22/'95 conference (?) re. Alternative Approaches to Development of Affordable Housing(?);

Another local development consultant: Debbie Edwards, very good, 236-3998

Lyn Carson will be meeting with the Nepean Planning Department Oct. 29, after which she will know more about the City's assistance. Asked to be called early in November.

Comments:

Good contact for now because she may help to establish a beachhead at the Nepean City Hall. Should be followed up. Not too familiar with technicalities of such things as financing, but very excited about Life Lease. When probed, couldn't really substantiate why this is better than something else, e.g. condominium, except perhaps because, she thinks, condominium regulation do not permit any discrimination, including age, thus making it difficult to keep the age standard. Life Lease may be more flexible here.

*) Zaborowski, Krzaniak and Stefanski later attended presentation by Gary Zock and Christine Thomas of Life Lease Assoc. of Can. at the Nepean City Hall, Dec.5, '96. See chapter on Life Lease.

***** O *****

Record of an Interview

96/10/30 Ms Susan LeConte,
Executive Director
The Glebe Centre Inc.
950 Bank Street, Ottawa, K1S 5G6
tel. 238-2727

Interviewed by:
S.Zaborowski, dr S.Krzaniak

The Glebe Centre is an 100 years old institution. 10 years ago the Centre submitted a bid to the Ontario Ministry of Health to establish a nursing section and obtained the license for 70 long term care beds. The addition to house these beds is now being completed.

At about the same time the Italian community submitted similar proposal to the Province and the permission was granted for 35 beds to be added to the Villa Marconi project. Ms LeConte believes that the Italians are experiencing financial difficulties and may never actually establish the nursing care section at Villa Marconi.

The Ottawa Dutch community submitted a proposal for a smaller size facility but were not successful. The Dutch subsequently negotiated with the Glebe Centre to place their seniors, qualifying for nursing home, at the Centre, where a section with Dutch speaking personnel is being established. Similar arrangement has been reached between the Centre and the Chinese community for some 10 - 15 beds. Thus the Dutch wing and the Chinese wing were established. For the Glebe Centre this is a major complication as the ethnic communities, specially the Chinese, have peculiar needs, such as Chinese food, different leisure activities, etc. which calls for separate lounges or scheduled activities at different times for different groups.

Placement of seniors in nursing care institutions in Ottawa goes through the Placement Coordination Centre, tel. 727-0132. The Placement Coordination Centre evaluates the needs of each individual and puts them on their waiting list until a suitable location is freed.

The Glebe Centre's resources are stretched to the limit. It has a waiting list of 160 seniors. It is not able to offer arrangements, similar to the ones made with the Dutch or the Chinese, to any other ethnic groups, such as the Poles.

Ms LeConte indicated that the Abbeyfield concept should be considered by the Polish group. There is a project on Parkdale Ave. which should be looked at. Ms Jean Grant is the person to contact considering the Abbeyfield concept.

N.B. For principles of Abbeyfield system see the chapter on models of homes for seniors.

***** O *****

Record of an Interview

96/10/04 Ms Kathleen Gottfried

Director
Senior Citizens Council of Ottawa-Carleton
295 Albert St., room 508, Ottawa, K1P 6E6
tel.234-8044, fax 233-9508

Interviewed via telephone, by: S.Zaborowski,

The Organization:

The Council runs monthly meetings with seniors, each time at a different seniors' institution, as a forum for everyone to express their opinions and concerns, exchange news and information, meet other seniors and listen to guest speakers on a wide variety of topics.

The Council's own newsletter, The Senior Sentinel, is published nine times per year - September through May. It provides information on current events and activities of special interest to seniors. Of the 2400 copies printed and distributed per issue, The Sentinel is provided free of charge to 450 individual members, 70 seniors clubs and to subscribers from agencies and businesses.

In cooperation with Canada Safety Council, the Senior Citizens Council sponsors a popular driver safety program, The 55 Alive Mature Driving Refresher Courses, designed specifically for seniors. This classroom refresher course for drivers 55 years old and over is delivered by specially trained senior instructors. The course is offered in the spring and fall and there is a \$25 registration fee.

The Council organizes Community Income Tax Clinics, provided by professional accountants volunteering their time and expertise to assist seniors and disabled persons in preparing their income tax returns.

Operation Snow Go is a program, designed to help seniors and disabled persons obtain snow removal for their drive and walk ways.

In celebration of Senior's Month each June, the Council encourages participation in and coordinates many special events and festivities, such as the JubilAGEtions of June Tea and Concert.

Ms Gotfried provided the following hints to us:

The Glebe Centre is expanding by adding a nursing wing to its Bank Street facilities. One floor will be available to the Dutch community's seniors.

Unitarian House at 20 Cleary Ave. Is a good example of well run institution, Mr Don Saxon was behind its establishment. Ms Fennell, Director, tel 722-6690.

Ontario Housing Corporation, has a local office, no money at this time.

Subsidies once in existence: if the senior can't pay, some institutions will charge 25% of income the rest paid by Province; all this is no longer available.

Francophone community is building a house on Guigues St. Centre du Jour Guigues, 241-4070

The Council publishes the Directory, 100 page annotated listing of resources (N.B. A copy of the Directory purchased later from The Council on Aging);

Polish group "Ognisko" is in touch with the Council and takes advantage of the services provided.

***** O *****

Record of an Interview

97/01/06 Mr. Steve Shapiro

Housing Programs Director(?)
Ontario Ministry of Housing, Eastern Regional

Office

1549 Merivale Rd., Nepean
225-6776

Interviewed by:
S.Zaborowski

Mr.Shapiro has been responsible for the last 20 years or so for housing in the Eastern Region, including subsidized housing for seniors. He confirmed what we already new from other sources: the Province has effectively withdrawn from subsidizing housing of any kind, with the possible exception of chronic care or long term care

situations, which will be handled by the Health Ministry (see the Health and Long Term Care chapter by Dr.Krzaniak in this Report).

The freeze of almost all projects, even those where a formal commitment had been made, has taken place more than a year ago and the Province doesn't anticipate any subsidized housing programs in the future. (According to Mr.Shapiro, Villa Marconi has not received any subsidies and is entirely funded from private sources). It is possible that the past direct subsidies to housing projects, now discontinued, will be replaced with some kind of housing assistance to individuals in need.

There are numerous existing apartment buildings in the Ottawa area that have long-term subsidy agreements with the Province and these arrangements have not been annulled. Thus there are opportunities today for seniors to apply for and be admitted to homes for seniors, including those with subsidized rent.

Mr.Shapiro suggested several contacts to pursue the matter further with:

- Janet McMahon(?) of Ottawa-Carleton Housing, Tenant Placement Dept., 2197 Riverside Dr., tel. 731-7223, fax 731-9101
- Denis (?) Ballantine, City Living, 11 Holland Ave., tel. 798-8842 & 798-8876, fax 798- 8849
- Lyn Carson, Nepean Housing Corporation (see interview)
- Housing Help, 520 Bronson Ave., tel. 563-4532, fax 563-8019
- Dan Stankevic, City of Ottawa Housing Department.

***** O *****

Record of an Interview

97/04/08 Mr. David Choo
President
Ashcroft Homes
18 Antares Drive
Nepean, K2E 1A9
226-7266

Interviewed by:
S.Zaborowski

Ashcroft Homes are developing currently several sites. The most significant is the site North of Baseline Rd., between Merivale Rd. and Clyde Ave., called "Central Park". This site has approx. 100 acres and the construction is now beginning for the Phase 1. Sales office is already erected at Merivale, just North of Baseline - some 50 homes sold already. The houses range from large bungalows to medium size 2 storey townhomes.

Ashcroft would build an apartment home for seniors, if requested. In fact a part of the site is already zoned for seniors' residence. Mr.Choo estimated that a good quality residential space in a 3 - 6 storey building would cost from \$100 to \$130 per ft.sq. He would build a condominium or a life lease project.

Ashcroft would also consider selling a portion of the land to a seniors' corporation for another firm to build on it, but would prefer to build the building themselves. Should the client contemplate an expansion, there is a possibility of either selling an adjacent piece of land to the client for the future second phase or nursing home addition, or Ashcroft holding the land for that purpose if the expansion were to happen within a reasonable period of time, such as 2 years.

Central Park will be semi-self-contained in terms of shops, restaurants, playgrounds, etc. A commercial strip will be located on the Merivale side.

Ashcroft has another site under development, in Orleans, near the Ottawa River, several acres in size, also suitable for a seniors' residence. It is, of course, more distant from downtown. S.Z. has not seen that site.

Comments:

The location of Central Park is very good, near the Experimental Farm, a bike path, large supermarket, bank, pharmacy etc. (Loblaws in the between Merivale and Clyde, South of Baseline), 15 minutes drive to Downtown Ottawa, reasonable bus connections, 7 minutes drive to the Ottawa Civic Hospital or Westgate Shopping Center, etc.

Generally, going with a developer would make the project possible in the shortest time, perhaps in one year.

***** O *****

SUMMARY OF MEETING WITH Mr. Jerzy Kowalczyk , Mississauga

Date: 2.Nov.1996
Address: Jerzy Kowalczyk, Wawel Villa, 880 Clarkson Rd.
South,

and the tenants are chosen by the government. The Lakeshore house is owned by the government but it is operated by the WV. The most of seniors at Lakeshore require less care than the seniors in the Clarkson house. The nurse, homemaking service, and meals ("meals on wheels") are provided for some seniors during day, by the government.

The charter of the WV is attached to this summary.

The operation of the three houses is managed by Mr. Jerzy Kowalczyk, administrator, who supervises the staff of 70 people.

K.W.Stefanski
521-8849

***** O *****

SUMMARY OF MEETING WITH Mr. Alex Kaminski, Montreal

Date: 12. Oct.1996
Address: Alex Kaminski, Brossard, (Montreal), 8097 Rue Nicolet, tel.
(514) 656-2548
Representation: Canadian Slavonic Association, (CSA), 80 members. Mr. A.Kaminski is the past president of CSA, presently retired.

Canadian Slavonic Association built two senior houses in Montreal, for low income persons, and presently is responsible for their operation. The CSA started activity in 1985. The first house (Rosemount) was erected in 1987 and the second (Verdun) in 1994. The cost of Rosemount was \$2.5 million for 24 apartments. The cost of Verdun was \$ 6 million for 60 apartments. An average apartment has 800 sq.ft, 75 % of apartments contain 1 bedroom, 25 % 2 bedrooms and a living room, kitchen, and washroom. The apartments are equipped with electric stoves. The buildings contain common areas such as a laundry, a recreation

room, a meeting room, a doctor's office, a nurse's room.

The buildings are equipped with elevators, central heating and air-conditioning systems, access for wheelchairs at the entrances. Each apartment has separated electricity meter. Parkings are outside of the buildings, for approximately 25 % of tenants. The CSA equipped the laundry with washing machines and charges the tenants 25 cents for a load. The CSA also bought refrigerators, financed by a bank loan and the tenants are charged \$ 12 per month for it. The recreation rooms are equipped with a large screen TV, a radio, a VCR donated by the CSA.

Each house has tenants committee which is responsible for of the building maintenance planning and the seniors entertainment. The liaison with government institutions conducts the CSA.

The financing of the houses was done by governments (67 % federal, 33 % provincial) so the houses are owned by the government. Operational funds are provided by the provincial government. The seniors pay 25 % of their income (about 30 % with electricity and telephone). The government employ superintendent who is living for free in the building and an accountant. In Verdun house a nurse is also living in the building and is available 24 hours per day. Two additional nurses are also working during day. A doctor is available twice per week. The seniors, who require help in day to day activities, have available homemakers a few times per week helping with dressing and bath. The seniors who require permanent supervision and help are transferred to long term care facility or hospital.

The admission to the house is arranged on the base of low income and a positive opinion of priest or doctor. The income can not be large than \$ 16000 per single person and \$ 25000 per couple. Lesson to learn:

The seniors were self sufficient at the beginning, when the house was erected. After a few years, several seniors are using wheelchairs but

some doors are too narrow and bathrooms too small. The kitchens should have cupboards with a free space at the bottom allowing for a wheelchair access and refrigerators should have free space at the side to be opened by a senior on a wheelchair.

Comments:

The houses were built by accessible governments funds in past years. The funds are not available now. The details of past financing could be obtained from Mr. A. Kaminski if necessary.

Kamil Stefanski
521-8849

***** O *****

Record of an Interview

96/04/15 Mr. Lucio Apolloni
Chairman
Villa Marconi
Long Term Care Centre
1026 Baseline Rd., Nepean, ON, K2C 0A6
727-6201, fax 727-6205

Interviewed by Mr. & Mrs. Konopacki
(translated from Polish by S.Zaborowski)

The visit

April 15, '96, Tadeusz and Ewa Konopacki met the Chairman Lucio Apolloni to visit the buildings and to discuss the possible cooperation with the Ottawa's Polish community. Mr. Apolloni recalled the beginnings of the Foundation Villa Marconi, outlined the needs and the planned programs, as well as talked about how to organize a fund-raising campaign. He has shown his guests the video from October 6, '96, the 1st anniversary celebrations of the Foundation, attended by the Mayor of Ottawa and several members of the provincial and regional government.

The concept of the Seniors' Home

The idea of an Italian institution for seniors was born in the late eighties, but not until September '95 were the 8-acre grounds and the building at 1095 Baseline bought.

The building comprises a chapel, a recently renovated and furnished recreational hall (community centre) and many other spaces. In the near future a nursing section is planned.

In August '90 the Ontario Ministry of Health issued a license to open 60 apartments (60 beds) for seniors. Further expansion envisages the addition of another 50 beds and a complete renovation of the existing area, according to the Ministry's standards, including a sprinkler system, new elevator, widening the windows, etc.

Later, the plans provide for the addition of a new wing, where a new recreational hall, a library and other meeting spaces will be located. On the western side of the property, in the final stages of the expansion, residences for seniors (apartments) will be located, and the space in the middle of the complex will become a park.

The existing building

The existing 3-storey, 42,000 ft.sq. building is of steel construction and is solidly built of brick and cement block curtain walls. It was completed in '56 for the Holy Cross Convent and, after appropriate modifications, will be adapted for the requirements of the seniors' home.

The brochure, handed out by Mr. Apolloni, entitled The Case for Villa Marconi, contains the history of the Foundation, the analysis of the needs, rough description of the building, expansion plans, operational programs, and budget. The 6 million dollars budget includes the cost of the land, the existing building, renovations and adaptation to the needs of 60 seniors (60 beds), and the cost of administration and the fund-raising.

Conclusions

Villa Marconi, in its final form, will become an institution, serving mainly the Italian seniors, but will also serve the social and cultural needs of a broader community. Main programs are defined as follows: Nursing Home, Senior Day Centre, Retirement Home, Community/Cultural Centre.

Chairman Apolloni emphasized in our conversation, that the Italians would be happy to cooperate with the Polish community as they have much in common with that group. He has not as yet fully explored the possibilities of such a cooperation, but he is ready to discuss any suggestion the Polish side would come up with. The Poles could choose the programs of their preference, or they could organize their own programs. There is, as well, the possibility of a partial separation of one of the wings, or of building of a separate building. These suggestions must be analyzed by the Polish side and submitted in a form of a program for

discussion, specifying the number of participants. The question of financial arrangements will depend on these basic elements of the eventual agreement.

(Polish original signed by T.Konopacki)

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ABBNEYFIELD LONDON POLISH SOCIETY

Reports on the meeting with Mr. Marian Kubiana the manager of Abbeyfield London Polish Society, London-England and the visit to Born Ks. J. Popieluszki" at 46 Rosemont Rd., Acton, London, W3 9LY. (1997.10.23.)

There are three Abbeyfield Homes in London, England namely: Dom ks. Popieluszki at Acton; Dom Norwida at Balham and Beckenham Abbey House at South Norwood. Each house accommodates 8 persons and is run independently by its manager, but all three are overlooked by Mr. Marian Kubiana whom I met at "Dom Popieluszki. I toured the facility and spoke to the housekeeper. I also spoke on phone to the manager of Balham. The following are my brief observations. There seems to be a great interest as well as availability of funds from municipalities as well as Housing corporation for any serious project for homes for the aged. I was also told that as soon as the project was up and running for three years or more, the money borrowed to purchase the building was usually forgiven. They also paid reduced property tax. The

money for renovations however, had to be found by the project study committee. All the advice regarding the experience and know how and some cash were provided by the National Abbeyfield Society under the umbrella of which The London Polish Abbeyfield Society operates, but has complete freedom in the business of running their operations.

They rely on the volunteers for help and for the polish content of their recreation and cultural programs. Every home has its committee which plans and organizes all activities including volunteers. However and this was emphasized to me, the number of volunteers is dwindling as the older generation is dying off. The new Polish immigrants are unwilling to do voluntary work. Abbeyfield Homes also avail of home help for the individuals through family physicians or family members from appropriate authorities. The inhabitants who are too sick, or cognitively impaired are transferred to respective facilities if required. For those unable to pay 135.00 pounds/week, Local Authority pays for accommodation and NHS pays for health expenses.

The housekeeper seems very proud of the "home like atmosphere" and spirit of belonging to "new family". She and her assistant liked their job and their dedication to serve their "guests" was genuine. I liked the idea of the staff and home occupants eating their meals together. As to the plans for the future Mr. Kubiana is considering starting a new venture - a nursing home.

S. Krzaniak.

APPENDIX D

CMHC COMPUTER PROGRAM FOR PLANNING HOUSING

"SENIORS"

The Canada Mortgage and Housing Corporation has released a new, and innovative computer program designed to help communities in planning to meet the housing and support service needs and preferences of their elderly residents. This user-friendly program, known as SENIORS, has three major components:

S1 The Community Survey enables users to use a built-in population data file, by age group and sex, and to enter data and analyze the availability of housing and transportation services in the community.

S2 The Seniors' Survey enables users to enter and analyze information they obtain from seniors, including information on their socioeconomic and health characteristics; on the problems they face in moving about in their homes and carrying out day-to-day activities; and on their needs and preferences for a wide range of housing options and support services. S2 also allows users to create and work with up to 60 additional custom-designed questions

S3 The Support Service Providers Survey enables users to enter and analyze information they obtain from agencies that provide special accommodation, and health care and support services for seniors. S3 also allows users to produce and maintain a dynamic directory of the support services available to seniors in the community.

SENIORS contains instructions and analytical routines to facilitate analysis and planning. Users can produce standard or custom-designed reports, including cross-tabulation reports and tally reports by sex, age group and

postal code areas. Users can also apply export or import functions to combine data from different communities.

SENIORS can produce a wide variety of reports to meet specific needs and circumstances, and is limited only by your imagination. For example, you can produce a report about the needs and preferences for housing and support services of empty nesters currently living in large single family houses who want to move. Another example could be a report comparing the health status of seniors living alone with the health status of seniors living with family members.

AUDIENCE

The main purpose of SENIORS is to help in planning to meet the housing and support service needs and preferences of older Canadians. Therefore, a wide and varied audience will benefit from it, including:

- @@ seniors groups, committees, councils and associations
- @@ non-profit housing corporations
- @@ private and public housing agencies
- @@ agencies providing support-services for seniors
- @@ municipalities, researchers and private developers.

The cost of the program will depend on the area covered. For 1 municipality the cost would be around \$175, plus \$25 for each additional locality. Thus for Ottawa, Nepean, Gloucester and Kanata, for example, the total cost would amount to \$250.

APPENDIX E

INNOVATIVE HOUSING LOAN FUND

The Innovative Housing Loan Fund is an initiative of the Department of Planning, Economic Development and Housing of the City of Ottawa. Its purpose is to provide short-term, no-interest loans in support of affordable Housing development that is innovative in design, tenure, or financing. Funding for the revolving fund is provided by the Ministry of Housing under the terms of the Municipal/Provincial Housing Agreement signed by the City of Ottawa and the Province of Ontario in May 1988.

Goal:

The Innovative Housing Loan Fund is intended to encourage and facilitate the development of innovative affordable Housing in the City of Ottawa, consistent with the City's Housing policies and objectives. The Innovative Housing Loan Fund will provide funding for preliminary investigations of innovative concepts in Housing by non-profit or private sector Housing organizations, possibly in partnership with the Development Branch of the Department.

Eligibility criteria:

Innovation:

The proposed project must demonstrate an innovative approach to design, construction, financing tenure, or some other feature of Housing development.

New Housing:

The proposed project must increase the supply of Housing through the development of new units.

Affordability:

The proposed Housing should be affordable in the long term under the terms of the Province of Ontario's Housing Policies, and particularly to households whose incomes are within the 30th and 40th percentiles.

Feasibility:

The proponent organization must provide proof of:

- the feasibility of the project, including its financial feasibility,

- the organization's ability to repay the loan, and
- the organization's ability to operate the project without continuing subsidy.

A total project budget must be submitted, with other funding sources identified, to demonstrate the overall feasibility of the project.

Eligibility:

Private sector and non-profit Housing organizations providing permanent affordable Housing in the City of Ottawa are eligible for loans from the Fund. Past experience in the development of affordable Housing is a definite asset.

Eligible Expenses:

Pro-development expenses such as fees for design, environmental assessment, marketing studies, site investigation and legal expenses are eligible. The loan agreement will specify which expenses are eligible for Innovative Housing Loan Fund support in the case of the particular project.

Funding:

Funding is available to a maximum of \$50,000 per project in the form of a no-interest loan secured by a mortgage when possible, or by a promissory note or other form of security agreed to between the developer and the City. The loan would ordinarily be paid in installments and be repayable to the City of Ottawa under terms to be agreed upon at the time the contract is signed.

The loan fund is administered by the Development Branch of the Department of Planning, Economic Development and Housing. The City of Ottawa and the Ministry of Housing must be acknowledged as providing the loan in any written material produced by the project sponsor.

Submission Procedure:

A detailed description of the project must be submitted to the Director, Development Branch, Department of Planning, Economic Development and Housing. This

description should include information regarding the experience and capabilities of the organization or sponsor group (e.g. in financial management, development/construction management, property management, etc.) as well as the prospective site (if any), the development plan, the preliminary marketing / targeting plan for the project, and plans for its ongoing management and operation; The project description must explain how the project meets the Eligibility criteria above.

Proposals will be reviewed by a committee composed of staff from the Department of Planning, Economic Development and Housing, assisted by staff from the Corporate Law and Corporate Finance Branches of the Department of Corporate Services. The committee will be chaired by the Director of the Development Branch. Final approval of loans rests with the Commissioner, Department of Planning, Economic Development and Housing.

Repayment of the Loan:

Final repayment will be made:

- within 2 years of project completion
- within 1 year of 80% occupancy, or

- if the project does not proceed, within 2 years of the original loan approval, whichever comes first.

If the project does not proceed:

- any funds not spent shall be returned to the City;
- if the loan has been secured by a mortgage, the loan will be repaid to the City to the extent possible and, upon the City being satisfied that the loan cannot be further repaid or if the loan is repaid in full, the City will provide a discharge of the mortgage when requested by the developer; or
- the loan may be forgiven,

Final Accounting:

A detailed Final accounting of the funds disbursed from the Innovative Housing Loan Fund must be submitted to The Director, Development Branch within 12 months of the Final loan advance.

Contact:

For more information, please contact;
Dan Stankovic, Director
Development Branch,
Department of Planning, Economic Development and
Housing
244-5300 ext. 3131

CANADA LANDS COMPANY LIMITED

Canada Lands is a Crown corporation which is mandated to operate in a commercially viable manner and at arm's length from the Government. Its business is to carry out, either directly, or indirectly through its subsidiaries, the commercially-oriented and orderly disposal program of surplus Federal real estate. Canada Lands is also charged with managing certain select properties, such as the CN Tower in Toronto. The Corporation reports to Parliament through the Minister of Public Works and Government Services.

Canada Lands has an inventory of approximately 150 properties located across the country. The Corporation maintains five regional offices located in Vancouver, Edmonton, Toronto, Montreal and Moncton, with the administrative Head Office being located in Toronto. For the seven month period ended 31 March 1996, Canada Lands had revenues of \$78.8 million, net income of \$1.4 million before tax and a closing cash balance of \$8.5 million.

Canada Lands' business activities are carried out principally through two wholly-owned subsidiaries: Canada Lands Company CLC Limited, the core real estate business of the parent company, which owns approximately 2,700 acres in 57 different municipalities across Canada and employs 70 people, and CN Tower Limited, a world-class tourist, entertainment and communications facility in downtown Toronto which employs from 280 to more than 500 people in the peak summer months.

In December 1995, CLC assumed responsibility on behalf of the owners, the Department of National Defense, for planning, redeveloping and managing the 600-acre Downsview decommissioned military base in the City of North York. CLC has now established a site office with a dedicated project team and has invited the private sector to submit specific proposals for the redevelopment of the property. It is the Federal Government's intention that a feature of this property will be a unique urban park and that a significant portion of the property will be held in perpetuity by a Special Trust.

CLC has also been appointed to manage the decommissioning of the 300-acre Canadian Forces Base in Saint-Hubert, Quebec. A CLC project team is now on site, and will be working in close co-operation with the people

of Saint-Hubert and the Province of Quebec to achieve the early redevelopment of most of the property. It is CLC's goal to quickly reposition this property so as to create real economic benefits for the community and generate a fair market value for these lands.

It is anticipated that a number of additional decommissioned military bases will be transferred to CLC on an ongoing basis over the next few years.

The most significant concentration of CLC's current real property assets is in downtown Toronto. Zoned and serviced lands near the CN Tower and surrounding the Sky Dome are now available for development for a variety of uses such as entertainment, retail, hotel, office and residential. In the summer of 1996, CLC will seek private sector participation in the development of these assets. We expect considerable interest from local, national and international business organizations. Our objective is to attract significant private sector investment to expedite productive utilization of the lands for the betterment of the community. Furthermore, the Corporation seeks to realize for the Government of Canada fair economic value for these assets.

In British Columbia, where real estate markets are relatively active, CLC has just completed the first major development project in its 140-acre Glenlyon Business Park in Burnaby. This project is the new 116,000 sq. ft. headquarters building for Ballard Power Systems. Ballard is pioneering the development and production of the hydrogen fuel cell, an alternative source of energy to conventional fossil fuels.

CLC has also commenced construction of the 140,000 sq. ft. head office building for Future Shop, the electronics superstore noted for innovation in the marketing of technological products. Demand for other high tech suburban office design / build facilities in the Lower Mainland, and especially in strategically-located Burnaby, is consistently strong and provides CLC with significant potential for creating value not only in Glenlyon, but also in its adjacent 32-acre Riverfront Business Park.

In Kelowna, British Columbia, the first steps leading to the eventual redevelopment of the former CN railyards have been initiated. This involves the formulation of a strategy for Rezoning and Outline Plan approval that takes into

account local market conditions. The Corporation will make every effort to accommodate community aspirations in terms of maximizing access to the lakeshore and contributing to the growing strength of the adjacent downtown core.

In both Alberta and British Columbia, CLC is preparing itself for a major proactive role in maximizing value from downsized military bases, such as CFB Calgary, CFB Chilliwack, Jericho and other facilities on Vancouver Island, as the Department of National Defense prepares to

concentrate its Western Canadian military presence at Lancaster Park, just north of Edmonton.

Canada Lands' sales policy is to achieve maximum value for its assets by carefully assessing market conditions and by exposing and offering the assets to the broadest possible range of potential purchasers.

Offers to purchase will be assessed on the basis of price, terms and benefits that may flow to the Corporation or the community as a result of any sale.