

on Supportive Housing for Seniors

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The NACA Position on Supportive Housing for Seniors

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Please send your comments, queries or change of address notice to:

National Advisory Council on Aging
Postal Locator: 1908 A1, 8th Floor
OTTAWA, Ontario
K1A 1B4

Tel: (613) 957-1968
Fax: (613) 957-9938
E-mail: seniors@hc-sc.gc.ca
Internet: <http://www.naca.ca>

This publication is also available, upon request, in alternate formats. It can be consulted and downloaded at website: <http://www.naca.ca>.

Patricia Raymaker	Nancy Garrard
Chairperson	Director
National Advisory Council on Aging	Division of Aging and Seniors

Health Canada's Division of Aging and Seniors provides operational support to the National Advisory Council on Aging.

THE NACA POSITION ON... is a series of policy papers presenting NACA's opinions and recommendations on the needs and concerns of seniors and issues related to the aging of the population.

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What is the National Advisory Council on Aging?

The National Advisory Council on Aging (NACA) was created by Order-in-Council on May 1, 1980 to assist and advise the Minister of Health on issues related to the aging of the Canadian population and the quality of life of seniors. NACA reviews the needs and problems of seniors and recommends remedial action, liaises with other groups interested in aging, encourages public discussion and publishes and disseminates information on aging.

The Council has a maximum of 18 members from all parts of Canada. Members are appointed by Order-in-Council for two- or three-year terms and are selected for their expertise and interest in aging. They bring to Council a variety of experiences, concerns and aptitudes.

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NACA believes:

- Canada must guarantee the same rights and privileges to all its citizens, regardless of their age.
- Seniors have the right to be autonomous while benefitting from interdependence and the right to make their own decisions even if it means “living at risk”.
- Seniors must be involved in the development of policies and programs and these policies and programs must take into account their individuality and cultural diversity.
- Seniors must be assured in all regions of Canada of adequate income protection, universal access to health care, and the availability of a range of programs and services that support their autonomy.

The NACA position in brief

Living in good quality, affordable and safe housing contributes to seniors' quality of life and is an important determinant of their health. For older seniors, typically aged 75 and older, changing needs may mean they can no longer live safe, fully independent lives in private households. Supportive living environments that combine shelter, safety and some level of support services, can allow an older senior to continue living an independent, socially active life and delaying – perhaps indefinitely – a move into a long-term care facility.

The National Advisory Council on Aging (NACA) believes that affordable supportive housing options for seniors should be expanded to meet the needs of today's seniors and of an aging Canadian population.

In this report, NACA outlines the main issues surrounding the role supportive housing plays in providing suitable housing for seniors and recommends what action governments, the private for-profit and non-profit sectors, and communities can take to ensure that quality supportive housing is affordable and available to more seniors.

In particular, NACA recommends that:

- **The federal government increase substantially its financial investments in supportive housing – either directly to individuals and/or housing providers or indirectly, through transfers to the provinces/territorial and/or municipal governments.**
- **The federal government take a leadership role to increase research activities on the factors that determine current and future demand for supportive housing (e.g., develop an accurate model for estimating demand nationally) and share this knowledge so that improved government and non-government planning and action can occur.**

- **The provincial/territorial and municipal governments increase their financial investments in supportive housing developments. To maximize results, these investments need to be made in ways that recognize the interdependence of necessary policies and programs at each level of government (e.g., provincial legislation, municipal zoning by-laws, property taxes).**
- **The federal government develop new policies in the areas of taxation and direct subsidies to individuals to make supportive housing more affordable to low- and middle-income seniors. Examples of such policies could include tax deductions/credits on money spent on supportive housing and expansion of current Canada Mortgage and Housing Corporation (CMHC) programs for individuals, tailored to supportive housing.**
- **The federal government institute a capital grants program to assist municipalities in lowering the cost of producing affordable supportive housing. This could be done, for example, by granting CMHC mortgage surpluses or a designated portion of current Canada Health and Social Transfer (CHST) payments to municipal supportive housing initiatives.**
- **The Canadian Centre for Public-Private Partnerships in Housing be provided with direct, time-limited federal government subsidies to improve the outcomes of public-private partnerships.**
- **Other CMHC policies be amended in order to lower development costs of supportive housing. This could include reducing CMHC mortgage rates, eliminating the GST on new supportive housing developments and allowing leveraging of existing supportive housing equity.**
- **The federal government donate – or provide at reduced prices – federally owned land to non-profit developers of seniors’ supportive housing.**

- **Provincial, territorial and local governments fully utilize the many options available to them (taxation, zoning bylaws, health and social services, legislation and regulation), in ways that facilitate the development of affordable supportive housing. Policies and implementation in this regard should be coordinated between the levels of government.**
- **Provincial and territorial governments ensure that local health and social services are adequately financed, integrated and available to residents in supportive housing units as they would be to any other member of the community.**
- **Provincial, territorial and municipal governments collaborate to provide incentives (e.g., municipal plans, public-private partnerships) to increase the availability of supportive housing projects in smaller communities, including rural communities.**
- **Municipal governments foster the development of supportive housing. Employing appropriate regulatory and licensing requirements, zoning by-laws, tax incentives, donating public land, partnering with private sector leaders and improving community awareness of seniors and aging are some of the ways this goal can be met.**
- **Provincial and territorial governments work together with municipal governments, housing providers and operators and potential/current supportive housing consumers to develop the necessary consumer protection legislation, regulation and policies appropriate to a supportive housing environment.**

The NACA Position on Supportive Housing for Seniors

INTRODUCTION

The National Advisory Council on Aging (NACA) believes that affordable supportive housing options for seniors should be expanded to create a more complete continuum of housing options that meets seniors' changing needs, allows them to retain their independence and to continue living in their communities for longer periods of time.

This document describes NACA's position on supportive housing in the context of the general belief outlined above. Specifically, the paper will:

- define “supportive housing”, describing its importance in meeting the needs of both seniors and society;
- describe how supportive housing is currently developed and delivered in Canada and the respective roles of the three levels of government, the private sector (both non-profit and for-profit) and the community;
- outline the case for increasing the supply of supportive housing; and
- identify barriers to supportive housing and examine various means of overcoming these barriers. Issues addressed include:
 - affordability;
 - availability;
 - public awareness and community support; and
 - legal issues, including regulation and consumer protection.

WHAT IS SUPPORTIVE HOUSING?

The definition of supportive housing varies across jurisdictions, both within Canada, and internationally. Supportive housing, as the term is generally used in Canada, is neither fully independent living in which seniors function on their own (possibly with the assistance of friends/family and/or home support services), nor institutional housing or long-term care with a heavy reliance on on-site medical care. Although there is no accepted “official” definition, a good “working” definition of supportive housing in Canada has been provided by the Canada Mortgage and Housing Corporation (CMHC):

Supportive housing is the type of housing that helps people in their daily living through the provision of a physical environment that is safe, secure, enabling and home-like and through the provision of support services such as meals, housekeeping, and social and recreational activities. It is also the type of housing that allows people to maximize their independence, privacy, decision-making and involvement, dignity and choices and preferences.¹

Supportive housing can take a variety of forms, depending on the levels and types of services provided. Supportive housing can be provided in a variety of building types and sizes. These may include small bungalows or cottages, homes shared by a group of eight to ten people, or larger buildings containing many dwelling units. As CMHC suggests, supportive housing is home-like rather than institutional. Supportive housing is *housing first*, with a combination of support services (meals, housekeeping, emergency responses, laundry). Health care or social services are not provided on-site. They are delivered by health and social service agencies by special arrangement or as they would be to any other member of the community. Supportive housing, because of the supportive environment it provides, allows older persons to continue living independently in their own community with maximum control over their lives. As gerontologist Nancy Gnaedinger says (quoting seniors), the essence of supportive housing has been expressed many times by seniors themselves: “I’ve got privacy but I know help is there if I need it!”²

Key components of supportive housing

CMHC has identified the key components of supportive housing (see Appendix, Part I), some of which go beyond those listed above. Supportive housing should have a home-like, residential character (i.e., not “institutional”) and a supportive physical environment in which residents in which there are common areas for active living and social interaction. In addition to providing the necessary social support services, supportive housing operators should have a progressive management philosophy that is “people-focused”, (e.g., good communication between operators and residents; residents’ rights clearly spelled out.) Finally, seniors should have access to supportive housing that is affordable and offers choices in terms of services offered, tenure and types of residents.

Models of supportive housing

There are several ways in which supportive housing can be delivered (see Appendix, Part II). Existing private homes can be modified to produce supportive housing in an individual’s own home, or supportive housing can be created by adding on an accessory apartment or a garden suite/granny flat – a small separate home that is built on the same property of the “host” home. Other models include purpose-built supportive housing such as congregate housing, Abbeyfield homes and campus or multi-level care homes. In a small number of cases, supportive housing has taken the form of social housing, as was often the case in Ontario prior to the province’s decision, in the mid-1990s, to discontinue providing social housing. Finally, supportive housing sometimes exists as manufactured home parks or seasonal supportive housing.

Types of supportive housing tenure

There are a variety of tenure arrangements in supportive housing including: subsidized, rental, condominium, equity co-ops and life leases. All of these arrangements impact the affordability and each appeals to seniors in different ways (see Appendix, Part III).

WHY IS SUPPORTIVE HOUSING IMPORTANT?

As seniors age, they are more likely to experience greater activity limitations and long-term disabilities. These limitations may change their housing needs. Currently, there are few housing options for seniors whose physical or cognitive impairments prevent them from living independently (or with others who may be unable to attend to their needs) but who do not need, want, or qualify for the level of care provided by long-term care facilities. Supportive housing offers appropriately designed housing together with support services, security, safety and companionship. Increasing supportive housing options for seniors is key to improving the housing continuum to respond to seniors' changing needs.

How supportive housing benefits seniors

Seniors choose to live in supportive housing for a variety of reasons. Some may make this choice because their needs and abilities have changed; others may do so in anticipation of their needs changing. Additional advantages of supportive housing include living in a central location close to amenities, improved health (access to pharmacies, walk-in clinics, improved eating habits) and safety, increased opportunities for social interaction and recreation and reduced physical demands from housekeeping/home maintenance.

Supportive housing primarily benefits older seniors who are more likely to experience physical and/or cognitive limitations. This is especially true if they are living alone or with a spouse who can no longer assist them. Given the lifestyle changes in Canadian society over the last 30 years (dramatic increases in women's participation in the labour force, increased mobility of Canadians, etc.) seniors don't necessarily have the option – or the desire – to move in with their adult children. Some seniors who are living in their own homes and losing some of their physical and/or cognitive abilities may turn to home care; this may suffice for a while. Home support and home nursing help seniors remain in their homes longer but some seniors may have increased needs that home care cannot meet. Others may prefer to receive these services in a more sociable, mutually supportive environment. This is especially

true for vulnerable seniors who have increased difficulty with meal preparation, grocery shopping, home cleaning, etc., and whose mental and physical health place them at risk for social isolation or threaten their security.

Supportive housing benefits society

If seniors are more appropriately housed – according to their changing needs – the resulting health and quality of life gains benefit all of society. Family and friends are comforted knowing seniors close to them are able to continue living quality, independent, and dignified lives. Much relief is provided to informal caregivers. If seniors’ needs for care are lessened by appropriate supportive housing, there may be fewer demands on the health care system.

Many health policy analysts have argued that expanding home care services can provide cost savings to the health care system. It has been said that home care support “is central to the success of health reform and to making the overall health care system function more efficiently and effectively. Home care is a critical element of the health care system because it can often prevent or delay, and substitute for, admission to acute care hospitals and long-term care facilities, at a lower cost of care.”³ It is argued here that an expansion of supportive housing could have a positive impact on the health care system in the same way as expanding home care. By providing support services, and potentially slowing seniors’ health decline, supportive housing would lessen demand for acute care and delay institutionalization, just as home care services do.

In fact, both international and Canadian studies seem to verify that supportive housing provides cost benefits to the broader health care system. One study that examined trends over two decades in several Nordic countries (Denmark, Finland, Iceland, Norway and Sweden – all of which experienced aging populations earlier than Canada or the United States) determined that institutional beds, i.e., long-term care facilities, did not need to be expanded at the same rate as the aging population provided community services, including sheltered housing (the Nordic equivalent of supportive housing), were put in place. Between 1970 and 1982, Sweden experienced a decrease of 25% in the number of institutional beds available to those 80 years and

older; Denmark reduced its coverage by 18% and Norway by 11% during this same period. The study concluded that, in Sweden and Denmark, the growth in sheltered housing “has compensated for or even permitted the decline in coverage by institutional care.”⁴ However, neither Norway nor Finland experienced this same decline in institutional care because sheltered housing was developed more slowly. Other international studies have confirmed these findings. A more recent study of Denmark and Sweden⁵ found that a significant decrease in institutionalization had been accomplished from 1970 through 1989 by increasing home care and housing with services and adaptations (i.e., supportive housing).

An American study⁶ examined whether assisted living (supportive housing with some degree of medical care on-site) could reduce long-term costs of Medicaid patients in nursing homes in various U.S. states. The conclusion was that long-term costs could be reduced through increasing assisted living housing under certain conditions (e.g., limiting the “woodwork effect” that encourages those who would otherwise stay in private homes but would now use assisted living, thereby driving up costs). However, even when long-term care costs were not reduced, patient satisfaction was increased substantially as older seniors preferred the option of aging in assisted living housing over nursing homes. Finally, a Canadian study, conducted by KPMG Consulting, projected the need for long-term beds for Canada for 1999-2041. This study argues that if appropriate levels of home care are provided and affordable supportive housing units created, the need for long-term beds would be 61% higher in 2041 than in 1999 compared to a projected increase of 170% over this same time period if home care and supportive housing are not expanded. This study estimates that the cost of constructing supportive housing unit to be 20-30% lower than the costs associated with a long-term care facility bed.⁷ Thus, creating more supportive housing appears to be a powerful instrument of cost-containment as the population ages.

Lastly, because supportive housing allows seniors to continue living in the community, Canadian society benefits from the many contributions that seniors make by actively participating in the life of their community (e.g., formal and informal volunteering, inter-generational learning).⁸

HOW IS SUPPORTIVE HOUSING CURRENTLY DEVELOPED AND DELIVERED IN CANADA?

The provision of supportive housing in Canada has many key players: all levels of government, the private for-profit and not-for-profit sectors and the community.

The federal government

The federal government is involved in the delivery, administration and funding of social housing programs. Social housing programs – whether federal, provincial or municipal – are designed to assist individuals or households who would not, otherwise, have access to suitable housing (in terms of size, quality, and cost) without devoting an excessive portion of their income to housing. Social housing programs take different forms; sometimes the programs actually provide housing units while in other cases, the programs may provide rental supplements or shelter allowances to low-income households. Other programs might include funding co-operatives or non-profit organizations whose primary function is to provide rental housing to low- and moderate-income households. For the most part, social housing and supportive housing are mutually exclusive. The vast majority of social housing programs would not meet the definition of supportive housing – even when designed to meet the financial needs of low-income seniors. Conversely, most supportive housing in Canada would not be classified as social housing since it is not targeted at low-income seniors specifically; in fact, most supportive housing units built in Canada are provided by the private sector and often target moderate to high-income seniors.

While the federal government provides approximately \$1.9 billion of funding annually for social housing, most of this funding is not specific to supportive housing. Moreover, the federal government has, over the last few years, devolved much of the administration of social housing to the provinces. Consequently, most provincial or territorial governments are responsible for the delivery and administration of some or all social housing programs, most of which are cost-shared with the federal government. Some provinces (e.g., Ontario) have, in turn, devolved both the funding and administration of social housing to municipalities.

The federal role in supportive housing involves many facets. Canada Mortgage and Housing Corporation (CMHC) is the housing agency of the federal government and undertakes the following activities which affect supportive housing:

- provides subsidies to housing developments for independent seniors' projects funded under previous programs, although few of these are actually for supportive housing. In some cases, these projects have had supportive services added as the tenants have grown older;
- administers federal/provincial/territorial cost-shared agreements;
- conducts significant research and information dissemination on issues related to supportive housing. Examples of research outcomes include recent reports such as *Supportive Housing for Seniors* and *Alternate Tenure Arrangements*;
- examines housing issues across Canada via the National Housing Research Committee (with representatives from the provinces/territories and the private sector). The NHRC has established a working group on seniors' housing which addresses a wide range of issues affecting seniors' housing, including affordable supportive housing.

CMHC also has programs that assist seniors in the area of housing and/or facilitate the development of supportive housing. These include:

- the *Home Adaptation for Seniors' Independence* program which provides low-income seniors with age-related disabilities with a forgivable loan of up to \$2,500 to make adaptations of their homes to facilitate independent living and to extend the time that they can live in their own homes independently;
- the *Residential Rehabilitation Assistance Program* which provides assistance in the form of loans to low-income homeowners to bring their properties up to minimum health and safety standards and to persons with disabilities for modifications to improve accessibility;

- the *Canadian Centre for Private-Public Partnerships in Housing* (CCPPPH). CMHC brings together the public and private sectors, not-for-profit groups and organizations, and private citizens to facilitate the production of affordable housing without federal subsidies. The Centre identifies and stimulates opportunities; supplies a focal point for prospective partners; experiments with new financing options and tenure types; and disseminates the latest information on partnership undertakings across Canada. Since its creation in 1991, the Centre has facilitated over 200 affordable housing projects for seniors across Canada, some of which have supportive housing features. Many of the Centre's projects have introduced innovative financing approaches and new types of tenure, such as life leases; and
- the *Affordability and Choice Today* (ACT) program encourages collaboration between municipalities, the private and non-profit housing sectors to develop, demonstrate and promote regulatory reform to improve housing affordability and choice.

Provincial governments

Under the Canadian Constitution, responsibility for housing falls largely within provincial/territorial jurisdiction. Provincial governments develop the legislative and policy framework for housing and for the health authorities. Provincial and territorial governments have the constitutional authority and responsibility for the planning, financing and delivering and evaluation of health and social services. The success of supportive housing projects relies, to a significant extent, on these services being comprehensive in scope and accessible to supportive housing residents. If these services are not funded and delivered in ways that meet the changing needs of seniors in living in supportive housing environments, supportive housing as a public policy instrument will fail.

In addition to funding local health authorities and housing programs, provincial and territorial governments also collect and disseminate information on creating supportive housing.⁹

Local governments

Local governments are key players in developing supportive housing. In general terms, local governments establish the policy and planning framework for supportive housing and supporting communities, actively encourage housing proposals and are responsible for developing policies which facilitate supportive housing (e.g., barrier-free public works and infrastructure). More specifically, municipal governments can influence the development of supportive housing through zoning by-laws, creating financial incentives (e.g., property tax exemptions, waiving development fees) and ensuring that supportive housing meets local community standards and reflects community concerns.¹⁰ Local governments are in a position to know the current and projected supportive housing needs of their own communities much more than other levels of government.

Housing providers and community groups

Private not-for-profit and for-profit housing providers are responsible for developing and managing supportive housing. Other community groups and individuals make important contributions to successful supportive housing projects. For example, community groups and agencies may offer paid or volunteer services that are useful to senior residents. Others who contribute to supportive housing developments are family members and volunteers who may initiate housing projects, donate land and buildings, raise funds and provide support to seniors living in supportive housing.¹¹

Current situation

The private for-profit market system supplies an adequate amount of supportive housing for high-income seniors. The cost of developing supportive housing is high yet developers and operators can charge high rates to high-income seniors and still earn a return on their investment. However, the private for-profit market fails to produce supportive housing for middle- and low-income seniors; because the development costs are fairly constant, these groups of seniors are not able to pay the “market” rate.

Due to government subsidies and, in some cases, direct provision of social housing, there is some development of supportive housing for low-income seniors, though not enough to meet the need. Though there are many examples of less expensive supportive housing developed as a result of partnerships among the private sector, non-profit organizations, governments, health authorities and service agencies, it is generally accepted by those in the field that there is a significant shortage of affordable supportive housing for low- and middle-income seniors, especially given the looming demand. Many housing critics argue that the federal and provincial governments have, in recent years, failed to live up to their funding responsibilities for social housing, including supportive housing. Even though provincial and territorial governments control more supportive housing levers than the federal government, there is still a strong argument for increased federal funding and for imaginative federal initiatives that could act alone – or in conjunction with provincial/territorial and local programs – to stimulate the development of supportive housing. Though some municipal governments are eager to fill the gap in delivering and/or facilitating the development of social and supportive housing, it is widely recognized that municipal governments are incapable of doing so because they do not have the legislative power to raise significant revenues (i.e., essentially limited to property tax levies) and because there are other competing demands (e.g., roads, public transit) on the revenues they receive from federal and provincial transfer payments.

Inter-jurisdictional cooperation

Supportive housing is a complex issue which requires the involvement and coordination of different levels of government and multiple sectors including housing, health and social services. In taking action to improve the availability and affordability of supportive housing for Canadian seniors, it is important that all levels of government collaborate. Policies and programs must be integrated within, and across, governments. Inter-jurisdictional cooperation offers many benefits. For example:

- policies and programs are more likely to be integrated and coordinated, resulting in cost-efficiencies and improved outcomes; and
- best practices can be shared and implemented.

THE CASE FOR INCREASING THE SUPPLY OF SUPPORTIVE HOUSING

The voices calling for action to increase supportive housing options are not new, but are growing. In 1987, the Canadian Medical Association stated that “appropriate housing for the elderly provides necessary environmental support to encourage independence. Independence, in turn, promotes the physical and mental well-being of the residents.”¹² The Seniors’ Advisory Council of British Columbia stated in 1993 that “there is an urgent need to develop a range of housing that provides supportive living for seniors throughout British Columbia.”¹³ A national study conducted for CMHC revealed both a high demand for, and a high level of user satisfaction with, a wide variety of supportive housing projects across Canada.¹⁴

Creating more supportive housing for seniors is one required response to address short-term needs related to Canada’s aging population. In 2001, there were 3,935,100 seniors; of these, 1,785,300 were aged 75 and older (45.3% of all seniors). In 2026, the projected number of seniors is 7,753,000, an increase of 97% compared to 2001. The projected number of seniors aged 75 and older in 2026 is 5,500,100, an increase of 208% for this age group compared to 2001.¹⁵ Surveys and housing usage patterns indicate that seniors aged 75 and older with moderate to severe disabilities are the most likely candidates for supportive housing. Several jurisdictions report that they currently have an under-supply of supportive housing. Given these two facts, and considering a projected 208% increase in the 75 and older population, we can only conclude that there will be a dramatic increase in the need for – and demand for – supportive housing.

Other social, economic and health trends point to an increased need for supportive housing, now and in the future:

- Increasing percentages of seniors are living alone. In 1971, 20.1% of seniors lived alone; in 1996, this figure had increased to 28.7% (49% for women aged 75 to 84). This compares to an overall average of 9% of the population under 65 who lived alone.¹⁶ Research indicates that living alone is a strong risk factor for injuries (e.g., falls) and for inducing seniors to move to long-term care facilities. Improved housing options could reduce this shift.

- Today's older seniors (75 and older) have lower incomes than younger seniors. In 1995, women living alone had an average after-tax income of \$17,080.¹⁷ This points to an *immediate* need for affordable supportive housing options for this vulnerable group.
- Surveys reveal that older seniors with disabilities prefer to live in a safe, supportive home environment of their choosing and delay, as long as they can, moving into long-term institutions.

Estimating the demand for supportive housing

Many jurisdictions have indicated they do not have an adequate supply of supportive housing to meet current or projected future demands. In order for government policymakers and housing providers to develop responsive plans to create supportive housing, they need to be able to quantify demand for supportive housing. Is this possible?

It is difficult to estimate the need and/or demand for supportive housing with a high degree of accuracy. There are some things known that factor into this estimation. For instance, we know that it is primarily older seniors (75 and older) with moderate to severe disabilities who are prime candidates for supportive housing. Although the size of this group can be estimated fairly accurately, there are knowledge gaps that need to be filled before planners will be able to accurately project the demand for supportive housing. For example:

- What percentage of the age 75 and older seniors would *want* supportive housing?
- What percentage of this group may want – or could have – their needs met in other ways (e.g., improved access to home care)?
- What unanticipated changes might occur in future senior cohorts that may change the issues related to supportive housing (e.g., lifestyles, improved incomes which may improve the prospects for the market to supply more supportive housing and reduce the role of government)?

Case study: British Columbia

The province of British Columbia has in fact attempted to estimate the demand for supportive housing.¹⁸ While the methodology used to estimate this demand is imperfect (e.g., a senior may receive home support services but it does not necessarily mean the home support is adequate; therefore, in calculating the demand for supportive housing, the number of those receiving home support cannot automatically be deducted from those requiring services), it demonstrates that estimates can be done and that there is a need to develop sound methodology for determining the demand for supportive housing locally, provincially and nationally. The estimate for 1999, using B.C. population projections and Ministry of Health home care statistics were as follows:

Estimated population aged 65 and over	525,400
Estimated population aged 75 and over	240,400
Estimated population 75+ requiring services	55,047
Population 75+ receiving home support	35,156
Estimated need for supportive housing	19,891
(3.8% of population 65+)	

In this estimation model, the seniors who were seen to potentially want supportive housing were those aged 75 and older requiring services but who were not receiving home services. This number became the estimated need. However, this study revealed a knowledge gap – questions that would need to be answered to be able to arrive at a more accurate estimation. For instance:

- the availability of – and seniors’ preferences for – home support services are key determinants (i.e., would more home care reduce the need for supportive housing or would more supportive housing mean less home care would be necessary?)
- in many parts of the province, supportive housing is not available. If it was, would the demand shift from home care to supportive housing?

- similarly, if there was more supportive housing, would some long-term care residents see it as a viable option?
- are there some seniors in the 65-74 group with functional impairments who might need supportive housing?

While this study was a good initial attempt to determine the need for supportive housing in one jurisdiction, it points to the fact that governments and housing providers require more information and need to develop better models that will produce more reliable statistics. The federal government, particularly, needs to ensure that a model is developed that can be applied nationally.

NACA recommends that:

The federal government increase substantially its financial investments in supportive housing – either directly to individuals and/or housing providers or indirectly, through transfers to the provinces/territorial and/or municipal governments.

The federal government take a leadership role to increase research activities on the factors that determine current and future demand for supportive housing (e.g., develop an accurate model for estimating demand nationally) and share this knowledge so that improved government and non-government planning and action can occur.

The provincial/territorial and municipal governments increase their financial investments in supportive housing developments. To maximize results, these investments need to be made in ways that recognize the interdependence of necessary policies and programs at each level of government (e.g., provincial legislation, municipal zoning by-laws, property taxes).

BARRIERS TO SUPPORTIVE HOUSING

Affordability

Affordability of supportive housing is a major issue for many seniors. Higher-income seniors can usually pay market rates for supportive housing of their choice. For this income group, there is usually an adequate supply (availability), at least in the urban areas where the higher demand creates the incentive for the private market to respond by producing a corresponding supply. However, for middle- and low-income seniors, high costs are a problem. The cost barrier for older women living alone can be especially prohibitive. A provincial committee in British Columbia estimated that 66% of seniors would not be capable of paying the median cost of a studio suite in a congregate housing development.¹⁹ Lack of affordability is a function of the high cost of both accommodations (rental, life-lease or ownership) and services (monthly and/or as need basis).²⁰ Though residents of supportive housing will always pay for some of the services associated with this type of housing, appropriate provision of home support and home care services helps to reduce occupants' costs. High development costs (land prices, construction), especially in urban centres, and staffing drive up the cost of supportive housing.

There are three ways to make supportive housing more affordable:

- Provide moderate- to low-income seniors with additional financial resources;
- Make the cost of developing and operating supportive housing less expensive so that lower costs can be passed on to consumers; or
- Some combination of the above two options.

Increasing financial resources for low- and middle- income seniors

There are several ways of improving the financial capacity of seniors to pay for supportive housing. Some possibilities include:

- **Expand the RRAP:** CMHC administers the Residential Rehabilitation Assistance Program (RRAP) which provides financial support to low-income Canadians and persons with disabilities to ensure housing meets basic health and safety standards. A significant expansion in federal funding of this program would allow many more seniors to remain in their homes safely and independently for longer periods of time.
- **Modify the HASI program:** CMHC also operates the Home Adaptations for Seniors Independence (HASI) which provides one-time grants up to \$2,500 for home modifications for lower-income seniors. This program could have a criterion added, with new federal funding. For example, the one-time grant under HASI could be increased to a maximum of, say, \$25,000. This amount could be part grant/part loan; the loan portion could be interest-free. The purpose of the grant/loan would be to provide funding for family members or others who modify private homes – or create granny suites, etc. – to produce supportive housing. Conditions could be attached to the grant/loan.
- **Tax deductions/credits:** The federal government could provide middle-income seniors with tax deductions/tax credits for money spent on supportive housing. It could apply to seniors on all supportive housing expenses that exceed 40% of income (tax deduction) or over 60% of income (tax credit) to reduce the amount of income spent on housing.
- **Direct subsidies for seniors who move into supportive housing:** For instance, the province of British Columbia administers Shelter Aid for Elderly Renters (SAFER) which provides rental assistance to low- and moderate-income seniors who pay rent. This could be extended nationally to seniors in supportive housing. Subsidies could be geared to individuals who have core needs. Typically, people are said to have core housing needs when they devote more than 30% of their income on adequate and suitable housing. In the case of supportive housing, core need would necessarily represent a higher percentage of one's income devoted to housing (a reasonable estimate would be in the range of 50%-60% of gross income) since one is receiving more than just shelter, e.g., meal(s), security, recreation, and

support services. Subsidies would be based on the difference between actual cost of the supportive housing and the 50-60% figure, up to a maximum cost.

- **More property tax relief:** An “extension” of property tax relief for seniors. Several provinces and territories have programs that provide grants to lower-income seniors to assist in paying their property taxes. To help defray costs, this could be continued for seniors, geared to income (e.g., taxable income not exceeding \$25,000), who move to supportive housing.

Lowering the costs of development

The federal role

The federal government, through CMHC, operates the Canadian Centre for Private-Public Partnerships in Housing (CCPPPH, see page 12). Initiated in the early 1990s, the CCPPPH has taken some time to mature and produce results but is “gaining momentum, and in 1999, over 4,000 housing units were created across Canada using this approach.”²¹ A research report completed for CMHC explored the role of public-private partnerships in producing affordable housing in the United States and used this assessment to draw lessons for Canada. The report concluded that private-public partnerships (PPPs) in the U.S. were successful and that the critical success factor was public subsidies. The report notes that while policy support has been available in Canada (e.g., the CCPPPH), public funding has not. The report suggests that PPPs in Canada could be much more successful if higher levels of government, and in particular, the federal government, provided municipalities with the necessary financial resources to stimulate and support affordable housing initiatives.

The Federation of Canadian Municipalities (FCM), in the fall of 2000, produced a report outlining a strategy on affordable housing.²² The recommendations for federal and provincial governments involved a three-pronged strategy:

- a ten year federal capital grant program;

- measures to attract new investments; and
- provincial/territorial shelter and rental assistance initiatives.

Though this strategy was aimed at addressing the need for affordable housing for all age groups across Canada, the federal government could apply some of the ideas to address affordable supportive housing needs for seniors. For instance, capital grants could be provided directly to municipalities for an extended period (e.g., 10 years or more, amounts consistent with timing of projected needs) to support local initiatives that produce affordable supportive housing. The FCM paper proposes that the federal government should spend \$1.6 billion per year for ten years to meet the projected need for affordable housing units over this time period (projected need based on CMHC 1996 projections of core housing needs). The federal government could devote roughly 15% of this amount to supportive housing; this could be financed using new federal investments or through the CMHC mortgage surplus – projected to be more than \$200 million by 2004.²³ To ensure local needs are met, proposals would be developed at the community level but funding could be based on proposals meeting certain criteria. For example, proposals with matching funds from provincial and local governments attached, and/or proposals which demonstrate local authorities' incorporation of best practices (e.g., consistent with regulatory reforms resulting from the *Affordability and Choice Today* program), would receive priority in attaining federal grant money.

NACA recommends that:

The federal government develop new policies in the areas of taxation and direct subsidies to individuals to make supportive housing more affordable to low- and middle-income seniors. Examples of such policies could include tax deductions/credits on money spent on supportive housing and expansion of current CMHC programs for individuals, tailored to supportive housing.

The federal government institute a capital grants program to assist municipalities in lowering the cost of producing affordable supportive housing. This could be

done, for example, by granting CMHC mortgage surpluses or a designated portion of current CHST transfers to municipal supportive housing initiatives.

The Canadian Centre for Public-Private Partnerships in Housing be provided with direct, time-limited federal government subsidies to improve the outcomes of public-private partnerships.

Other CMHC policies be amended in order to lower development costs of supportive housing. This could include reducing CMHC mortgage rates, eliminating the GST on new supportive housing developments and allowing leveraging of existing supportive housing equity.

The federal government donate – or provide at reduced prices – federally owned land to non-profit developers of seniors’ supportive housing.

—The role of provinces and territories

The provinces and territories have major roles to play in the development of affordable supportive housing. Generally speaking, provinces and territories have an advantage over local governments and community organizations, namely, a perspective of the entire province and the ability to liaise with other provincial jurisdictions in order to learn best practices. Provincial governments can play a facilitative role in bringing local authorities together. Other important roles that provincial and territorial governments can play in affordable supportive housing development include:

- directing subsidies to lower-income seniors;
- developing provincial legislation that does not create barriers to affordable supportive housing (e.g., legislative and policy framework for housing, local government and health authorities);
- formulating regulations for supportive housing that are more comprehensive than

those for private homes but not as restrictive as in long-term care facilities, e.g., licensing; and

- encouraging integration of housing, health and support services to create the most affordable supportive housing options.

The role of local governments

Municipal governments play a pivotal role in the development of supportive housing. Some of the measures local authorities can take to make supportive housing more affordable are:

- ensure zoning by-laws and official plans provide for enough land for affordable supportive housing;
- accelerate the approval process to reduce development costs;
- zone for amenities and affordable housing;
- develop housing agreements for affordable housing;
- lease or sell public lands at lower than market price for development of supportive housing; and
- provide local tax exemptions for supportive housing developments.

NACA recommends that:

Provincial, territorial and local governments fully utilize the many options available to them (taxation, zoning by-laws, health and social services, legislation and regulation), in ways that facilitate the development of affordable supportive housing. Policies and implementation in this regard should be coordinated between the levels of government.

Availability

Issues related to affordability and availability of supportive housing, while not exactly the same, are closely linked. Many of the recommendations made to government and non-government bodies above, designed to increase the stock of affordable supportive housing will, simultaneously, address many of the issues which affect availability. At the same time, however, there are availability issues that need to be addressed separately. For instance, supportive housing that is affordable but is not in a desirable location, that does not have the preferred mix of support services, or the types of tenure preferred by potential occupants, in effect, becomes supportive housing that remains unavailable. In other words, consumers do not have the preferred range of options from which to choose; they are not able to get the supportive housing they need or want, irrespective of price. Other issues affecting availability of appropriate and responsive supportive housing include regulation and licensing, community support, and coordination of social and health services.

Barriers to availability:

Location

Often, supportive housing developments take place in medium to larger communities where there is a critical mass of private/public money, more vocal and visible demand by older seniors, community support and where government attention is often directed. Consequently, smaller communities or rural areas often do not have supportive housing available as an option.

Additional barriers

Supportive housing developments in urban areas need to be close to desired amenities (shopping, pharmacies, medical clinics, transportation) and in safe neighbourhoods. Municipal zoning by-laws may discourage or prohibit different types of housing such as supportive housing. Neighbourhood lobbies may obstruct the building of multi-unit developments such as supportive housing – the so-called “Not in my back yard”

syndrome. Inappropriate building codes can make supportive housing too expensive, resulting in re-location or abandonment of the project altogether. Licensing requirements designed for institutional care but applied to supportive housing can increase the cost of development and create an undesirable “institutional effect.”

Often, separation of health and housing mandates at both the provincial and municipal levels means that housing options that could be available are not considered. Individuals assessed only by health authorities may recommend a long-term care facility, not being aware of the housing options that may be available. Conversely, individuals may remain too long in unsupported housing when supportive housing would be an ideal alternative.²⁴

Sometimes supportive housing does not occur because there is a lack of critical community support. In addition to municipal actions mentioned above that may be counter-productive to supportive housing, there may be a lack of organizations or individuals with the knowledge, skills, resources or commitment necessary to create community support for developing supportive housing.

Measures that improve availability

__Provincial actions

Provinces and territorial governments should ensure their housing, health and social services departments work in coordination and not at cross purposes. There needs to be excellent communication across ministries and within ministries. Provincial ministries need to know the needs of local authorities that deliver the services in the community and need to ensure that local authorities receive adequate funding.

A critical success factor for supportive housing is the provision of adequate social services and home care. Because supportive housing is not institutional care, its success rests on the adequacy of the supports that exist within the housing itself and the services from the community. Many health policy experts have argued that as

health care delivery in Canada has shifted from institution-based to community-based care, the necessary increases in community home care and social services have not kept pace. Local health, social service and housing authorities need to know their local situations, the clientele they are serving, and the successes and failures in their delivery. They need to inform their ministries of their funding requirements to deliver services at the community level. Finally, these local organizations should streamline their operations (e.g., improved communications between agencies) to help make their services accessible to clients.²⁵

NACA recommends that:

Provincial and territorial governments ensure that local health and social services are adequately financed, integrated and available to residents in supportive housing units as they would be to any other member of the community.

Provincial, territorial and municipal governments collaborate to provide incentives (e.g., municipal plans, public-private partnerships) to increase the availability of supportive housing projects in smaller communities, including rural communities.

__Municipal actions

Municipalities need to examine existing regulations, policies and programs with the goal of increasing the availability of supportive housing. Actions should include:

- developing regulatory and licensing requirements appropriate to supportive housing. Municipalities need to work with provinces and territories to develop regulations that reflect supportive housing: more regulation than independent housing but less than institutional facilities;
- writing zoning by-laws that facilitate different types of housing (e.g., removal of restrictions on location, land use design and siting standards); and

- addressing the lack of supportive housing in smaller communities and rural settings. Municipal governments could consider ways of encouraging the creation of different models of supportive housing which are smaller scale such as granny suites or Abbeyfield-type homes. Another option for smaller communities is to develop multi-level needs and mixed income supportive housing in the same development. By widening the range of seniors who might occupy this kind of supportive housing, these developments could prove to be cost-effective for developers, and be capable of filling vacancies, even though there is less demand for supportive housing in rural settings compared to urban. Provincial and municipal governments should examine the role of tax incentives, or subsidies to private-public partnerships, to encourage development of appropriate mixes of supportive housing that allow seniors to age in their own community, whether this community be rural or urban.

Community actions

A community that creates a receptive physical and social environment can be the deciding factor in determining whether or not a supportive housing project is successful. Broadly speaking, a supportive community has: an informed and action-oriented municipal government that plans for supportive housing and accessible community health and social services. But there are additional factors in the community that are important. Community awareness and support of seniors' housing needs can be improved by:

- educating the public about the needs of frail seniors and how their community can better serve seniors; educating the public about supportive housing success stories creates a more receptive atmosphere for supportive housing;
- identifying community leaders who have the requisite skills and resources to initiate supportive housing projects; these leaders may come from service organizations, church groups, profit and non-profit organizations and municipal governments; and

- including policies for supportive housing in official community plans; this provides municipal officials with clout when proposing or defending supportive housing projects in certain neighbourhoods.²⁶

NACA recommends that:

Municipal governments foster the development of supportive housing.

Employing appropriate regulatory and licensing requirements, zoning by-laws, tax incentives, donating public land, partnering with private sector leaders and improving community awareness of seniors and aging are some of the ways this goal can be met.

Consumer protection

Supportive housing is a fairly new and evolving concept. Seniors who are interested in moving to supportive housing settings may not have the required knowledge to make informed choices concerning contractual obligations to which they are committing. The specific elements of various tenure arrangements can be complicated. Prospective clients may not be aware of their rights and obligations and may not know what questions to pursue. There may be areas under supportive housing agreements that are not adequately addressed by existing consumer protection legislation.

Current consumer protection legislation

Often, existing provincial tenancy laws have not anticipated living arrangements that fall between independent living and long-term facilities. Because of this, existing tenancy laws may not apply to housing that includes services. Current statutes designed for independent living regulate the relationship between residents and providers of independent living, treating residents as consumers. On the other hand, statutes and regulations designed for long-term care facilities employ licensing and inspection models that directly regulate providers with little involvement of residents.

How can consumer protection legislation address the needs of consumers of supportive housing?

Each province needs to develop a provincial policy and legal framework that addresses the issues specific to supportive housing so that consumers are protected. The Housing Policy Branch in British Columbia is currently leading an initiative to produce a consumer protection system for supportive housing. The learnings of this process may be applicable to other jurisdictions undergoing similar reviews. Considerations in drafting this new policy and legal framework for supportive housing include:

- autonomy of residents must be respected. Residents have a right to live according to their preferences, including the right to take some risks. A balance must be struck between residents' safety, their independence and access to services. Even in a "care" environment, people should be allowed to make choices that may be risky, as long as they don't endanger other people;
- where possible, the framework should be descriptive in nature, rather than prescriptive. It should describe the physical and social characteristics desired in a supportive environment rather than prescribing the means of attaining these standards; there should be a minimum of regulation;
- processes to resolve conflict, and a means of recourse in disputes, must be clearly established;
- the consumer protection system must be wide-ranging enough that it covers many housing environments, both market and non-market circumstances and all types of tenure arrangements; and
- explicit policies concerning assessment and entry of residents into supportive housing and an understanding by all parties of the circumstances under which residents could be asked to leave and the policies regarding these departures.²⁷

A legal framework and regulatory system should address three aspects of supportive housing: tenure, infrastructure and services. It can accomplish this through a combination of legislation (statutory and non-statutory), policies (voluntary standards, self-regulation) and education.

NACA recommends that:

Provincial and territorial governments work together with municipal governments, housing providers and operators and potential/current supportive housing consumers to develop the necessary consumer protection legislation, regulation and policies appropriate to a supportive housing environment.

CONCLUSION

There is a need for a “bridge” in the seniors’ housing market so that seniors who can no longer live fully independently have additional housing options than long-term care institutions. Evidence suggests that supportive housing can effectively provide this “bridge.” Yet, there is a distinct shortage of supportive housing units in Canada, particularly for low- and middle-income seniors. Without government intervention, this under-supply will only worsen as the Canadian population ages. As this Report has indicated, it is imperative that all governments take the lead and establish partnerships, together with the private housing sectors and communities, to create the necessary funding, policies, legislation and actions to produce more affordable supportive housing for seniors.

NACA urges the federal government to be the catalyst in this concerted effort by increasing its investments in supportive housing via transfers to individuals and/or other levels of government. Further, the federal government should conduct further research to determine current and projected demand for supportive housing accurately. NACA recommends that the federal government amend its tax policies so that supportive housing is more affordable and to institute a capital grants program to provide new funding to municipalities. CMHC programs should be enhanced to stimulate supportive housing developments. Finally, the federal government must ensure that its policies, legislation and actions are coordinated with all potential partners to maximize opportunities to create more supportive housing.

APPENDIX

Part I – CMHC’s five components of good supportive housing

Residential character: Supportive housing should be located in familiar, home-like attractive settings that are safe; should have good access to public transportation and other amenities (e.g., stores, banks, churches, pharmacies, medical clinics, etc.)

Supportive physical environment: Occupants should feel safe and secure in their environment – especially their own dwelling. Good architectural design can prevent many of the falls and injuries to which older seniors may be vulnerable. Active living, spaces for social interaction and mutual support should be encouraged by providing common spaces such as dining quarters, kitchen, reading rooms, computer rooms as well as outdoor spaces.

Access to necessary support services: Supportive housing provides good access to many support services to improve seniors’ quality of life, including: meals, housekeeping, laundry, transportation, recreational and social activities, assistance with medication, bathing and dressing, etc. Flexibility in the ways these services are provided, preferences of residents and community partnerships are important considerations in planning.

Progressive management philosophy: The essential element is that managers of supportive housing should be “people-focused”; residents should have input into decisions that affect them; and there should be clear communication between staff and residents (and their families) regarding access and costs of support services, the resident selection process (e.g., income, health and compatibility issues) and the rights of residents (e.g., what circumstances permit management to ask a resident to move out?).

Affordability and choice: Governments, housing and support service industries must be cognizant of the diverse needs of seniors as they age. They must use this knowledge (e.g., concerning types of accommodations, types of tenure, level and kind of support services, health and incomes of potential residents) when planning supportive housing in the future.

Part II – Models of supportive housing

In the individual's own home: An example of this is a senior sharing his or her home with another person who contributes by bringing companionship, offering physical security and providing support (e.g., assisting with physical tasks). This has the advantage of using existing housing stock and supplements the senior's income. An example could be an 83-year-old senior in Kingston, Ontario sharing her home with a Queens medical student studying gerontology. The student gains practical experience by assisting the senior; she can safely remain in her home and participate in the community in which she has lived for 50 years because her safety and support needs are met.

Accessory apartments: These are apartments built into existing housing stock. An example of this is a mother who moves into an "in-law suite" to be near her adult children and grandchildren. The senior has the advantage of giving and receiving assistance, while gaining security and maintaining privacy. Usually, this means the supportive housing is "partially" purpose-built, in the sense it often requires renovations to the existing dwelling.

Garden suites or granny flats: Granny flats, which originated in Australia, are small manufactured homes (less than 75 square metres with one bedroom). They are built on the same property of the "host house" and use the water and electricity of the primary dwelling. These are often suitable for rural settings; they provide the advantage of security, privacy and are near to the host house to receive support as required.

Congregate housing: In this type of supportive housing, which originated in the United States, seniors live in private, self-contained suites in one or more buildings which are supervised. Residents have a lockable door, typically receive one to three meals a day, emergency assistance (though medical staff are not on-site) and some level of support services, sometimes with options. Residents are members of the “congregate” community as well as the larger outside community in which the housing is located. Congregate housing is often what private developers are currently building in Canada; it meets the high-income end of the supportive housing market as developers and operators are able to charge market rates and, therefore, earn a return on their investment.

Abbeyfield houses: This type of supportive housing is usually renovated larger houses in residential communities in which 7 to 10 seniors would live, each with their own separate, lockable room. There is usually a housekeeper who prepares meals, carries out housework and shopping. The Abbeyfield concept is very home-like and residents typically eat meals together and provide mutual support. Abbeyfield supportive housing is often more affordable than congregate housing and is ideal for seniors at risk of social isolation. Abbeyfield homes are most often found in British Columbia and Ontario.

Campus model housing: In this model, there is multi-level care for residents so that they can “age in place” as their health needs change. The campus model has a combination of independent apartments for seniors, congregate supportive housing for frail elderly persons, and nursing home care, on-site, (i.e., assisted living) so that a continuum of care can be provided to residents. In addition to individuals being able to age in place, another advantage is that spouses with different levels of care needs can live in the same complex.

Part III – Types of tenure²⁸

Life leases: A life lease is a legal agreement that permits its purchaser to occupy a dwelling unit for life in exchange for a lump sum payment (entrance fee) and a monthly payment to cover the project management fees and maintenance and operating costs. Most life lease projects are sponsored by community based non-profit organizations. Residents in life lease projects are 55 and older.

Equity co-ops: An equity co-op is a co-op housing development financed by its members.

Leaseholds: A lease is a right in real property granted through a contractual arrangement whereby one party (the landlord) gives up some rights to immediate possession of the property to the other party (the tenant) but retains ultimate ownership of the property. When the lease ends, the property and improvements revert to the landlord. Housing may be built on land that is available for long-term lease.

Shared equity: Shared equity refers to tenure arrangements which are designed to make home ownership easier and more accessible for people with low incomes.

Co-housing: Co-housing is short for Collaborative Housing. In a co-housing community, each household has a private self-contained residence but also shares common facilities with other residents, such as a kitchen and dining hall, children's playrooms, workshops, guest rooms, and laundry facilities.

Freehold ownership: Freehold ownership means the owner has outright ownership of the land and the structures on the land.

Condominium ownership: Condominium ownership is a housing development in which landowners have title to their dwelling units and jointly own shared areas with other owners. They pay monthly maintenance fees for shared areas.

Rental: Occupants of the dwelling pay a monthly fee in exchange for shelter, and in the case of supportive housing, for support services at a monthly rate and/or on an as needed basis.

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