# HOUSING OPTIONS FOR SENIORS

The following report includes definitions of a broad range of housing for older adults that were identified through a literature search. Definitions are provided for the purpose of understanding the nature of alternative housing options available to seniors. Definitions are not designed to be incorporated directly into a zoning by-law.

Seniors' housing options vary on a number of dimensions: the scale of the development, the type of units offered (i.e. beds, bedrooms, full apartments etc.), the degree of common and private space, the range of services and degree of care offered, the tenure, the non-profit or market nature, and the financing. The following terms are organized by the scale of the development - from single family homes, and derivations thereof, to group homes, rental retirement housing, and seniors' walled communities. Within these categories terms have been organized by the level of care provided.

## SINGLE FAMILY HOMES

"The vast majority of older people 'age in place' in single family homes" (Howe, Chapman, and Baggett 1994). However, the layout of most houses may be such that it does not suit the needs of an aging person. This may force an older occupant to move from their home or to make less than ideal adaptations. The following housing options respond to this problem as well the desires of some of elderly to remain in close proximity to relatives (i.e. the Granny Flat Housing).

## **Modifying the Home**

Standard homes can be modified to allow seniors to 'age in place.' Design features which encourage this are grab bars in bathrooms, lowered kitchen cabinets and counters, provision for wheelchair accessibility, and the installation of emergency response systems.

## Adaptable Homes / Universal Design

Adaptable housing is housing which is purposely built with elements than can be easily modified or replaced depending on the needs of an occupant.

## **Made to Convert Housing**

Made to convert housing is an example of an adaptable housing type. A single family home is built with an attached accessory apartment that can serve as a separate unit or be incorporated into the single family home as the needs of the resident change. The accessory apartment is intended to serve as a means for a family to generate additional income. As the family grows and the wage earners become more established, it could be converted to additional space in the single-family house. Later, once the children have left home, it could be converted to a house with an apartment - either for income generation or for accommodation for older parents.

#### **Bi-Family Units**

Bi-family units are comprised of a pair of semi-detached dwellings. One is designed as a family unit and the other designed for an older person. The latter is smaller and incorporates features specially designed to meet the needs of an elderly person.

# **Accessory Apartments / Secondary Suites**

These terms are used interchangeably to refer to a self-contained unit attached to a single family dwelling. It is typically subordinate with respect to size, location, and appearance to the primary dwelling. This reinforces the appearance of the entire structure as a single-family residence.

#### **In-Law Suite**

This term has been used to refer to two housing forms. In some instances it has referred to as a suite in the basement of a home somewhat like a secondary suite, where a parent of the home owner would live. It differs from a secondary suite in that it usually has fewer cooking facilities and a less formal access than a

secondary suite. The term In-Law Suite has also been used to refer to an attached master bedroom and bathroom on the first floor of the single family home.

# Elder Cottage Housing Opportunity (ECHO)/Granny Flat Housing/Guest Cottages<sup>1</sup>

These terms are used interchangeably to refer to portable, self-contained homes for older people that can be placed in the backyard of their children's property - on the same lot as an existing single family dwelling. The units are generally between 280 square feet (for one person) and 550 square feet (for two people), and include a bedroom, bathroom, living/dinning room, kitchen, and often a laundry and storage area. Approaches to regulating the provision of this housing vary. One approach has been to grant occupancy to a specific person (or persons) - once that person no longer needs the unit, it is removed. Municipalities regulating this form of housing may require that the resident need some degree of care and support from their family in order for them to remain independent.

## **Home Pairing**

Home pairing is a housing arrangement which allows seniors who are physically unable to do household chores to remain in their homes, by matching them with "caring people looking for housing." The senior offers free room and utilities in exchange for general housekeeping duties from the tenant. In Kelowna this service is offered by Care and Share Limited.

#### **Family Care Homes**

Family care homes are offered through the Continuing Care Division of the Ministry of Health. They offer permanent supportive accommodation for a maximum of two Continuing Care Division clients in a single-family residence. Nutritious meals and housekeeping services, along with supervision and any required assistance with daily activities are provided. The level of care is similar to that provided by a family member.

#### Adult Foster Care/ Board and Care/ Custodial Care

These homes provide room and board services as well as assistance for daily living (e.g. bathing, dressing, grooming). Varying degrees of assistance is provided in administering medication. These are usually single-family homes in which six or fewer non-related older persons live with a care provider. These homes are typically owned and operated by an individual or couple and those administering medical care require a license through the Ministry of Health.

# GROUP LIVING HOMES / ROOM AND BOARD HOMES

## Living Group /Co-Housing

The living group is a form of group living in 8 to 12 private but clustered condominium units. Common spaces including a communal dinning and lounge area, laundry facilities, craft and sewing room are present. Sometimes a guest bedroom is provided. This housing option provides more private and independent space than the Abbeyfield concept (see next page) and initially there is no resident housekeeper. As residents age, a housekeeper and some care could be incorporated. This housing arrangement is in operation in Germany, Netherlands. Sweden and Denmark.

# **Abbeyfield Housing**

Abbeyfield homes are converted or purpose built homes which fit in well in a single family neighbourhood in terms of appearance. Five to twelve independent older residents live in bedroom units or bed-sitting room units of approximately 300 square feet in size. Units are furnished with the residents belongings. Shared spaces include a shared living and dining room, kitchen, bathrooms, laundry, and other areas for

<sup>&</sup>lt;sup>1</sup> These units are also referred to Garden Suites although generally a Garden Suite refers to a walk up style of townhouse with a small yard attached.

socializing and recreational activities. A resident housekeeper is present to provide meals (usually two cooked meals a day and food so residents can make their own breakfasts and snacks) and varying degrees of house maintenance. Residents often have a role in general housekeeping. The resident housekeeper is not a nurse but may facilitate support for periodic illness. Residents who become ill for extended periods of time are, in most cases, asked to leave the Abbeyfield home.

## Residential Care Facility / Personal Care / Domiciliary Care

These homes are designed for residents with no serious health problems but who nonetheless have chronic or debilitating conditions requiring assistance with daily activities. Services usually provided include staff-supervised meals, housekeeping and personal care, medication supervision and social activities. Most RCFs have both private and shared sleeping rooms. Such facilities are generally licensed and must meet design and operating standards, including minimum staff requirements.

# **Specialized Adult Residential Care**

The Community Care Facility Act defines Specialized Adult Residential Care as the provision of board and lodging to an adult person where they have major disabilities due to mental retardation or have disabilities that are mental health, alcohol or drug related in nature; and may include supervision, personal or intermediate care, social training or educational training.

#### **Nursing Homes**

The term nursing home is a generic term which is used to refer to a housing form which generally has more than 10 residents who require personal and medical care and are monitored by professional staff. Rooms may be private or include several beds and generally have sitting furniture and bathroom facilities.

#### **Intermediate Care Facility**

An intermediate care facility is a home which is designed for persons who do not require round-the-clock nursing, but who do need daily care or supervision by a licensed health care professional. Such facilities emphasize personal and social care. Services include meals, laundry, therapies, and nursing care, including catheter and incontinence care. The Community Care Facilities Act defines Intermediate Care as "daily care or supervision by a health care professional approved by the medical health officer as well as provision of person care under professional supervision."

#### **Alzheimer Facilities**

Alzheimer facilities offer help with specific needs related to Alzheimer's. This facility is generally located within a nursing home environment.

# RENTAL RETIREMENT COMMUNITIES / SHELTERED HOUSING / SENIORS' CONDOMINIUM UNITS

Retirement housing may range in size and form, however, it differs from group homes in that units are more private and more people are accommodated. Varying degrees of services are provided (food, transportation, and sometimes social and recreational facilities and activities). Although medical care is generally not provided by management, some projects are affiliated with a nursing home or assisted living facility that is within the rental project.

## **Naturally Occurring Retirement Communities (NORC)**

NORC are apartment buildings which have either attracted an older group of residents due to their location or other attractive features, or buildings which have had a highly stable group of tenants that have aged in place. No services are offered beyond those of a typical apartment building.

## **Single Room Occupancy Hotels**

In some cities single room occupancy hotels have become populated with low income seniors. Rooms are rented on a weekly or monthly basis. Some maid services are offered and limited cooking facilities may be available.

## Congregate Housing/ Enriched Housing/ Protective Housing

Congregate housing is multiple unit, rental housing, specifically planned and designed toprovide independent living for individuals or couples in private apartments - with the opportunity to share activities of daily living with other residents as one chooses. A kitchen for light meals is provided, however, residents routinely eat at least one of their meals/day with others in a central dinning facility. Housekeeping, laundry, and transportation to shopping may be offered. Some congregate housing includes a hairdresser, exercise room, library, chapel and/or games and crafts rooms. Assistance is available if it is needed by residents. Social workers, counselors and nutritionists are frequently present but no medical care is provided. Apartments range in size from 35 to 300 units.

## SENIORS' COMMUNITIES

### **Active Seniors' Communities / Lifestyle Communities**

These communities are composed of single family homes or townhomes which are geared toward active lifestyles and are often associated with recreational components. Golf courses, tennis court, swimming pools, and club interests are often included as components of the development. Communities differ in minimum age requirements and are generally 'gated' or 'walled.'

## **Elite Communities**

Elite Communities are gated subdivisions where the gates symbolize distinction and prestige. Gates are aimed to both create and protect a secure place on the 'social ladder.'

#### **Security Zone Communities**

Gated communities where the fear of crime and outsiders are the foremost motivating factors for defensive fortifications. Here the residents erect fortifications to regain control, by asserting boundaries and restricting access. This category includes middle class residents aiming to protect their property and their property values; the working class in deteriorating sectors of the city; a the low income group, sometimes in public housing were crime is acute.

## **Manufactured Housing / Trailer Parks**

Manufactured home living involves the ownership of a manufactured home on a rental home site.

## COMBINATION HOUSING FORMS

# Continuing Care Retirement Communities (CCRCs) / Life Care Communities

CCRCs are composed of a variety of forms of housing which are planned, designed, and managed to provide a complete spectrum of care to residents from independent living to congregate housing, and medical care. Residents may move from one level to another as their needs change. The range of services, facilities, and accommodation types are extensive. CCRCs may offer a guarantee of lifetime care, including health care, which is secured by contracts, a substantial entrance fee, and regular monthly maintenance fees. Other CCRC include a limited amount of health care as part of the standard fee and charge on a pay-for-service basis. Increasingly, CCRCs offer rental as well as ownership options.

#### TERMS DEFINED BY TENURE AND FINANCING

# **Cooperative Housing**

Co-op housing is housing where residents have come together to jointly manage, plan and and/or purchase a multiple-family housing form. This option offers security of tenure and the ability of residents to control project management.

#### **Endowment Lifecare**

A continuum of care is purchased ranging from independent living to nursing home care.

## **Life Lease or Equity Participation**

With this option the senior buys the unit for the length of his or her stay and when the owner leaves, some or all of the equity is refunded. Common fees are also charged on a monthly basis.

## **SPECIAL SERVICES**

# **Assisted Living**

Assisted living is a service which offers help with non-medical aspects of daily activities in an atmosphere of separate, private living units. Support comes as assistance for bathing, dressing, meal preparation, or other functions. Services may also include meals, 24-hour security, emergency call systems, transportation, health programs and medication management, laundry and housekeeping, and special social and recreational programs. Services may be freestanding or linked to congregate housing.

## **Skilled Nursing**

Skilled Nursing is defined by a full range of 24-hour direct medical, nursing and other health services. Registered nurses, licensed practical nurses, and nurses aides provide services prescribed by a residents physician. It is for older adults who need health care but not hospitalization. It may be freestanding or linked to congregate housing.

## Adult / Senior Day Care

Adult/senior day care is care that is offered during regular working hours to seniors, some of whom may be physically or cognitively impaired. There are three primary models: Social interaction, Medical Care, and Alzheimer Care. Facilities administering medicine or conducting medical procedures must be licensed by the Ministry of Health. Care providers often have a transportation service and generally have recreational or social activities during the day. Often congregate care facilities will offer this service to out patients.

# **Satellite Group Homes**

A satellite group home is a conventional family home environment where an elderly resident is placed. During the day they attend a day care program at a nearby seniors' Day Care.

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